

# THE ONLY INVESTING CERTAINTY IS NOTHING IS CERTAIN - PLAN FOR THE UNPLANNED!

## GUARANTEED INCOME FOR LIFE SOLUTIONS

Green Pastures complements investment portfolios with simple retirement income planning solutions - designed to deliver the guaranteed lifetime income part of your investment and retirement income portfolio - lower the risk of your overall portfolio - and help solve for longevity risk - so you do not outlive your money.

### WHY INCOME ANNUITIES

**Do you rank guaranteed income certainty higher than portfolio performance?**

### LONGEVITY RISK – Will you outlive your money?

Most people underestimate how long they are going to live. Advances in medicine continue to extend longevity. Don't just look forward to a long retirement - PLAN ON IT! Longevity can be a wonderful thing, but outliving your wealth is not.

**The likelihood that a 65-year old lives to be....**

	Male	Female	One member of a couple
Age 75	87.9%	90.4%	98.8%
Age 85	60.2%	67.8%	87.2%
Age 95	16.6%	24.7%	37.2%

\* Source: Society of Actuaries 2012 Basic Mortality Table

### SEQUENCE OF RETURNS RISK

**What if you retire before or during the early stages of a significant bear market?**

Withdrawing money from a declining investment portfolio, especially during the early stages of your retirement, can quickly shorten the timeline for how long your money will last. By adding a guaranteed income annuity to complement your investment portfolio, you can remove some of this market risk and unpredictability.

### ENJOY MORE WITH LESS WORRY

**Redefine The Means In Retirement.**

**Income annuities provide you with a dependable "pension-like" guaranteed income stream for life**, no matter how long you live, no matter what your physical or mental health condition is - that's not tied to stock market fluctuations. Consider adding more guaranteed income to your retirement income plan to gain peace of mind - knowing that you will receive a steady stream of income that can be counted on for life so you don't outlive your money!

### How Guaranteed Income Annuities Work

Whether you want guaranteed income payouts to start immediately, or at some time in the future, guaranteed income annuities can be structured to help fit your unique retirement income planning needs. You can begin receiving income immediately or as far out as 40 years. The amount of income received depends upon several factors, including your age, gender, premium amount, and the chosen payout option. Once it starts, this worry-free stream of guaranteed income will last for life.

### Guaranteed Income Annuities Can Cover Loved Ones Too

If income is needed to cover a loved one in retirement – like a spouse - a joint life guaranteed income annuity may be a solution, whereby income will be paid out to both owners throughout their lifetimes.

### Legacy Of Love Planning - aka, "The Generous Grandparent"

Guaranteed income annuities can also be easily structured for legacy planning to create a lump sum legacy or an income legacy for your kids or grandchildren. A joint life guaranteed lifetime income annuity is a simple financial tool that can help grandparents leave lifelong birthday presents to a grandchild.