

Fed Advantage

Income for Life

Introduction

- Workshop Objectives
- Our Commitment
- About Your Workbook

Income for Life

- Financial Challenges
- Five Critical Topics

Annuities for an Income You Can't Outlive

- What Is an Annuity?
- Types of Annuity
- Deferred Annuities
- Tax-Deferred Compounding
- Immediate Annuity
- Fixed Annuity
- Variable Annuity
- Indexed Annuity

Tax Considerations

- Annuities and Taxes
- The \$1,000-Per-Month Difference
- The Effects of Taxes and Inflation
- Penalties and Surrender Charges
- Payout Options

Trends and Strategies

- Annuities and Investing
- Annuities Provide Other Benefits
- Supplementary Retirement Plan
- Accessing Funds in an Annuity
- 1035 Exchange
- Split Annuity
- Estate Conservation Issues
- Case Study – The Millers

Important Questions

- Is an Annuity Appropriate for You?
- Should You Choose a Fixed Annuity or a Variable Annuity?
- How Do You Allocate a Variable Annuity?
 - The Investment Spectrum
 - Risk Tolerance
- How Do You Select an Insurance Company?

Figuring Out Your Net Cash Flow

Figuring Out Your Net Worth

