ANNUITY HEROS

PROTECT. PROVIDE. PROSPER.

RETIREMENT INCOME ROADMAP™

COMPLETE YOUR 7 RETIREMENT MISSIONS

Everything You Should Know Before Buying an Annuity

UNDERSTAND YOUR OPTIONS
Learn how annuities work in plain English.

MAKE CONFIDENT DECISIONS
Discover what may be right for your retirement.

PROTECT YOUR TOMORROW
Build guaranteed income for the life you've worked so hard for.

REAL EDUCATION.
REAL ANSWERS.
REAL CONFIDENCE.

Because every hero deserves a retirement plan they can believe in.

READ IN ABOUT 30 MINUTES

SIMPLE. CLEAR. HELPFUL.
Designed for your future.

YOUR RETIREMENT

ROADMAP

YOUR 7 RETIREMENT MISSIONS

Complete each mission in order to build the knowledge and confidence needed to make informed retirement decisions.

YOUR MISSION. YOUR FUTURE.

Knowledge is your superpower. Use it to protect what matters and create the retirement you deserve.

YOUR MISSION PROGRESS

- ○ WELCOME COMPLETE
- ○ MISSION 1 COMPLETE
- ○ MISSION 2 COMPLETE
- ○ MISSION 3 COMPLETE
- ○ MISSION 4 COMPLETE
- ○ MISSION 5 COMPLETE
- ○ MISSION 6 COMPLETE
- ○ MISSION 7 COMPLETE

RETIREMENT BLUEPRINT SESSION SCHEDULED

ANNUITY HEROES

EDUCATION BEFORE ADVICE. CLARITY BEFORE DECISIONS.

WELCOME, HERO.

Before We Begin...

First, congratulations.

By downloading this roadmap, you've already done something that most people never do.

You chose to learn before making an important financial decision.

That may not sound like a big deal, but it is.

Every day, thousands of people make retirement decisions based on television commercials, internet opinions, or advice from well-meaning friends and family.

Others become so overwhelmed by conflicting information that they end up doing nothing at all.

Neither approach leads to confidence.

Understanding does.

That's exactly why we created the **Annuity Heroes™ Retirement Income Roadmap.**

This isn't another sales brochure.

It isn't an insurance presentation.

And it certainly isn't designed to convince you that an annuity is right for everyone.

Our mission is much simpler than that.

We believe every retiree deserves the opportunity to understand their options before making one of the biggest financial decisions of their life.

That's what this roadmap is all about.

Over the next seven missions, you'll discover:

✔ Why millions of retirees explore annuities—and why they're often misunderstood.

✔ How annuities actually work in plain English.

✔ The three main types of annuities and what each one is designed to do.

✔ How annuities can work alongside your investments instead of replacing them.

✔ The most common mistakes retirees make—and how to avoid them.

✔ How to recognize whether an annuity belongs in your retirement plan.

Most importantly...

You'll gain the confidence to ask better questions, recognize good advice when you hear it, and make decisions based on understanding instead of opinions.

How to Use This Roadmap

This guide was intentionally designed to be simple.

You don't need a financial background.

You don't need to memorize anything.

And you definitely don't need to decide whether an annuity is right for you today.

Instead...

Complete **one mission at a time.**

Each mission answers one important retirement question.

Each mission builds on the one before it.

By the end, you'll understand more about retirement income than most people ever do before meeting with an advisor.

If something isn't clear...

Write it down.

Highlight it.

Or simply reply to any text message from Greg.

He's here to help answer questions and, whenever you're ready, help you schedule a complimentary Retirement Income Strategy Session with one of our independent Retirement Income Specialists.

No pressure.

No obligation.

Just clarity.

A Personal Note From Teddy

Founder, Annuity Heroes

First, thank you for trusting us enough to download this roadmap.

If you're like most people, you've probably heard a lot of opinions about annuities.

Some people say they're the greatest retirement tool ever created.

Others say you should never buy one.

The truth is...

Neither opinion helps you make a good decision.

After spending years helping people prepare for retirement, I realized the biggest problem wasn't that people were making bad decisions.

