

Secure Your Retirement  
Funds and Savings!  
**KNOW YOUR OPTIONS!**



# Understanding 401(k)/ Pension Rollovers

## KNOW YOUR OPTIONS!



### Current Situation

[Redacted text block]

### Change in Employment Status

[Redacted text block]

### Avoid Unnecessary Taxes

[Redacted text block]

### Retirement Concerns

[Redacted text block]

#### Some Retirement Concerns Are:

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

### Retirement Solutions

[Redacted text block]

#### Some Retirement Solutions Are:

- [Redacted]
- [Redacted]
- [Redacted]

## What are Fixed Annuities?

[Redacted text]

## Benefits of Fixed Annuities

### Tax Deferral:

[Redacted text]

### Guaranteed Interest:

[Redacted text]

### Protection:

[Redacted text]

- **Accumulation:** [Redacted text]
- **Guaranteed Income:** [Redacted text]
- **Legacy:** [Redacted text]

## Lifetime Income Riders

[Redacted text]

## Spousal Continuation Options

[Redacted text]

## Income Rider Example

- [Redacted text]
- [Redacted text]
- [Redacted text]
- [Redacted text]

Investment	Index Annuity Rider Value	\$100,000 Growing as Estimated 3% Rate
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]

## Enhanced Death Benefit Riders

[Redacted text]