



Personalized Strategies for Retirement Accumulation

While many of our clients are looking for lifetime income in retirement, we must not forget those that are interested in potential interest accumulation as well. The challenge here lies in the virtually endless myriad of products and options available to your clients - premium bonuses, persistency bonuses, interest rates, surrenders, MVA, caps, participation rates, fees, S&P 500, Dow Jones, NASDAQ, blended strategies, real estate indexes, gold indexes.....it can be overwhelming! The PFG Personalized Strategies for Retirement Accumulation system provides you with the opportunity to identify appropriate solutions to help meet your client's needs and goals and to present it in a manner that is understandable and visual so the client understands it.

Broker	Banker
Traditional Approach	Interest Only Approach
Involves rebalancing an investment portfolio to reduce risk	Relies on safe financial vehicles not subject to market risk
Estimate a SAFE withdrawal rate	Live off interest earnings and principal is maintained

Smart Ready Key Retirement Risks

- Longevity Risk
- Withdrawal Rate Risk

According to a Oct 21-22 survey, more than 50% of retirees will outlive their savings.

The only financial product that provides a guaranteed paycheck for life.

Retirement Income Strategies
The Insurance Edge

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