The biggest problem was that they were being asked to make important financial decisions **before they truly understood their options.**

That's backwards.

I believe education should always come before advice.

That's why I created Annuity Heroes.

Whether you ultimately decide an annuity is right for you or not isn't the point.

My hope is that after completing these seven missions, you'll feel informed, confident, and in control of your retirement decisions.

And if you'd like help applying what you've learned to your own retirement, Greg will gladly connect you with one of our independent Retirement Income Specialists.

There is no obligation to move forward.

No sales pressure.

Just an opportunity to ask questions and discover what retirement income strategies may be available based on your personal goals.

Thank you again for allowing us to be part of your retirement journey.

I truly hope this roadmap gives you the confidence to make the best decisions for yourself and the people you love.

See you in **Mission 1**.

Warmly,

Teddy
Founder, Annuity Heroes

Our Promise to Every Hero

Education before advice. Clarity before decisions.

MISSION 1
BUILD YOUR FOUNDATION

Who Should You Trust With Your Retirement?

YOUR MISSION

By the end of this mission, you'll understand why learning always comes before making a good retirement decision.

LET'S START WITH A SIMPLE QUESTION...

If you needed heart surgery, would you rather have a doctor who immediately said, "Let's schedule the operation."
Or one who first sat down with you and explained:

- **What's going on.**
- **What your options are.**
- **The pros and cons of each.**
- **And answered every question you had.**

Most people would choose the second doctor.

So why should retirement be any different?

THE PROBLEM

Every day, people make retirement decisions based on...

- **A TV commercial.**
- **A YouTube video.**
- **Something a friend told them.**
- **Or one scary story they read online.**

The problem? Everyone has an opinion.
Very few people take the time to explain why.

That's where costly mistakes happen.

HERE'S WHAT WE BELIEVE

At Annuity Heroes, we believe something very simple.

EDUCATION COMES BEFORE ADVICE.
Always.

Because when you understand your options...
nobody has to "sell" you anything.
You can make a decision that's right for you.
That's real confidence.

HERO TIP

Confused people delay decisions.

Confident people make better ones.

WHAT MAKES SOMEONE WORTH LISTENING TO?

Here's a simple test.
A good retirement professional should...

- Explain things in plain English.
- Answer your questions.
- Tell you the good and the bad.
- Never pressure you to decide today.
- Help you understand before asking you to decide.

If someone skips those steps...
keep asking questions.

HERO STORY

MEET JOHN

John attended a retirement seminar.
Halfway through the presentation, he was told there was a "special offer" that ended that night.
It sounded important. But something didn't feel right.
Instead of signing paperwork, John decided to learn first.
A few days later, he understood what questions to ask.
He understood the trade-offs. Most importantly...
He understood why a recommendation was being made.

He didn't make a better decision because he found a different product.
He made a better decision because he understood the first one.

That's the power of education.

HERE'S THE GOAL

Our goal isn't to convince you to buy an annuity.
Our goal is much simpler.
When you finish this roadmap, we want you to feel confident enough to say:

"NOW I UNDERSTAND MY OPTIONS."

That's it.

MISSION 1

Build Your Foundation

Who Should You Trust With Your Retirement?

Mission Objective

Discover why the best retirement decisions begin with education—not recommendations.

Why This Mission Matters

Imagine you needed heart surgery.

Would you rather have a surgeon who immediately tells you which procedure to schedule...

Or one who first explains your condition, walks you through your options, answers your questions, and helps you understand why one approach may be better than another?

Most people would choose the second doctor.

So why should retirement be any different?

The truth is, retirement is one of the biggest financial transitions you'll ever experience.

The decisions you make today can affect your income, your taxes, your lifestyle, and even the legacy you leave your family for decades to come.

That's why understanding should always come before recommendations.

Unfortunately, that's not how many people experience retirement planning.

They see advertisements promising guaranteed income.

They hear friends say annuities are amazing.

Others insist they're terrible.

Before long, everyone has an opinion.

Very few take the time to explain **why**.

That's exactly what we're going to change.

Hero Tip

The goal isn't to become an annuity expert.

The goal is to become confident enough to recognize good advice when you hear it.

