

FREE EDUCATIONAL WORKSHOP

Retire Comfortably

Unlock Home Equity, Guaranteed Income & Living Benefits for Peace of Mind

For homeowners and retirees ages 65–80 · Hosted by Tonya V. McPhearson

The Reality Check

Squeezed pensions

Fixed income feels smaller every year as food, utility and healthcare costs rise.

Asset-rich, cash-constrained

A paid-for home holds real value, but it does not help with monthly bills.

Health concerns

One unexpected illness or injury can drain years of careful savings.

The Cornerstone Strategy: Equity + Annuities

1. Tap home equity

Turn illiquid home value into usable, liquid cash.

2. Fund a guaranteed annuity

Place that cash into lifetime annuities so payouts never run out, whatever the market does.

Income Laddering & Living Benefits

Income laddering

Structure annuity payouts across different time horizons to maximize monthly cash flow.

Living benefit riders

Access cash while alive during critical, chronic or terminal illness, so medical costs do not deplete retirement savings. Traditional death benefits pay only after you are gone.

Four Pillars of Senior Peace of Mind

Tax-free death benefit

For family or final expenses.

Fixed premiums

Guaranteed never to increase.

Tax-deferred growth

Cash value protected from creditors.

Living benefits

For unexpected injury or illness.

Your Questions, Answered

“What if I already have an annuity or policy?”

We audit it to confirm living benefit riders are in place and payouts are as efficient as possible.

“What if money is tight right now?”

Equity conversion and laddering can create extra monthly cash flow without raising your fixed costs.

NO OBLIGATION

Book Your Free 20-Minute Policy & Income Review

Find your income gaps, check your living benefits and see your options, one-on-one.

Sign up for a scheduling slot before you leave today.