CalRima

Financial & Insurance Agency

IMPORTANT INFORMATION CONCERNING YOUR RETIREMENT INCOME!

To everyone,

Outliving your money is a very real concern as you plan for retirement in today's economy. Coupled with increasing life expectancies, there is a very real chance that your retirement savings may not last throughout your retirement. There has never been a better time to address that concern and possibly guarantee that your income lasts throughout your retirement years. Sadly, many people haven't created a plan to evaluate their income during their retirement.

We have found that people see money and finances as scary & uncomfortable. We specialize in taking complex problems and creating simplified solutions that we can all understand. By doing so, we strive to keep clients as informed as possible on changes in the financial environment.

Today, people are living 20, 30 and even 40 years in retirement. Interestingly, many of them have no idea what it takes to maintain their retirement savings through that period. The main concern people have in retirement is, **if they will run out of money?**

In the last decade alone we have seen two major drops in the stock market. We have also seen countless "corrections." **The question is:** what is the possible impact these market changes may have on your future.

I would like to extend to you the opportunity to take advantage of our income analysis service. This service I'm offering to you provides a detailed look at your retirement income needs based on current budget and assets earmarked for retirement. This income analysis service will address questions such as:

- Can I continue my present standard of living into my retirement years?
- When can I retire without running out of money?
- How could my situation change during turbulent economic times?
- How would it affect my family if I die prematurely?
- How would it affect my family if I enter a nursing facility?
- What are the possible solutions if my situation changes?

My industry experience along with this service will help you answer the above questions. We will work together to create educated estimates and use a conservative approach. We will re-visit the analysis each year to adjust our assumptions if necessary. This service is much more than just giving guidance on your money. This is a customized overview of your entire retirement picture and provides a **thorough analysis of your specific situation.**

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We work with a variety of products and services to help alleviate your concerns! Not knowing your particular situation it is impossible to know exactly what tools or combination of tools and products would provide the best results for you.

For retirement planning safety is the highest priority. When it comes to safety the stock market portfolios that we offer are matched to your risk tolerance. When we work with insurance products we are able to reduce and often eliminate risk. What solution or combination would work best for you? Only by sitting down and looking at your whole situation can this question be answered!

In consideration of the information above; I'm including information on an amazing insurance product appropriately named the *Lifetime Income Benefit Rider.*

This optional Lifetime Income Benefit Rider will allow you to:

- Guarantee a Minimum Growth Rate – You can be assured that your Income Account Value will grow by at least 8% annually[1] for the purposes of receiving lifetime income.
- Lifetime Income – I can tell you the amount of retirement income you can expect to receive for the rest of your life, regardless of market conditions![2]
- Remain in TOTAL CONTROL – The Lifetime Income Benefit Rider allows you to remain in complete control of your retirement assets. You retain the control to begin income, stop income and even restart that income stream again…you make the decisions as your income needs dictate.[2]
- Lock in Income that may INCREASE – That's right, your income is guaranteed to not decrease; and it even has the possibility to go up! There is even an option receive a 3% adjustment while taking income![3]

A review of your retirement income plan could identify ways that we can help you solidify that you will not run out of money! **You insure your car, your home, your family and your life—why not insure your retirement income?!**

Would like the take the discomfort and fear out of your retirement? I would like to set up an appointment to begin our analysis. Please call Mary Lee to set up a time for us to visit at **866-589-9366**. Your first visit with us is always complimentary. I look forward to helping you enjoy a more secure retirement.

Sincerely,

Rick Loek
Licensed Insurance Professional
Investment Advisor Representative

P.S. – Be sure to ask for your **FREE** Lifetime Income Benefit analysis, a customized report to illustrate how I can help guarantee your retirement assets will last a lifetime!!

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Offer subject to change without notice.
1. The 8% guaranteed growth pertains to the rider's Income Account Value and does not apply to the base annuity's Contract Value. The Income Account Value is not the same as the Contract Value of the base annuity contract, and it is never available for lump sum withdrawal or a death benefit; it is only used for calculating Lifetime Income Benefit Payments available under the rider provisions. Lifetime Income Benefit Payments stop the guaranteed accumulation in the Income Account Value.
2. Once you begin Lifetime Income Benefit Payments, your benefit payment percentage is locked in for your life and your income will not decrease, and is guaranteed as long as you do not elect excess withdrawals. If withdrawals exceed the free amount, a surrender charge may reduce the Contract Value to zero at which point the contract and rider will terminate.
The Lifetime Benefit Income Rider [form LIBR-2010 or state variation], an optional rider for which a charge is deducted is issued by American Equity Investment Life Insurance Company, West Des Moines, IA and is not available without the purchase of a base annuity contract. The Lifetime Income Benefit Rider and base annuity contract are fixed insurance products and not securities. Product features, limitations and availability vary by state; see the product Disclosure Statement for details. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.
3. Offers a 3% COLA Increase on income payments. Client will receive the 3% increase every year until the accumulation value decreases to 0, at which payments will freeze and remain level for life. Client will receive enhancement as long as the accumulation value is greater than 0 in the previous year.