

# Guaranteed Income Solutions Offering Peace Of Mind For Less Premium



## Letting the Math tell our story!



### *IMMEDIATE ANNUITIES - STATUS OF PRODUCTS BEAT THE "INCOME RULES" WITH 20% LESS PREMIUM!*

By: Jeff Affronti—October 09, 2017

Immediate Annuities are still the number one performer for anyone looking for the most guaranteed lifetime income starting now. Even with the insurance industries utterly merciless marketing of fee based income riders as the only answer, educated retirement income shoppers are getting more income with less premium for the same lifetime guarantees. The principal and interest return in the immediate annuity far outpaces any other fixed insurance product for immediate guaranteed lifetime income available today. The far superior income in the immediate annuity offers the opportunity to guarantee the income needed to cover necessary expenses while freeing up any over funded retirement accounts allowing them to grow more aggressively. Example, a 67 year old male locking up \$1,000,000 in the hopes it will kick off a stable 5.00% annual growth rate to use as income. He also can not invade the \$1,000,000 principal to achieve this lifetime guarantee. The same male has enough money to purchase a lifetime immediate annuity that guarantees \$1,000,000 minimum return and a monthly income of \$4,166.67 (\$50,000 or 5.00% annually)!

**NOW HERE IS THE PLANNING PART** - The immediate annuity only needs 80.06% of the premium! \$800,566 premium will purchase a guaranteed lifetime in-

come with 20 year minimum guarantee. \$4,166.67 for life x 240 minimum payments = \$1,000,000 minimum income payments.

\$199,434 is still left in retirement accounts:

- using the original assumed 5.00% growth rate \$199,434 would grow to \$529,158 in 20 years (52.9% of \$1,000,000)
- at a more aggressive rate of 7.00% \$199,434 would grow to \$771,747 (77.1% of \$1,000,000)
- and at 10.00% growth rate \$199,434 would grow to **\$1,341,693 in 20 years** (134.6% of \$1,000,000)

I often hear securities folks mention 7.00% to 10.00% as the long term return targets they are aiming for. Using an immediate annuity protects against longevity and early adverse market adjustments that can cause havoc to an income plan. The real life advantage to using the immediate annuity is simply peace of mind. No worry about missing that 5.00% annual income rate as it is guaranteed. So, adding additional risk on the remainder of the retirement accounts will be less stressful and hopefully more lucrative.

Using the same income percentage rules, an immediate annuity can offer this 67 year old male a **guaranteed, hands off, peace of mind plan**. Additionally, a reasonable 20 year assumption of having **52.9% to 134% of his ultimate goal**, keeping \$1,000,000 of premium intact. What income rider can guarantee all that?

Send me any age and fixed insurance product to compare for income now. The math will tell us the story either way and the clarity will only enhance a clients experience.

[Jeff Affronti](#) | [FSD Financial Services](#) | [MYGA](#) | [SPIA](#) | [LIFE](#) | 800-373-9697