

Don't get trapped taking early social security, use fixed laddered annuity alternatives

Why?...

...starting early costs you at least 20% in benefits.
By waiting for your full retirement age you can see how this really adds up over 20-30 years.
If you were born in 1943 you will have a 8% increase each year in benefits from age 66-70.
You do the math-over 20-30 years after tax benefits are staggering when you need it most.

- **Solution # 5: From age 65-66 have the client purchase their 3rd immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase a 7 year portfolio annuity for \$10,000...**

You can't afford not to wait on social security, in the interim use laddered fixed annuities

Why?...

...US life expectancy hits all time high of 78.4 years
In 2008 the maximum social security benefit will be \$2,438
however the average will only be \$1,106.
In 2008 part B Medicare costs will rise to over \$100.00 per month.
Your Medicare supplement will be a minimum of \$100 per month.
Your Medicare part D...could be a significant monthly cost.
With these costs constantly rising even if you are still employed, even self employed...
...think what these costs will be over the next 20-30 years..

- **Solution # 6: From age 66-67 have the client purchase their 4th immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase a 6 year portfolio annuity for \$10,000...**

The Baby Boomers start receiving social security in 2008, in the interim sell laddered fixed annuities!

Why?...

...now that the Baby Boomers have started to retire in 2008...
...the financial pressures on Social Security & Medicare will ratchet up again.
Look forward to your congress to start hitting the entitlement programs...
... you are counting on receiving.
This is just another reason for you to postpone early retirement.
The benefit cuts will be off from a much higher monthly income.

- **Solution # 7: From age 67-68 have the client purchase their 5th immediate \$10,000 annuity with life and 10 year certain, monthly or annual payout and purchase a 5-10 year portfolio annuity for \$10,000.**

