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# ***The Perfect Fit***

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**Retiring with Guaranteed Lifetime Income**

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## **The Uncharted Journey into Retirement**

As the sun begins to set on a long and fulfilling career, many stand at the brink of a new horizon, RETIREMENT. This stage of life, often anticipated with dreams of relaxation and leisure, can unexpectedly unfold as a wilderness of uncertainty.

For countless individuals, the soothing fantasies of endless travel and carefree days are shadowed by the haunting specter of financial insecurity. It has been estimated that almost 10,000 people turn 65 years old in the U.S. everyday. Without a clear plan, the fear of exhausting one's income can loom large, casting shadows of doubt over what should be the happy golden years.

In the pages that follow, we will discuss the transformative power of strategic financial planning and how it can secure the future you envision. By tapping into retirement assets like 401(k)s, 403(b)s, savings, and other investments, you can construct a financial foundation aimed at guaranteeing lifelong income.

Discover how Single Premium Immediate Annuities (SPIAs), Fixed Indexed Annuities (FIAs), Deferred Income Annuities (DIAs), and Qualified Longevity Annuity Contracts (QLACs) offer dynamic solutions tailored to enrich your retirement years. These specific products are all RISK FREE and have ZERO FEES to your principal.

Beyond merely insuring against unexpected losses, these financial strategies hold the potential to protect your well-being with options for long-term care, provide generational legacy and build your principal faster than any bank in retirement.

Rather than meeting retirement with trepidation, this guide seeks to arm you with knowledge and assurance. Allow yourself to reimagine retirement as a time of thriving possibilities, not just survival. Herein lies a path towards transforming worry and doubt into optimism and empowerment.

At AGAPE Retirement Group, LLC., we embrace the opportunity to rewrite the narrative of your retirement lifestyle and help you take the first steps towards a secure and fulfilling retirement. With over 20 year in the financial arena, we serve clients in 33 states and assist them with achieving their retirement dreams. Welcome to your guide to a confident and financially secured retirement. The journey begins now.

# LIFETIME INCOME ANNUITIES

## ● (SPIA): Single Premium Immediate Annuity

- An SPIA is a type of annuity contract where you make a lump-sum deposit from assets to an insurance company in return for a stream of income that begins almost immediately.
- Contractually, the insurance company is obligated to provide regular income payments for a specified period or for life with a rider, depending on the terms you set.
- The amount of the income payment is based on your initial deposit, interest rate, and your life expectancy.

## ● (DIA): Deferred Income Annuity

- A DIA involves a lump-sum deposit from assets or a series of deposits to an insurance company. The income starts at a future date you select at the time of purchase.
- The contract outlines the terms, including the deferral period, which is the length of time before income starts, and the way payments are calculated.
- The longer your deferral, the higher the monthly income payments can be due to the potential growth over time.



# LIFETIME INCOME ANNUITIES

## ● (QLAC): Qualified Longevity Annuity Contracts

- A QLAC is a DIA that can only be funded with qualified assets, like those from a traditional IRA or 401(k), and has specific premium limitations.
- It's a longevity annuity, meaning it's designed to provide a guaranteed income stream starting at a future date, often later in life, and can be used to defer required minimum distributions (RMDs).

## ● (FIA): Fixed Indexed Annuity

- FIAs are insurance contracts where the performance can be linked to specific market indices, such as the S&P 500.
- There is a minimum guaranteed interest rate in the contract terms, providing protection against market downturns while allowing opportunity for gains when the indices perform well. This makes ZERO risk to your principal, the HERO in the FIA.
- The contract specifies details such as the term length, the indexing method used, the cap on index-linked interest gains, and participation rates.



# STRATEGIC BENEFITS

## INCOME SECURITY

- Annuities offer contractually guaranteed lifetime income, which is a crucial advantage for retirees looking to secure their current lifestyle in retirement.

## GROWTH POTENTIAL

- By linking part of the interest to a stock market indices, FIAs provide the opportunity for greater returns than bank savings & CDs with ZERO risk to principal.

## TAX ADVANTAGES

- Earnings inside an Annuity grow tax deferred, meaning you don't pay taxes until you withdraw your funds, allowing your investment to potentially grow faster than taxable accounts.

## LEGACY PLANNING

- You can name multiple beneficiaries to receive the balance of the account as a death benefit or use an Annuity in Trusts and Charitable gifts.

## INDEX CREDITING

- FIAs offer various index crediting strategies, each having specific features that provide market accumulation credited to your principal. This strategy can accelerate the accumulation of your retirement income.

## NO LOSS IN DOWN MARKETS

- If the index returns are negative, your FIA will incur ZERO losses and ZERO risk to your principal. FIAs offer some market participation, without the market downside risk. FIAs make "ZERO" the HERO to the risk to your principal in retirement.

# STRATEGIC BENEFITS

## BRIDGING INCOME GAPS

- Annuities can provide a guaranteed income stream, allowing you to delay taking your Social Security and potentially receive a higher benefit payments later in retirement.

## SUPPLEMENTING SOCIAL SECURITY BENEFITS

- Social Security benefits may not be enough to cover all retirement expenses. Annuities can supplement Social Security by providing a predictable income stream that can be customized to meet your needs.

## RISK PROTECTION RIDERS

- Riders are optional add-ons that customize an annuity contract, offering additional features, benefits and protection beyond the basic payout structure. Some common riders are Cost of living (COLA), Long Term Care, Disability, Terminal Illness, and Guaranteed Death Benefit.

## ESTATE PLANNING

- Annuities can avoid probate, if a beneficiary is named in the contract. This means the death benefit is directly transferred to the beneficiary without going through the probate process. All annuity types can utilize this method to avoid probate.

## LOCKED-IN EARNINGS

- Interest is credited to a FIA at the end of each term. After that, the interest from each term is locked-in.
- A FIA can continue to provide growth potential, while also serving as a risk mitigator within your portfolio.

In summary, converting some of your savings, 401(k) or 403(b) and other assets into a lifetime income annuity can be a valuable tool for guaranteed income, protection from market risk, and a way to manage your retirement income stream more effectively. Once you retire, the income from your annuity can guard against key risks like outliving your savings, market downturns, inflation or cognitive decline.

Income Annuities can offer a guaranteed lifetime income, ensuring you enjoy a stress-free retirement protected from market volatility. Don't risk outliving your savings. Without lifetime income, unpredictable markets and increasing expenses could jeopardize your retirement dreams. Ensuring the income strategy aligns with your individual needs and financial goals is crucial to the success of your retirement plan.

At AGAPE Retirement Group, LLC., we'll create a retirement income plan that provides worry-free peace of mind and portfolio stability. We perform annual reviews of your plan insuring that your income strategy lasts your lifetime. At AGAPE Retirement Group, LLC., our clients are our FAMILY and our relationships, like their income streams, last for LIFE. Go to [WWW.AGAPEMYLIFE.COM](http://WWW.AGAPEMYLIFE.COM) and set an appointment with us to begin your journey to Retiring with Guaranteed Lifetime Income today!



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