

# STEADY

## THE RETIREMENT INCOME




## TEETER-TOTTER

3 RELIABLE WAYS TO STEADY YOUR INCOME

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The continued uncertainty of the economy and stock market has millions of Americans worried that their retirement could be rocky and unstable. When the stock market is roaring, it's easy enough to believe that potential gains will continue to fund a stable retirement. But when the stock market becomes wobbly and unpredictable, current and future retirees start to ask themselves:

## WILL MY INCOME IN RETIREMENT BE RELIABLE?

As workers, most of us are accustomed to receiving a regular paycheck on a steady basis. It's especially welcome in turbulent times.

If you're in the critical period of five years before or ten years after retirement, you're probably worried about replacing your paycheck during times like these. The market and economy teeter back and forth, and you're concerned about being caught on the downside right when you need the money. If you're not sure how you're going to create a paycheck-like cash flow for your retirement, you're in the right place.

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**This guide is specially designed to help you discover how you can create a reliable stream of income to help steady your finances even when times are unstable.**

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You might be asking yourself:

- What happens to my income when the stock market drops?
- How will I maintain my standard of living when the economy is struggling?
- Is there anything I can do to help stabilize my cash flow, even if my investments are fluctuating?
- How do I handle the uncertain future without giving up too much?
- Will my spouse be able to enjoy a steady stream of cash flow when I'm gone?

**If any of the questions resonate with you, keep reading!**



**INSIDE THE PAGES OF THIS SPECIAL GUIDE TO STEADY INCOME, YOU'LL FIND THE TOP THREE WAYS TO HELP PROVIDE A RELIABLE CASH FLOW DURING YOUR RETIREMENT.**



## MAXIMIZE MY SOCIAL SECURITY

**Social Security is the biggest source of government-guaranteed, inflation-adjusted, lifetime income you'll have in retirement, but much of the available information is contradictory, confusing, and downright incorrect. Fortunately, there are still decisions you can make to boost your Social Security payout as much as you possibly can.**

### **Do you know how to get the most out of your Social Security benefits? Key questions you should ask:**

- Do I know when to file to maximize the income my spouse and I receive from Social Security?
- Do I know my "break-even" point between filing early (to claim for a longer timeframe) and filing later (to claim a larger check)?
- Have I reviewed how the 2019 SECURE Act changes could affect me?
- Do I understand how my benefits, my spouse's benefits, and potentially my ex-spouse's benefits can be combined to produce the highest amount available?
- **Have I discussed my Social Security claiming strategy with a financial professional?**

**Though many Americans no longer have access to pension plans, some do. Pensions can be a critical component to help provide steady retirement income if you have access to one. Understanding how to potentially maximize your benefits is key to optimizing this key source of income.**

### **Do you have clarity on how your pension benefits will affect your retirement? Key questions you should ask:**

- How does my pension affect my or my spouse's Social Security?
- Do my pension options provide contingency planning for my spouse?
- Do I understand how my pension will adapt to future inflation?
- Am I aware of methods that will help me potentially increase my pension payout?
- Have I reviewed my potential health care benefits to coordinate with Medicare?
- Do I have clarity on what percentage of my expenses will be covered by my pension when I begin receiving the income?
- Have I researched the organization providing my pension for its financial health and likelihood of payout?
- **Have I discussed how my pension fits within my overall plan for the future with a financial professional?**



## LEVERAGE MY PENSION BENEFITS

**Transitioning your portfolio from the "building phase" to the "retirement phase" is critical to creating your stable income stream. Fortunately, there are many strategies that don't fluctuate just because the stock market does. Including these assets for a portion of your portfolio can help steady it, even when markets or the economy are teetering on the edge.**



## USE ADVANCED STRATEGIES TO CREATE AN INCOME STREAM

### **Do you understand where and how you should use advanced income strategies in your investment portfolio? Key questions you should ask:**

- Am I protected from sequence-of-returns risk if the stock market continues to be volatile?
- Am I positioned to take advantage of higher interest rates if and when they occur during my retirement?
- Have I reviewed my portfolio to understand how my income is/will be generated?
- Do I have a portion of my assets positioned to provide a guaranteed stream of income?
- Have I planned for the contingency of my spouse outliving me?
- Are there other advanced strategies for a steady income stream that I should consider?
- **Have I discussed adding advanced income strategies in my portfolio with a financial professional?**

# DON'T ALLOW STOCK MARKET UNCERTAINTY TO DESTABILIZE YOUR RETIREMENT INCOME

Not confident about whether you'll be able to turn assets into income in your later years? You're not alone. Contact us to set up a FREE Steady Income Session to get the answers to your pressing questions about retirement income and your next steps to help create a steady cash flow.

We can help you discover ways to balance chaotic market conditions with a more reliable stream of income through the turbulent times ahead.

Right now you may feel that you don't have all the answers for creating a workable retirement plan, and that's OK. The crucial issue is to identify your challenges and find a way to work around them.

By deciding to learn more about the reliable cash flow options that are already available to you, you've taken the first important step. You're already ahead of the game compared to most people, just by reading through this special guide.

We can help you discover your next steps and take you from concern about cash flow to clarity. Your action plan starts with a free, no-obligation Steady Income Session. Book yours by contacting us at the number below.

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