

GUARANTEED INCOME FOR *Life*



Creating An Income Stream You Can't Outlive

About Vivien Adao



Vivien Adao

Income Planning Advisor

Certified College Advisor

Infinite Banking Concept Authorized Practitioner

INSIGHT Asset Advisory Group

Vivien T. Adao is dedicated to helping people create and preserve wealth. The key to her success is the personalized approach she takes in assisting clients with selecting the right financial and insurance products to suit their individual needs. Each area of a financial plan is important individually, but managing them all collectively is one of the most important considerations in your overall financial success.

As a financial professional and owner of INSIGHT Asset Advisory Group, Vivien has extensive experience and knowledge in the products available as well as the expertise on how to use those products to provide maximum benefit and protection to the clients she serves. She is an Infinite Banking Concept Authorized Practitioner and a Retirement Income Planning Specialist.

Vivien says, "It is our desire to establish trust and build long-lasting relationships with our clients. I am committed to excellence in finding solutions to my clients' financial problems and goals."

As a result of the outstanding advice and service she provides, Vivien has built a loyal following of satisfied clients. Her practice continues to flourish as a result of her clients referring Vivien to their friends, family members and business associates.

In her leisure time, Vivien likes to spend time with her family enjoying the lifestyle provided by the Valley Village community.



Schedule Appointment

“ Take advantage of
our complimentary
Guaranteed Income For
Life Analysis. ”



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2 Ways To Schedule An Income For Life Review

1



Call
888-962-8947

2



Email
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AMERICANS WANT SAFETY OVER GROWTH

When planning for retirement, Americans must now address three challenges. First, they must look beyond defined benefit plans or Social Security for their retirement income. Second, they must guard against outliving their assets. And third, they must find a way to protect their assets from market downturns.

When asked what features would be most important to them if they could build the ideal financial product, here are their top five responses:

Top 5 Most Important Features


- 1) Stable, predictable retirement standard of living
- 2) Guaranteed income stream for life
- 3) Guaranteed not to lose value
- 4) Protect against market downside
- 5) Don't think about, stable, predictable

What they have just described is an annuity-like solution as what they want most, without even knowing this is an annuity.



Source: Allianz Life Insurance. Reclaiming The Future Study. 2014

INVESTORS PREFER GUARANTEES OVER GROWTH

A hand in a suit sleeve holds a black umbrella over a white piggy bank in the rain. The background is a dark, rainy sky with falling rain visible as white streaks. The piggy bank is sitting on grass.

