

THE CASE FOR A: Retirement Income Plan



WORKBOOK

About Vivien Adao



Vivien T. 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.

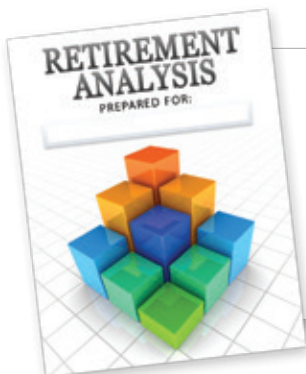


Retirement Income Analysis

Getting A Handle On Retirement Readiness Like Never Before



Q: If you're going to be retired for 20 to 30 years or longer... Doesn't it make sense to spend a few minutes **NOW** to help ensure your retirement is everything you envision it to be and more?



Our no cost, no obligation Retirement Income Analysis consists of 6 steps

[See The 6 Steps](#)

STEP 1

Retirement: What Does It Look Like?

In Step 1, we will ask you to articulate the retirement you've always envisioned.



What does it look like? What are you doing? Where are you doing it? Who are you doing it with? Retirement planning isn't just about the money. It's also about the things money can't buy.

In order to know how much money you'll need to set aside to retire comfortably, you'll need to have a feel for your hopes, dreams and goals.

Does your vision of retirement include:

- Starting a business
- Working part-time
- Consulting
- Moving and/or relocating
- Grandchildren's education
- Volunteer work
- New hobby
- Golfing, fishing or playing tennis
- Vacation home
- Remodeling your home
- Traveling abroad
- Going back to school
- Time with kids and grandkids
- Leaving an inheritance

Once we have a clear understanding of what you envision your retirement to look like, then it's time for

Step 2

"When a man retires, his wife gets twice the husband, but only half the income."

Chi Chi Rodriguez

STEP 2

Inventory of all Assets, Savings and Investments

In Step 2, we will take an inventory of all of your assets, savings and investments.



No matter what your situation, one of the first steps is to assemble the key pieces of information needed in creating a sustainable Retirement Income Plan.

Included in that inventory are such things as:

- 401(k), 403(b) or 457 plans
- Insurance, annuities
- Mutual funds
- Real estate / REITs
- Investment properties
- Managed accounts
- Personal property
- Debts owed to you
- IRAs, retirement plans
- Stocks, bonds
- CDs, money market funds
- Checking, savings
- Options, commodities
- Safe deposit boxes
- Business interests
- Employer-sponsored retirement plans

Once we have a clear understanding of your assets, savings and investments, then it's time for

Step 3

“When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.”

R.C. Sheriff

STEP 3

Calculate Your Expenses in Retirement

In Step 3, we will help you calculate what your expenses will be in retirement.



Some expenses may increase in retirement, while others may decrease. There are many questions about your retirement that need to be answered to get a handle on what your expenses may be in retirement. When you plan to retire, where you plan to live and how you plan to spend your time all will have an impact on how much you'll need to save to fund the retirement that you envision.

We will focus on:

- Housing
- Food
- Transportation
- Clothing, personal items
- Healthcare
- Entertainment
- Travel
- Misc. expenses

Use this to calculate the total expenses for this item.	
Mortgage Payments	\$ <input type="text"/>
Rents	\$ <input type="text"/>
Real estate taxes	\$ <input type="text"/>
Homeowner's Insurance	\$ <input type="text"/>
Telephone/Utilities	\$ <input type="text"/>
Furnishings	\$ <input type="text"/>
Appliances	\$ <input type="text"/>
Other	\$ <input type="text"/>

Once we have a clear understanding of what your expenses may be in retirement, then it's time for

Step 4

"Retirement at sixty-five is ridiculous. When I was sixty-five I still had pimples."

George Burns

STEP 4

Total Up Income From All Sources

In Step 4, we will total up your income from all sources.



Most working Americans have only one source of steady income: Their job. In retirement, you are likely to have a patchwork quilt of several income streams.

In creating your Retirement Income Analysis, we will look at all sources of income in retirement, including:

- Social Security
- Roth accounts
- Stocks
- Bonds & bond funds
- Money market funds
- Full- & part-time work
- Inheritance
- Insurance
- Retirement accounts
- Pension
- Mutual funds
- Savings accounts
- CDs
- Rent & royalties
- Annuities
- Home equity

Once we have a clear understanding of what your income may be in retirement, then it's time for

Step 5

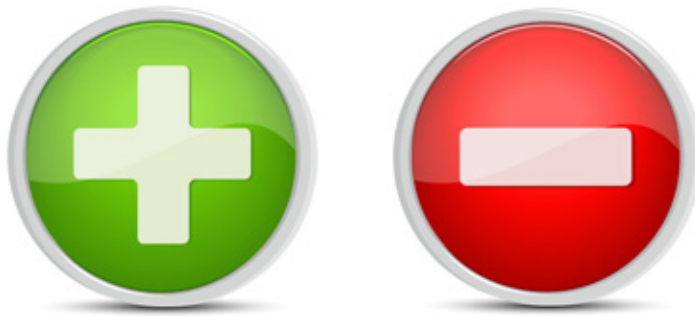
“When you retire, you switch bosses—from the one who hired you to the one who married you.”

Gene Perret



Retirement Surplus or Shortfall?

In Step 5, we will determine if you have a retirement surplus or shortfall.



One of the biggest risks to a comfortable retirement is running out of money too soon. In other words, running out of money before you run out of life.

After taking everything into account, we will be able to tell you if you'll be able to make it to the finish line. You'll know if your retirement income plan is sustainable.



We will help you determine if you have a projected shortfall or surplus at retirement, and if a shortfall, how big. You'll also know how long your current retirement savings may last.

If our Retirement Income Analysis projects a retirement shortfall, you might have to make compromises to reach your goals.

Once we have an idea of just how big your retirement shortfall is, then it's time for

Step 6

***"Retirement
kills more
people than
hard work
ever did."***

Malcolm Forbes



STEP 6

Explore Various Options and Trade-Offs

In Step 6, we will lay out the various options available to address your shortfall, along with their associated trade-offs.



Retirement: The word used to conjure up images of leisure, travel, golf, new hobbies or spending time with the grandkids. But today, when people think about their retirement, all many do is worry.

If you are projected to have a retirement shortfall, now is the time to address that shortfall—while there is still time to make adjustments!

You may need to save more, earn a better rate of return, adjust your retirement plans, work longer or a whole host of other options and combinations.

We will explain each of the various options that make the most sense, as well as explain the various trade-offs associated with each one.

If you would like to take advantage of our no-cost, no-obligation Retirement Income Analysis, simply fill out the next page and submit it.

You have nothing to lose, but, quite possibly, much to gain.

“First you forget names, then you forget faces, then you forget to zip up your fly and then you forget to unzip your fly.”

Branch Rickey

Request Your Retirement Income Analysis Today

Q • Does A Retirement Income
• Analysis Make Sense?

3x

According to a recent study by Wells Fargo¹...

Those who have a written retirement plan in place accumulate 3x as much in retirement assets as those who don't.

Receive A Complimentary Retirement Income Analysis

¹Source: Wells Fargo Study. *Middle-Class Americans Face a Retirement Shutdown*. October 23, 2013



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Your complimentary Retirement Income Analysis is provided as a public service to help you get the most from your retirement savings.

To Schedule An Appointment
To Receive A Retirement Income Analysis



Call 888-962-8947

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