

FREE GUIDE — RETIREMENT PLANNING

Your Retirement Income Blueprint

FIA's, IUL, and life insurance products that protect your principal, grow tax-efficiently, and create income you can't outlive.

\$0 Risk

Principal protection
with FIA's

Tax-Free

IUL retirement
income potential

Lifetime

Income you
can't outlive

The 3 Risks Every Retiree Faces

Traditional retirement planning — stocks, bonds, and savings — leaves you exposed to three risks that can quietly devastate your retirement. Here's what they are and how to neutralize them.

1

Sequence of Returns Risk

A market crash in the first 5 years of retirement can permanently cripple your portfolio — even if the market eventually recovers. Withdrawing from a declining portfolio locks in losses. **A 40% crash when you're drawing income can cut your portfolio's lifespan in half.**

2

Longevity Risk

A 65-year-old woman has a 50% chance of living past 88. A married couple has a 50% chance one of them lives past 92. **The real risk isn't dying too soon — it's outliving your money.**

3

Tax Drag Risk

Your 401(k) and IRA are tax-deferred — not tax-free. Every withdrawal is ordinary income. Add Social Security taxation and RMDs, and your effective tax rate in retirement may be higher than you expect. **Tax diversification is as important as investment diversification.**

SOLUTION #1

Fixed Index Annuities (FIAs)

A Fixed Index Annuity is an insurance product that links your growth to a market index (like the S&P 500) while protecting your principal from market losses.

✓ WHAT YOU GET

- Principal protection — market can't reduce your balance
- Interest credits linked to index performance
- Optional lifetime income riders
- Tax-deferred growth
- Death benefit for beneficiaries

⚠ UNDERSTAND THIS

- Returns are capped (typically 4–10%)
- Surrender periods (usually 7–10 years)
- Not FDIC insured (backed by insurer)
- Complexity varies by carrier
- Not suitable for all investors

💡 FIA Best Use Case

Allocate a portion of your savings (often 30–50%) to an FIA to create a "floor" of guaranteed income. This lets the rest of your portfolio stay invested in growth assets without the fear of sequence-of-returns risk.

Legacy Wealth Carriers Include:

Rodney works with a wide portfolio of FIA carriers — not just one company. This means he can compare growth caps, participation rates, and income rider terms across the market to find your best fit.

Indexed Universal Life (IUL)

An IUL is a permanent life insurance policy that builds cash value linked to a market index — creating a potential tax-free income stream in retirement.

How Tax-Free Retirement Income Works with IUL

- 1 Fund the policy** with after-tax premium payments (overfunded strategy for maximum cash accumulation)
- 2 Cash value grows** tax-deferred, linked to an index with downside protection (0% floor)
- 3 Access via loans** in retirement — policy loans are not taxable income (IRS rules), creating a tax-free income stream
- 4 Death benefit remains** — policy loans reduce the death benefit, but your heirs still receive tax-free proceeds

Tax-Free

Retirement income
via policy loans

0% Floor

Cash value never
goes below 0%

⚠ IUL Is Not For Everyone

IUL works best when funded properly over 10-20+ years. It's not a short-term savings vehicle. Rodney will run a personalized illustration to show your projected outcomes before you make any commitment.



Build Your Personalized Retirement Income Plan

Rodney works with a wide portfolio of FIA and IUL carriers to design a retirement income strategy tailored to your timeline, risk tolerance, and tax situation.

[Schedule Your Free Retirement Review](https://legacywealthservices.com/schedule)

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