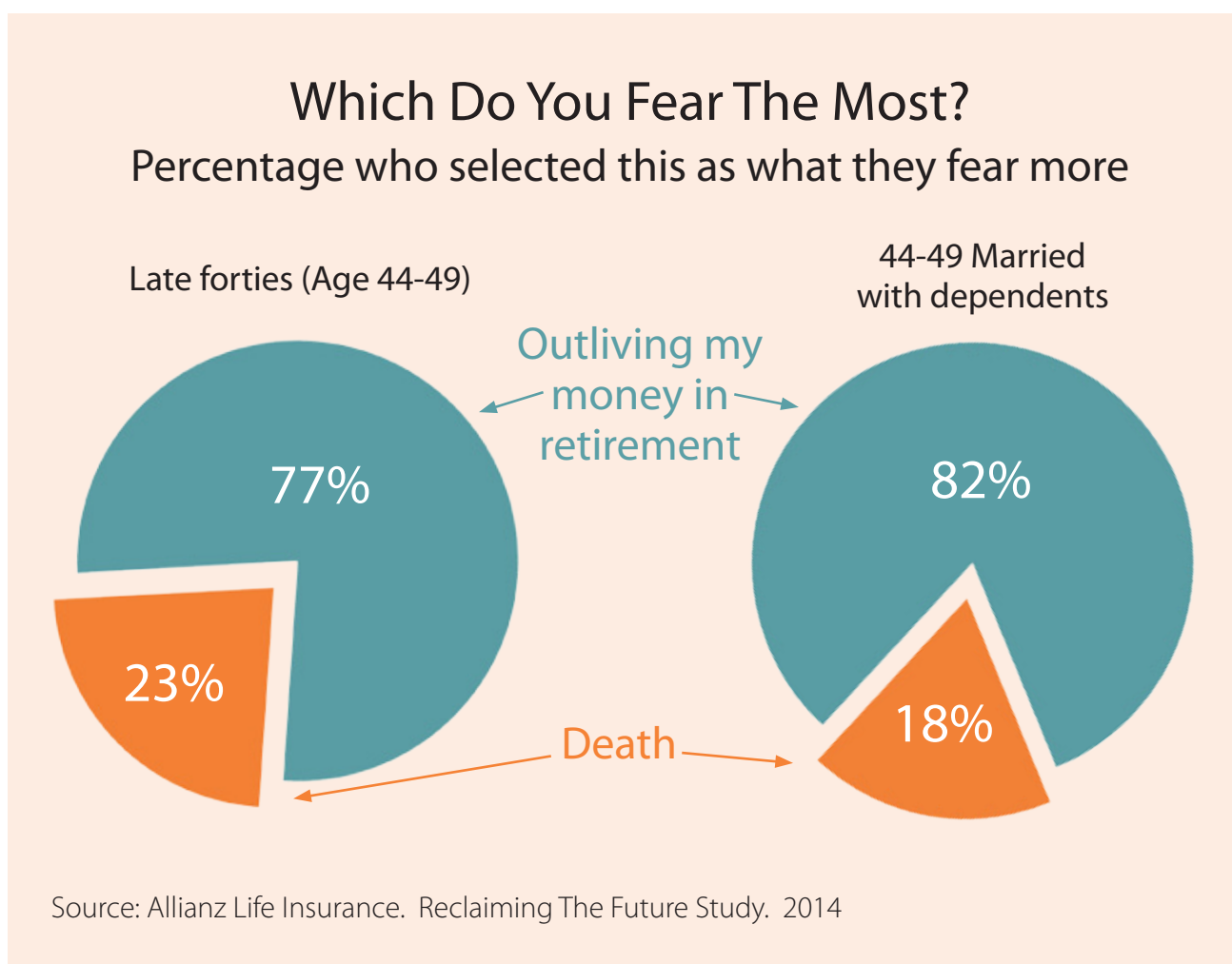
“Eighty-one percent would prefer a product with a guaranteed 4% return to one with an 8% return that is vulnerable to market downturns”.

SURVEY SHOWS RETIREMENT UNCERTAINTY

A survey contracted by Allianz Life Insurance Company of North America was conducted to gain an understanding of respondents' retirement strategies and their perceptions of annuities.

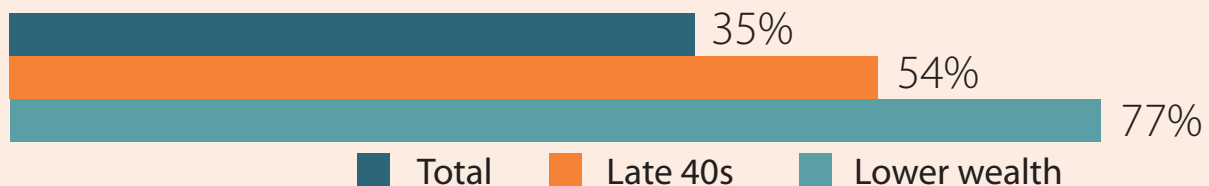
The study revealed that Americans are aware of the many challenges to a comfortable retirement – and they are concerned.

ACROSS THE BOARD,
a majority of the respondents agreed that, "The safety of my money matters more to me than it did a few years ago."



Confidence and comfort about financial preparedness for retirement

Percentage of consumers who agree with the statement, "Financially speaking, I feel totally unprepared for retirement"



Source: Allianz Life Insurance. Reclaiming The Future Study. 2014

92%

of the respondents believe somewhat or absolutely that the United States is facing a retirement crisis, and 47% fear not being able to cover basic living expenses in retirement.



Fortunately, there is hope: As the study also demonstrated, Americans have options as they plan for retirement and annuities may be one of the most relevant of these options: Only annuities can offer the combination of principal protection and income for life.

61%

of those surveyed said they were more afraid of outliving their assets than they were of death.