Why Education Comes First

Knowledge changes the conversation.

Instead of asking:

"What's the best annuity?"

You'll begin asking questions like:

- What problem am I trying to solve?
- How much guaranteed income do I actually need?

- What risks concern me the most?
- How much flexibility do I want?
- How should this fit with my other retirement assets?

Those are the kinds of questions that lead to better decisions.

Because the best retirement plans don't start with products.

They start with people.

The Difference Between Advice and Education

Education gives you understanding.

Advice gives you direction.

Both are valuable.

But they should happen in that order.

Think about buying a car.

If you walk into a dealership without knowing anything about vehicles, it's difficult to know whether the recommendation you're receiving is actually the best fit for you.

But if you understand the basics first...

The conversation becomes completely different.

You're no longer dependent on someone else's opinion.

You're able to participate in the decision.

Retirement planning works the same way.

The more you understand, the better questions you'll ask.

The better questions you ask, the more confident you'll become.

What Makes Someone Worth Trusting?

Not every financial professional serves the same role.

Some represent one company.

Others have access to many different products.

Some are licensed insurance professionals.

Others are investment advisors.

Titles matter less than transparency.

Here are a few signs you're working with someone who puts your interests first:

✔ They educate before they recommend.

✔ They explain both the advantages **and** the trade-offs.

✔ They encourage questions.

✔ They never pressure you to make a quick decision.

✔ They explain costs and compensation clearly.

✔ They focus on your goals—not their products.

A trustworthy advisor doesn't make decisions for you.

They help you make better decisions for yourself.

Hero Story 📖

Meet John and Susan

John and Susan attended a free retirement dinner.

Before dessert was served, they were encouraged to schedule an appointment to purchase a financial product they'd never heard of before.

It sounded good.

But they still had questions.

Instead of moving forward immediately, they decided to learn first.

Over the next few days, they educated themselves on retirement income, annuities, investments, and taxes.

When they finally met with an advisor, everything changed.

Instead of wondering what the advisor was talking about...

They understood the conversation.

They asked better questions.

They recognized the trade-offs.

And they felt confident in the decisions they eventually made.

Nothing changed about the products.

What changed was their understanding.

Hero's Takeaway ✅

Before making any retirement decision, remember these six ideas:

• Education should always come before advice.

• Understanding reduces fear and uncertainty.

• Good advisors explain—they don't pressure.

• Products don't create great retirements. Good planning does.

• The best questions often matter more than the first answers.

• Confidence comes from understanding, not guessing.

🏆 Mission Complete

Excellent work, Hero.

You've completed the most important mission in this roadmap.

From this point forward, every mission builds on the foundation you've just created.

Next, we'll answer one of the biggest questions in retirement planning:

Why do millions of retirees choose annuities?

The answer may surprise you.

➡️ **Mission 2 begins on the next page.**

🛡️ The Annuity Heroes Promise

Education before advice. Clarity before decisions.

MISSION 2
KNOW YOUR WHY

Why Do So Many Retirees Explore Annuities?

YOUR MISSION

By the end of this mission, you'll understand the real reasons retirees look at annuities.

RETIREMENT CHANGES EVERYTHING.

During your working years, your goal was simple: **grow your savings.**

In retirement, your goal changes. Now you need your money to **last as long as you do.**

That's why so many retirees explore annuities.

HERO TIP

An annuity is not about getting rich.

It's about **creating income** you can count on for the rest of your life.

THE REAL REASONS RETIREES LOOK AT ANNUITIES

1. GUARANTEED INCOME
Create lifetime income you can't outlive.

2. PROTECTION FROM LOSS
Shield a portion of your money from market downturns.

3. FINANCIAL CONFIDENCE
Know your essential expenses are already taken care of.

4. TAX ADVANTAGES
Help reduce taxes and keep more of what you've earned.

5. PEACE OF MIND
Worry less about running out and enjoy more today.

HERO STORY

Meet Susan & Mark

Susan and Mark worked hard and saved for decades.

