

It's hard to argue with the Experts...

“When individuals consider the list of positive attributes around life annuities...*the argument for this income solution in retirement is compelling.*”

“The key...is to begin by covering all of the basic living expenses with lifetime income annuities.”

David F. Babbel, Professor of Insurance & Finance
The Wharton School, University of Pennsylvania

Craig B. Merrill, Assoc. Professor of Finance & Insurance
The Marriott School of Management, Brigham Young University

“...many pre-retirees underestimate their life spans and therefore risk outliving their assets...”

“**75% of pre-retirees** and more than half (52%) of retirees **express concern about the impact of market fluctuations** on their retirement savings.”

“...**future retirees** (53%) are less likely than current retirees (29%) to have guaranteed income sources available to them and **are more concerned about outliving their savings...**”

“...**income products (annuities) can and should be used –right now–** to help retirees create retirement portfolios that can significantly increase their likelihood of sustained lifelong income.”

Fidelity Research Institute

“...the **optimal allocation to lifetime payout annuities** for a typical investor with a moderate risk tolerance and moderate bequest preference **is roughly 40%** of his or her retirement portfolio.”

“Why Investors Should Consider Lifetime Payout Annuities in Retirement”
Ibbotson Associates, Inc.

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