

# THE AMAZING POWER OF



**S** is about what 91% of people in or nearing retirement **DON'T KNOW**.

**S** looks into the future with eyes that see **THE UNKNOWN** and answers questions that before **S** had no answers. Questions such as:

- ▶ How do we budget for retirement income when we **DON'T KNOW HOW LONG WE WILL LIVE?**
- ▶ When our health fails, how do we pay for care that could cost \$6,000 a month or more?
- ▶ How can we keep pace with **INCREASING COST OF LIVING?**

**S**'s powerful combination of guaranteed lifetime income from the Federal Government and the Insurance Industry will answer these and other questions about your financial future.

**S** is comprised of two parts - The plan begins with **SOCIAL SECURITY, A GUARANTEED LIFETIME INCOME** adjusted annually for inflation. When Social Security doesn't cover your retirement income needs, **S** is added to fill the gap. **S** is the **SOCIAL SECURITY SUPPLEMENT**, an insurance contract which also **GUARANTEES LIFETIME INCOME** and can provide inflation protection. That's 2 **CHECKS** every month guaranteed for life.

Then the **S** formula is applied to find your personal combination of Social Security and Supplemental Funds to **GUARANTEE LIFETIME INCOME TO PAY FOR GUARANTEED LIFETIME EXPENSES!** These are fixed expenses that will be due for the rest of your life such as food, housing, taxes, healthcare, and others. And when failing health challenges your ability to perform activities of daily living, **S** helps protect your assets from the cost of Home Healthcare, Assisted Living, or the Nursing Home by **DOUBLING OR TRIPLING** your guaranteed monthly income!

**S** can make things happen that no other financial product can. When your fixed expenses are covered, you will feel more confident spending in other areas without the fear of running out of money. Perhaps the **GREATEST BENEFIT** of **S** is it's ability to ease the burden of financial uncertainty.

**ENJOY THE RETIREMENT YOU WORKED FOR AND DESERVE**