




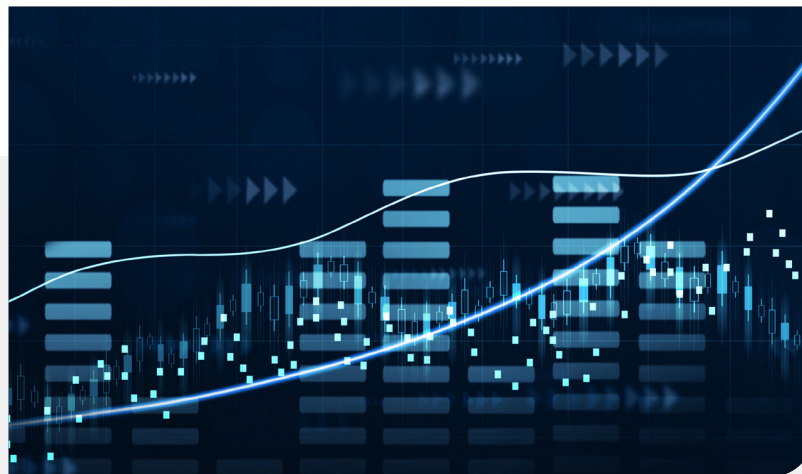


Client Types | Profile

- ☐ Under age 55
- ☐ Traditional retirement assets are well-funded
- ☐ Looking to increase income in retirement and has a need for death benefit protection
- ☐ Looking to leave a lasting legacy to their loved ones

Client Risks

-  market volatility
-  outliving retirement savings
-  inflation



Inflation

Inflation is sneaky. It's unpredictable. And it's a factor that can be overlooked by clients when they're planning for retirement. Although it might be easy to dismiss a high rate of inflation as an extraordinary and temporary circumstance, you still need clients to understand that the unpredictability of it is one reason it's an imperative to plan for it. Cash value in a life insurance policy can help supplement a client's savings or even have an increasing death benefit that can increase their legacy over time.



Conversation Starters

- ☐ Is your retirement plan for 20-30 years?
- ☐ Have you considered the impact of inflation for both retirement and legacy planning purposes?
- ☐ Would you be able to sustain your lifestyle if your purchasing power was reduced by inflation?
- ☐ Have you considered how the rate of inflation you experience in retirement might impact the value of what your portfolio is worth?

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