



Preparing families  
for their financial  
future, one family  
at a time.

Starting with  
**YOURS.**

## APPOINTMENT

DATE:

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TIME:

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REPRESENTATIVE NAME:

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REPRESENTATIVE PHONE NUMBER:

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55% of current  
workers plan to work  
in retirement

2022 [https://www.annuity.org/retirement/  
retirement-statistics/](https://www.annuity.org/retirement/retirement-statistics/)

In terms of  
retirement planning,  
half of workers 40  
and older report that  
they have less than  
\$50,000 saved.

Insured Retirement Institute 2022

Will you be ready  
for retirement?



# Get Started Today

We have 2 individuals both saving \$500/mo. One saves now for 10 years, the other waits 10 yrs and then saves for 30yrs.

## LOOK AT THE END RESULT:

26.....\$6,000	40.....\$0	54.....\$0
27.....\$6,000	41.....\$0	55.....\$0
28.....\$6,000	42.....\$0	56.....\$0
29.....\$6,000	43.....\$0	57.....\$0
30.....\$6,000	44.....\$0	58.....\$0
31.....\$6,000	45.....\$0	59.....\$0
32.....\$6,000	46.....\$0	60.....\$0
33.....\$6,000	47.....\$0	61.....\$0
34.....\$6,000	48.....\$0	62.....\$0
35.....\$6,000	49.....\$0	63.....\$0
36.....\$0	50.....\$0	64.....\$0
37.....\$0	51.....\$0	65.....\$0
38.....\$0	52.....\$0	
39.....\$0	53.....\$0	

TOTAL CONTRIBUTION: **\$60,000**  
AT AGE 65: **\$2,031,722**

26.....\$0	40.....\$6,000	54.....\$6,000
27.....\$0	41.....\$6,000	55.....\$6,000
28.....\$0	42.....\$6,000	56.....\$6,000
29.....\$0	43.....\$6,000	57.....\$6,000
30.....\$0	44.....\$6,000	58.....\$6,000
31.....\$0	45.....\$6,000	59.....\$6,000
32.....\$0	46.....\$6,000	60.....\$6,000
33.....\$0	47.....\$6,000	61.....\$6,000
34.....\$0	48.....\$6,000	62.....\$6,000
35.....\$0	49.....\$6,000	63.....\$6,000
36.....\$6,000	50.....\$6,000	64.....\$6,000
37.....\$6,000	51.....\$6,000	65.....\$6,000
38.....\$6,000	52.....\$6,000	
39.....\$6,000	53.....\$6,000	

TOTAL CONTRIBUTION: **\$180,000**  
AT AGE 65: **\$1,130,243**

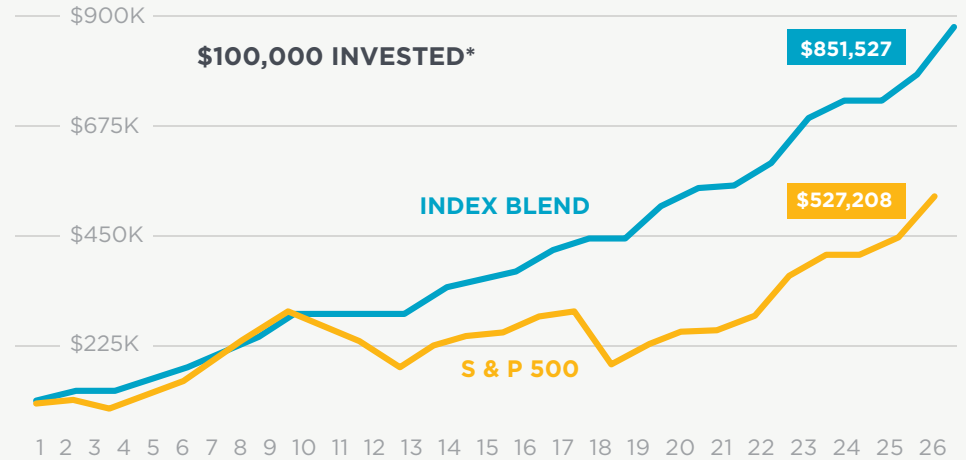
Assumes a 10% interest rate

# Rules of Investing

1. Never Lose Money
2. Never Forget Rule #1

— WARREN BUFFETT

Losing money hurts you more than making money helps you!



\* The performance results represent the hypothetical back-tested model of the S&P 500 index fund and an indexed blended account and do not represent the actual performance achieved by any client

\$500 invested monthly for 40 years at 10% growth/yr = **\$2,845,836**

**Taxed Annually**  
Assumes a 10% tax after deductions (net \$450 a month) and capital gains

**\$1,570,953**

**Tax Deferred**  
Assumes a 35% tax. No deductions at retirement.

**\$2,055,325**

**Tax Free**  
Assumes a 10% tax after deductions (net \$450 a month)

**\$2,845,836**