

START SPENDING DOWN YOUR NON-QUALIFIED MONEY AT AGE 60

Why?:...

- ...By spending your n/qualified savings and leaving your q/money to grow from age 60-62 your social security will keep growing and you will receive more after tax benefits over your lifetime.
- **Solution # 1: From age 60-62 while spending down n/qualified savings, have the client prepare to start purchasing**
 - **their 1st immediate & 1st deferred annuities**

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**Start the first of laddered annuities at age 62-63**

**Why?:...**

- ...By spending your n/qualified savings and leaving your q/money to grow from age 62-70 you then can start your social security and receive more after tax benefits over your lifetime.
- **Solution # 2: From age 62-63 while spending down n/qualified savings, have the client purchase a 10 yr index annuity of \$10,000.00...**

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Postpone your social security benefits, use laddered fixed annuities

• Why?...

- ...The average 2008 monthly social security benefit for a retired couple is approximately \$1,724.00. The cost of living benefit in 2008 will be at least 4% or more, therefore continue to postpone social security benefits
- **Solution # 3: From age 63-64 have the client purchase their first immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase a 8 year bonus index annuity for \$10,000...**

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**Keep on waiting to start social security with laddered fixed annuities**

**Why?...**

- ...Do not start early social security benefits at age 62 if you start receiving benefits before full retirement age 65-67 (this depends on the year you were born) one dollar in benefits will be deducted for each two dollars in earnings you have above the annual limit. Once you reach full retirement age, you can keep working and your social security benefits will not be reduced no matter how much you earn.
- **Solution # 4: From age 64-65 have the client purchase their 2nd immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase another 8 year bonus index annuity for \$10,000...**