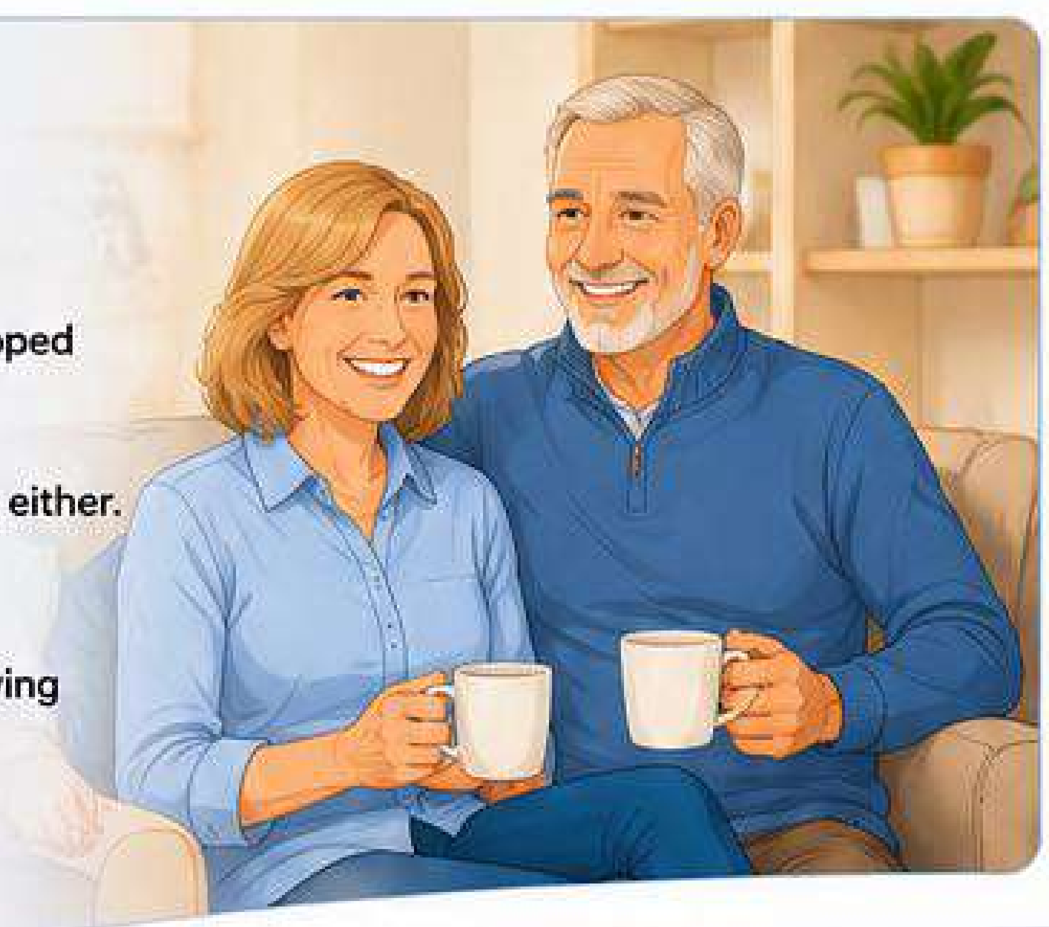
When they retired, the markets dropped and they worried about the future.

They didn't want to stop living... but they didn't want to take big risks either.

They used part of their savings to create guaranteed income.

Now they sleep better at night knowing their essential bills are covered—no matter what the markets do.

That's confidence. That's freedom.



WHAT THIS MISSION TEACHES YOU

- Retirement changes how your money needs to work.
- Annuities can help create dependable income.
- It's about confidence, not just money.
- The goal is a retirement you don't have to worry about.

MISSION COMPLETE!

Great job, Hero! You now understand why so many retirees explore annuities. In the next mission, you'll learn the three main types of annuities and how they work.

Next Up:
KNOW YOUR OPTIONS
The 3 types of annuities explained simply.

MISSION 2

Understand the Mission

Why Do Millions of Retirees Choose Annuities?

🎯 Mission Objective

Discover the real-life problems annuities are designed to solve—and why they may or may not belong in your retirement plan.

Why This Mission Matters

Have you ever noticed that nobody walks into a car dealership saying,

"I'd like to buy four tires."

