CHANGING THE RULES OF RETIREMENT INCOME

Create predictability and more confidence with an annuity

Deciding when and how to access the assets you've accumulated to fulfill your retirement goals is one of the most critical — and complicated — decisions you'll make in your lifetime. So why settle for a one-size-fits-all approach?

The 4% Rule

A popular drawdown strategy developed decades ago, the 4% rule is simple. It assumes that you add up all of your assets and withdraw 4% of that total each year, adjusted for inflation, to make your money last for a 30-year retirement.

Unfortunately, this strategy has potentially problematic limitations. It doesn't account for:

- **Market volatility:** If you're withdrawing at a constant rate but your assets are not performing at one, that could spell trouble.
- **Real-life spending:** You may be more active in early retirement or may have costly medical or managed care expenses in your later years.
- **Increasing longevity:** Depending on your age at retirement, health and other factors, you could need income for more than 30 years.

Re-Writing the Future

Instead of leaving your golden years to chance, why not consider an income alternative that directly addresses these limitations … and so much more?!

With a fixed or fixed indexed annuity, you can counter common planning concerns through:

- **A zero floor:** Fixed and fixed indexed annuities offer accumulation potential while protecting your hard-earned retirement savings from loss should markets decline.
- **Predictable paychecks:** Regardless of your changing needs and economic factors outside of your control, you can enjoy the confidence of consistent, timely annuity income.
- **Income for life:** Outliving retirement savings is frequently cited as a top retirement planning concern. An annuity can help ensure you don't outlive your savings.

Though we can't predict the future, we can plan for it.

Contact us for help calculating a withdrawal strategy based on your unique retirement rules!

Wayne Wilson

(706) 564-5357 | waynewilsonfinancial@gmail.com

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Withdrawals taken before age 59½ may be subject to a 10% tax penalty.

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