

Great Plains Annuity & Life Marketing can help you “fill the income gap” for today’s retirees

GLWB Income Riders from Great Plains Annuity & Life Marketing

Step One:

Evaluate your clients’ expenses and retirement budgets.

Step Two:

Divide expenses into Required and Discretionary categories.

Required Expenses such as food, utilities, housing, clothing, taxes, transportation, healthcare and insurance must be funded by guaranteed income streams like Social Security, pension, dividends and interest.

The Income Gap Dilemma – Many retirees find that their guaranteed income streams fall short of covering all of their Required expenses. This creates an income funding gap.

Step Three:

Look for other sources of guaranteed income clients can rely on to fill the gap. One such source ... **a Fixed Index Annuity with an Income Rider**. When clients purchase annuities with income riders, they can look forward to the best of both worlds ... A way to continue to make money on their money while satisfying their need for income they can count on. This is an opportunity to get guaranteed income for life!

Step Four:

Once enough money from guaranteed income streams is identified and in place to cover the Required expenses, you can look for other sources of income to pay for Discretionary expenses (travel, hobbies and gifts).

Budget vs. Funding Resources

Expenses

Required

- Food
- Utilities
- Housing
- Clothing
- Taxes

Required

- Transportation
- Healthcare
- Insurance

Discretionary

- Travel
- Hobbies
- Gifts



- Social Security
- Pension
- Dividends/Interest



- Fixed Indexed Annuity with Income Rider



- Savings
- Mutual Funds
- Defined Contribution Plans

INCOMEPLUS

PREFERRED LADDERING UTILIZATION STRATEGY

Available through Great Plains Annuity & Life Marketing

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Call Great Plains for details on our complete suite of income planning tools!

800-710-1115

www.greatplainsannuity.com