They buy a car because they want reliable transportation.

The tires simply happen to be one part of the solution.

Retirement planning works the same way.

People don't wake up one morning thinking,

"I need an annuity."

They start asking different questions.

"Will my money last?"

"What happens if the market drops after I retire?"

"Can I create dependable monthly income?"

"Will my spouse be financially secure if something happens to me?"

Those are the questions that lead people to explore annuities.

An annuity isn't the goal.

A confident retirement is.

Hero Tip 💡

The best retirement solutions begin by identifying the problem—not the product.

The Questions That Matter Most

As retirement gets closer, priorities often begin to change.

Many people discover they're less focused on growing their money and more focused on protecting the lifestyle they've worked so hard to build.

That's why retirees often begin asking questions like these.

"Can I create a paycheck that doesn't stop?"

During your working years, a paycheck arrives on schedule.

Retirement changes that.

Now your savings have to do the work your employer used to do.

Many retirees explore annuities because they like the idea of creating predictable income they can count on.

"What if I live longer than expected?"

Living a long life is a blessing.

But it also means your retirement savings may need to last 25 or even 30 years.

Many retirees aren't worried about dying too soon.

They're worried about outliving their money.

"What happens if the market crashes after I retire?"

When you're still working, market downturns often feel temporary.

You have time.

You have income.

You continue investing.

Retirement changes that equation.

Now you're taking money **out** of your portfolio instead of putting money in.

That's why protecting income becomes more important than chasing returns for many retirees.

"Can I stop worrying about my money?"

This may be the biggest reason of all.

Many people simply want confidence.

They want to know their essential bills can be paid no matter what the stock market is doing.

That peace of mind has real value.

Ten Common Reasons People Explore Annuities

While every retiree is different, these are some of the most common reasons people begin learning about annuities.

✔ They want dependable monthly income.

✔ They worry about running out of money.

✔ They're uncomfortable with market volatility.

✔ They want to retire sooner.

✔ They've received an inheritance or lump sum.

✔ They want to protect a surviving spouse.

✔ They're planning for rising healthcare costs.

✔ They prefer stability over uncertainty.

✔ They want to simplify retirement.

✔ They simply want to understand all of their options before making a decision.

Notice something?

Not one of those reasons starts with...

"I want an annuity."

They all start with a retirement goal.

Hero Story 📖

Meet Linda

Linda spent nearly 40 years building her retirement savings.

She wasn't worried about getting rich.

She was worried about staying retired.

Every time the market dropped, she found herself wondering if she should reduce spending, postpone travel, or change her plans.

She didn't start looking for an annuity.

She started looking for confidence.

When she learned how guaranteed income could fit alongside her investments, she finally understood something important:

She didn't have to choose between growth and security.

She could build a retirement plan that included both.

That realization changed the way she looked at retirement.

Hero's Takeaway ✅

Before moving on, remember these important ideas.

• People don't buy annuities—they pursue retirement goals.

• Every financial tool should solve a specific problem.

• The closer retirement gets, the more important dependable income often becomes.

• Peace of mind can be just as valuable as investment returns.

• Great retirement plans start with your goals—not financial products.

🏆 Mission Complete

Excellent work, Hero.

Now you understand **why** retirees explore annuities.

But one important question remains.

What exactly is an annuity?

In the next mission, we'll strip away the jargon, the headlines, and the opinions to explain exactly how annuities work—in plain English.

You'll discover what they are...

What they aren't...

And why understanding that difference changes everything.

➡️ **Mission 3 begins on the next page.**

🛡️ The Annuity Heroes Promise

Education before advice. Clarity before decisions.

MISSION 3
KNOW YOUR OPTIONS
What Are the Three Types of Annuities?

YOUR MISSION
By the end of this mission, you'll understand the three main types of annuities and how each one is designed to work.

THREE PATHS. ONE GOAL.

Annuities are not all the same. Think of them like different paths to the same destination: a more confident retirement.

Each type works in a different way and may be a better fit for different people and goals.