55%

of moderate wealth consumers feel, "It's more likely I'll get struck by lightning than get my full due from Social Security."





GUARANTEED INCOME FOR LIFE

CONSIDER SUPPLEMENTING your retirement savings portfolio with an annuity. Since 2008, more and more financial experts are praising annuities, combined with a well-diversified portfolio, as possibly the best strategy to hedge longevity. And since women live longer than men, it's a particular concern for women.

An annuity is a contract between you and an insurance company that can provide you with a reliable income stream for a certain period of time in exchange for a lump-sum investment or series of investments.

There are three main types of annuities: **fixed, indexed, and variable**. Depending on your timing and income needs, you may choose an immediate annuity, which begins paying income ASAP, or a deferred annuity, which gives you the ability to grow your investment account and income potential.

In a **fixed annuity**, you get a guaranteed rate of return based on current interest rates and periodic payments in a fixed amount based on your account value at the time you decide to receive income. These payments can last a certain amount of time, like 20 years, or for the life or the lives of you and your spouse. The longer the payments are set to last, the lesser your payment will be.

An **indexed annuity** gives you the chance of earning a greater return than a fixed annuity typically based on the performance of the S & P 500 Index. However, that greater return is capped and is usually no more than 8%. Indexed annuities also guarantee a minimum contract value, regardless of index performance.

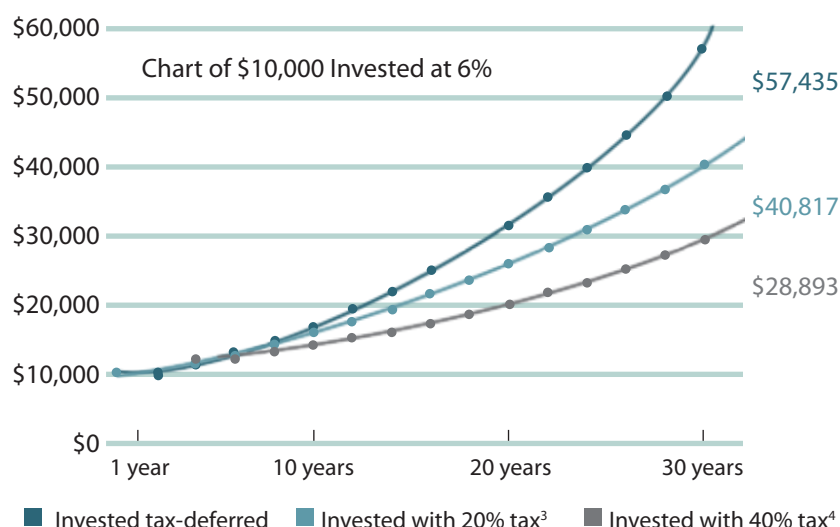
A **variable annuity** gives you the option of investing your payments in the market (typically mutual funds) and earning an unlimited return. However, you can also lose money based on how your investments perform, and just as your rate varies, your income will as well.

Bottom line: In today's world of disappearing company pensions, questionable Social Security and market volatility, annuities are powerful tools that should be seriously considered as part of anyone's retirement plan. With the proper due diligence, an annuity can make the dream of guaranteed income for life a reality.



TAXABLE VS. TAX DEFERRED

The chart below shows a hypothetical \$10,000 investment¹, returning a steady 6% in three tax situations: tax-deferred², a 20% tax rate³ and a 40% tax rate.⁴ As you can see, the tax-deferred account grows faster than the accounts that pay taxes each year.



When Taxes Are Due

Eventually you'll have to pay the taxes you've deferred on your retirement savings. But here's the good news. You may be in a lower tax bracket in retirement, so the taxes you pay will be less than if you had paid them during your working years. And you only pay tax on the amount you withdraw from your tax-deferred accounts. The rest of the money in your tax-deferred account continues to grow tax-deferred—and compounding continues to work its magic over time.

¹ This example is hypothetical and does not represent any particular investment.

² Taxes would be due upon withdrawal for the tax deferred investment

³ Assuming 15% Federal and 5% state tax rates

⁴ Assuming 35% Federal and 5% state tax rates

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Broker Dealer Disclosure

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