Z ADVISORY INNOVATIONS

Financial Fraud & Retirement Income

Retirement changes the job your money needs to do.

In retirement, one pool of savings may need to do several different jobs. The goal is not to eliminate every risk. It is to decide what each portion of your money needs to do and position it accordingly.

THE FIVE JOBS

1	2	3	4	5
INCOME	**ACCESS**	**GROWTH**	**MARKET PROTECTION**	**FRAUD GUARDRAILS**

WHEN STRUCTURE MATTERED: A TRUE CLIENT STORY

He was a University of Michigan graduate, a partner at a law firm, and a Mensa member - clearly intelligent and professionally successful. Later in life, however, he was elderly and lonely. He entered a romantic relationship and over time, nearly every other asset he had disappeared, even his home eventually went into foreclosure.

The only financial assets he didn't lose was his annuity contracts.

The annuity assets remained intact and continued providing income when his other assets were lost.

His annuities supported him for the rest of his life. Intelligence, education and professional success do not make someone immune to financial exploitation. An annuity can add security, income and preserve lifestyle when all else fails.

STRUCTURE CAN MATTER

HOW ANNUITY STRUCTURE MAY ADD FRICTION BEFORE MONEY LEAVES

✓ **ADDITIONAL REVIEW**

Larger withdrawals may require paperwork or authorization, creating another chance to notice unusual activity.

◷ **TIME TO RECOGNIZE A SCAM**

Processing time may give the owner, family or a professional more time to question a suspicious request.

▣ **STRUCTURED INCOME**

Regular retirement income can reduce the need to rely on unrestricted lump-sum access for everyday expenses.

An annuity is not a fraud-prevention product. It is one possible way to give part of retirement savings more structure.

Z ADVISORY INNOVATIONS

Where an Annuity May Fit

WHY SOME RETIREES USE ANNUITIES

$ PREDICTABLE INCOME	◇ PROTECT A PORTION FROM MARKET DOWNTURNS	∞ ADDRESS LONGEVITY RISK
Certain annuities can provide income you can plan around, including lifetime income depending on the contract.	Fixed and fixed indexed annuities can help protect contract value from market declines, subject to contract terms.	Lifetime income features can help reduce the risk of outliving the assets assigned to retirement income.

Not every dollar belongs in an annuity. Emergency savings and near-term spending should generally remain accessible.

An annuity may be considered for retirement dollars whose job is long-term income, protection, or both.

WHAT TO UNDERSTAND BEFORE YOU DECIDE

1 LIQUIDITY MATTERS

Surrender charges or withdrawal limits may apply. Keep adequate emergency reserves and near-term spending outside the contract.

2 UPSIDE MAY BE LIMITED

Fixed indexed annuities may use caps, participation rates, spreads or other crediting terms.

3 THE INSURER MATTERS

Guarantees depend on the claims-paying ability of the issuing insurance company.

4 FIT MATTERS MORE THAN THE HIGHEST RATE

Review contract terms, insurer strength, income needs and liquidity needs before deciding.

THE QUESTION IS NOT: “SHOULD I BUY AN ANNUITY?”

The better question is: “What job does this portion of my retirement savings need to do?”

MAKE THE PLAN HARDER TO DISRUPT.

Learn how different portions of retirement savings can be assigned different jobs.

MICHAEL ZOELLNER | Director of Insurance

248-886-8190 • ZOE.AI.MICHAEL@GMAIL.COM • ZoellnerWholeFinancial.com

LEARN MORE