



RETIREMENT INCOME SERIES

# The Retirement Income Blueprint

**Life Insurance · IUL · Fixed Index Annuities**

How to build a tax-advantaged income stream that protects your wealth from market losses while still capturing market-linked growth

**0%**

Floor on losses

**Tax-Free**

Growth potential

**Lifetime**

Income guarantee

---

# The Retirement Income Problem Nobody Warns You About

You've saved diligently. Your 401(k) and IRAs look healthy. But in retirement, the sequence-of-returns risk means a market downturn in your first 5 years of retirement can permanently devastate your nest egg — even if the market fully recovers.



## Market Risk

A 30% market drop at age 65 can cut retirement income in half — permanently



## Tax Drag

Every 401(k) and IRA withdrawal is taxable. Future tax rates are unknown and likely higher



## Longevity Risk

With a 50% chance of reaching 90, most people will outlive their traditional savings



## The Solution: Protected Growth Vehicles

Life insurance and fixed index annuities are specifically engineered to solve these three problems. Used correctly, they create a tax-advantaged income floor that no market crash can take away — while still allowing you to benefit from market growth.

IUL

# Indexed Universal Life Insurance

An IUL is a permanent life insurance policy with a cash value account that grows based on a stock market index (like the S&P 500) — but with a floor of 0%, meaning you can never lose cash value due to market performance.

## ✔ WHAT YOU GET

- ✔ Death benefit for your family
- ✔ Tax-free cash accumulation
- ✔ 0% floor — never lose to market
- ✔ Tax-free loans in retirement
- ✔ No RMD requirements
- ✔ Living benefit riders available

## ⚡ BEST SUITED FOR

- Ages 35–55 planning ahead
- High earners maxing out 401(k)
- Business owners protecting income
- Those worried about future taxes
- Parents with insurability concerns



### The "Tax-Free Retirement Account" Strategy

IUL policies, properly structured, allow you to build a substantial tax-free income stream in retirement through policy loans — completely outside the reach of future tax rate increases and without triggering Medicare IRMAA surcharges.

FIA

# Fixed Index Annuities

A Fixed Index Annuity is a contract with an insurance company that provides guaranteed lifetime income. It earns interest linked to a market index but with full downside protection — your principal is never at risk from market losses.

## How a Fixed Index Annuity Works

- 1 You fund the annuity** with a lump sum or series of payments during your accumulation phase
- 2 Growth is indexed** to a benchmark (S&P 500, etc.) with a cap or participation rate, but your floor is always 0%
- 3 Activate income** at retirement — receive a guaranteed monthly payment for life, regardless of account balance or how long you live

### FIA Strengths

- 100% principal protection
- Guaranteed lifetime income
- Tax-deferred growth
- No contribution limits
- Death benefit for heirs

### Best Suited For

- Pre-retirees (ages 50–68)
- Those concerned about outliving savings
- Rollover from 401(k)/IRA
- Supplementing Social Security
- CD/bond replacement strategy

# Final Expense & Traditional Life Insurance

Not every situation calls for an IUL. For clients focused on protecting their family from debt and end-of-life costs, or ensuring a dignified burial without burdening loved ones, final expense and traditional whole life insurance provide straightforward, affordable solutions.

## Final Expense


Guaranteed issue or simplified underwriting.  
Covers funeral costs, medical bills, and small debts.  
Typically \$5,000–\$30,000 in coverage with  
affordable premiums for seniors.

## Term & Whole Life

Income replacement, mortgage protection, and  
estate planning. We work with dozens of carriers to  
find the right product at the right price — no single-  
carrier bias.

## Build Your Retirement Income Strategy

Schedule a no-obligation consultation. We'll analyze your current retirement plan, identify gaps, and show you exactly how life insurance and annuities can fit into your overall income strategy.

 **503-832-8555**

 **legacywealthservices.com**

Rodney Cummings · Legacy Wealth Services · Licensed in 30+ states