ALL FINANCIAL FREEDOM

FREE RETIREMENT INCOME GUIDE

How retirees turn savings into *income for life*

A plain-English look at fixed and fixed-indexed annuities: how they protect what you have saved, how they can pay you for as long as you live, and how to tell if one fits your retirement.

Written for ages 55+

Educational · No cost, no pressure

THE PROBLEM

The retirement question almost *no one prepares you for*

For 40 years the advice was simple: save into your 401(k). But almost no one teaches the second half, how to turn that savings into a paycheck once the working paychecks stop.

Your parents may have had a pension: a check that arrived every month for life. Most of us do not get that anymore. So the job of making savings last 20, 30, even 35 years now falls on us. It is why surveys keep finding the same thing: retirees fear running out of money more than almost anything else.

Americans moved a record

$464 billion

into annuities in 2025, a fourth straight record year, as more retirees looked for one part of their money that was protected and predictable.

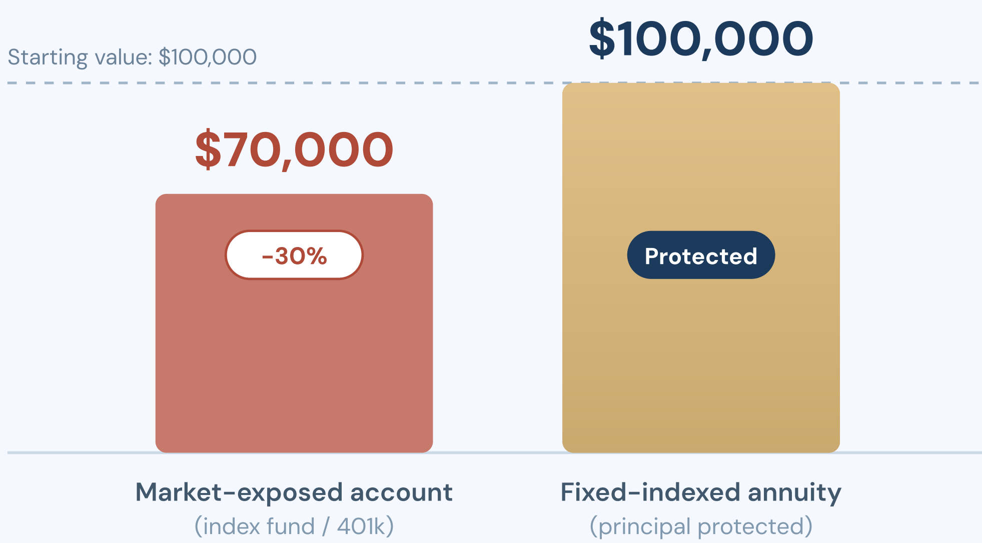
> *Most people spend decades learning how to save. Almost no one is taught how to spend it down without the fear of running out.*

One bad year near retirement, two *very different outcomes*

When you are young, you can ride out a market crash. Close to retirement, a single bad year can set you back in a way that is hard to recover from. A fixed-indexed annuity is built to protect your principal from those losses.

A hypothetical $100,000 after a 30% market drop

Same starting amount. Same bad year. The difference is protection.



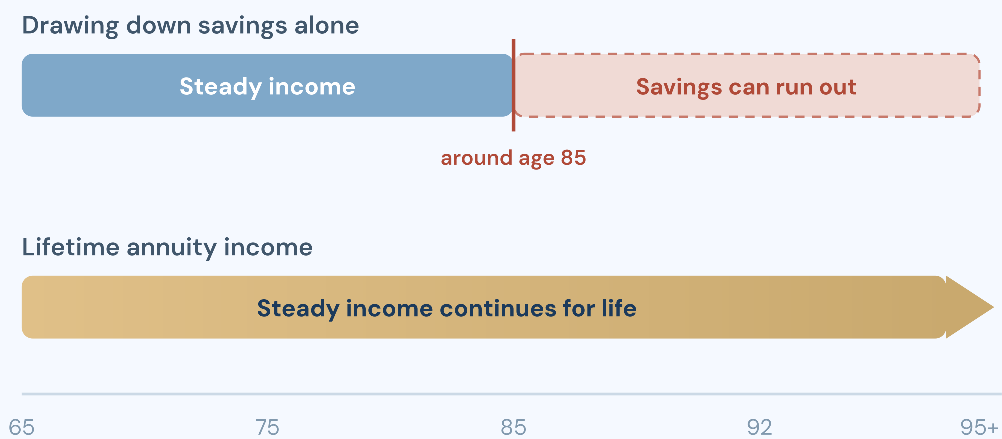
Hypothetical illustration for educational purposes only, not to scale, and not a prediction or guarantee of any specific product. In up years, a fixed-indexed annuity's growth may be limited by caps or participation rates. Guarantees are backed by the claims-paying ability of the issuing insurer.

Income that *does not run out*

Nobody knows if their savings need to last 20 years or 35. That uncertainty is the hardest part of retirement. An annuity can be set up to pay you a steady income for as long as you live, no matter how long that is.

Monthly retirement income by age

One approach can run dry. The other keeps paying.



Hypothetical illustration for educational purposes only and not to scale. The age at which savings may be depleted depends on your balance, spending, and market returns. Lifetime income guarantees are backed by the claims-paying ability of the issuing insurer.

THE BASICS

What an annuity *actually is*

An annuity is an insurance product: a contract with an insurance company. You place a portion of your savings with the insurer, and in return the company protects that money and pays it back to you as income, often for life. It is not a bank deposit and not an investment account. This guide covers fixed and fixed-indexed annuities.

01

Income for life

A steady paycheck for as long as you live, backed by the issuing insurer.

02

Market-loss protection

Your principal is shielded from market downturns in a fixed-indexed annuity.

03

Tax-deferred growth

Growth is generally not taxed until you withdraw it. Consult a tax professional.

YOUR NEXT STEP

See what this could look like for *your* retirement

Book a free retirement income assessment. A licensed annuity professional can walk through your options and prepare a personalized, no-obligation income estimate. No cost, and no pressure.

Schedule your free assessment

Book a time at **allfinancialfreedom.com/schedule**

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