

LIFE AFTER 50

RETIRE IN STYLE
Mark Kennedy



GUARANTEE YOUR INCOME FOR LIFE

I'm sure, like many of my clients, you have made sacrifices throughout your life, giving up some gratification in your younger years to save for retirement. You have done this to be able to enjoy your golden years, without having to worry about where your next income check would be coming from.

But have you, like many others, lost money in the stock market over the past several years? Are you now beginning to wonder what financial uncertainties you may be facing during your retirement? Perhaps you have been an ultra conservative investor who has parked your money at the bank as you've observed interest rates implode over the past few years, making it difficult to have any growth on your retirement account while putting your financial future at risk.

Imagine for a minute, if you could have a safe money account in which you would not have to settle for low interest rates or risk your life savings in the stock market while chasing a rate of return that may not happen. What if, instead, you could merely link your returns to a major stock market index, like the S&P 500, without actually putting your money at risk? Unlike a mutual fund, which is directly invested in the market, this account would be linked to market performance. When the market goes up, you would receive an interest gain linked to a portion of that upside. If the market goes down, you would keep your gains and all of your initial

investment – not having to give either of them back to the stock market.

A LIFETIME GUARANTEED INCOME ACCOUNT IS THE ANSWER!

I have had many of my retired clients in Lifetime Guaranteed Income Accounts for the past several years. None of them have lost a single penny of their retirement savings when the market corrected. These accounts also feature lifetime income solutions which guarantee a percentage of the account to be paid every year for the rest of your life. Even if you outlive the account balance and the value of your account reduces to zero, the company will still continue to send you lifetime income checks. Of course, like anything, there are certain rules you have to follow. But if you want guaranteed lifetime income streams, these types of accounts could be a good bet.

If you have "after tax" money that you've saved for retirement, these accounts can also be tax friendly since the growth is taxed only when you take it out. It's similar in nature to an IRA, offering tax deferred growth, but with none of the retirement age required minimum distribution rules. You'll receive tax deferred growth without an annual 1099 statement while the account is in a growth or deferral stage. These accounts can also be set up inside an IRA. Many of these accounts also offer minimum interest growth. Even though your account performance can be linked to a major stock market index, many of these accounts have

minimum interest guarantees which still ensure growth if the index decreases in value.

What if you could wake up each morning knowing you would have a guaranteed lifetime check arriving in your mailbox, even if the balance of your account went to zero because you outlived your money? How many stocks, bonds, mutual funds or certificates of deposit can send you guaranteed lifetime income payments, even if the account balance is zero? What kind of travel could you do with a guaranteed income check every month? Could you even help your children or grandchildren? Think of the legacy that you could create if you had a safe money account that offered these guaranteed features. ♦

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Mark Kennedy is the president and founder of Kennedy Wealth Management, LLC, a registered investment advisory firm located in Calabasas. Mark has been helping retirees and pre-retirees for the past 16 years and has been featured in interviews on ABC television, CBS Radio, Fox Business, Smart Money Magazine online, Bankrate.com, The Daily News and The Los Angeles Times. Mark has also hosted his own radio program on KRLA AM 870. He has taught thousands of people how to protect and preserve their assets, increase their retirement income, and reduce their taxes. For more information call (888) 805-1541 or click on www.kennedywealthmgmt.com.

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