HERO TIP
There isn't one *"best" annuity.*

There is only the annuity that's the best fit for *your goals.*

THE 3 MAIN TYPES OF ANNUITIES

1. FIXED ANNUITIES
THE PATH OF SAFETY

Fixed annuities focus on safety and predictable growth.

- Offers a guaranteed interest rate.
- Protects your money from market losses.
- May provide guaranteed income for life.

BEST FOR:
People who want safety, stability, and predictable growth.

2. INDEXED ANNUITIES
THE PATH OF BALANCE

Indexed annuities offer the potential for growth with protection.

- Growth is linked to a market index (like the S&P 500®).
- Includes protection so your money can't go down due to the market.
- Often includes a cap on how much you can earn in a year.

BEST FOR:
People who want growth potential without market losses.

3. VARIABLE ANNUITIES
THE PATH OF GROWTH

Variable annuities focus on growth through market investment options.

- Your money is invested in subaccounts, similar to mutual funds.
- Offers the potential for higher returns.
- Your money can go up or down based on market performance.

BEST FOR:
People who want higher growth potential and are comfortable with market risk.

HERO STORY
Meet Carol

Carol was looking at annuities but felt overwhelmed by the choices.

Her advisor explained the three types in simple terms using the bucket analogy.

Once Carol understood the differences, she felt much more confident.

She realized the right choice wasn't about finding the "best" annuity.

It was about finding the best fit for her.

THE BUCKET ANALOGY
Think of annuities like buckets.
Each bucket holds water in a different way.
All three can play a role in a strong plan.

FIXED
Keeps your water safe and steady.

INDEXED
Lets you grow, but keeps your water from spilling out.

VARIABLE
Gives you the chance for more, but the water can rise or fall.

Different buckets. Different jobs. Same goal.
Help your retirement flow the way you want.

MISSION COMPLETE!
Great job, Hero! You now know the three main types of annuities and how each one is designed to work.
Next, we'll discover how annuities can help you create a paycheck for life.

NEXT UP:
CREATE YOUR PAYCHECK FOR LIFE
How annuities can help you build income you can count on—no matter how long you live.

MISSION 3

Learn the Tool

What Exactly Is an Annuity?

🎯 Mission Objective

Understand what an annuity is, what it isn't, and why millions of retirees use them to help create retirement income.

Why This Mission Matters

Imagine you've spent your entire life filling a bucket with water.

Every paycheck.

Every bonus.

Every dollar you saved.

Year after year, your bucket gets fuller.

Then one day...

You retire.

Now, instead of pouring water **into** the bucket...

You begin taking water **out**.

The question changes.

It no longer becomes...

"How do I save more?"

It becomes...

"How do I make sure this bucket never runs dry?"

That's one of the biggest challenges in retirement.

And it's exactly the problem annuities were designed to help solve.

Hero Tip 💡

An annuity isn't designed to make you rich. It's designed to help make sure your income lasts.

So... What Is an Annuity?

At its simplest...

An annuity is an agreement between you and an insurance company.

You give the insurance company a sum of money.

In return, the company agrees to provide benefits according to the terms of your contract.

Depending on the type of annuity you choose, those benefits may include:

• Guaranteed lifetime income

• Tax-deferred growth

• Protection from certain market losses

• Benefits for your spouse or beneficiaries

That's really all an annuity is.

Everything else—the features, riders, bonuses, and options—builds on that simple foundation.

Why Insurance Companies?

You may be wondering...

Why an insurance company?

Because insurance companies do something individuals can't.

They spread risk across millions of people.

Some people live longer than expected.

Others don't.

By managing that risk across a large group of policyholders, insurance companies can offer income guarantees that would be difficult for most individuals to create on their own.

That's one of the reasons annuities have existed for generations.

What Annuities Are NOT

Sometimes it's easier to understand something by first understanding what it isn't.

Annuities are **not**:

❌ A replacement for all of your retirement savings.

❌ A way to get rich quickly.

❌ The right solution for every retiree.

❌ Designed to beat the stock market every year.

❌ One-size-fits-all.

They're simply one financial tool.

Like any tool...

They work best when they're used for the job they were designed to do.

Hero Tip 💡

Great retirement plans don't rely on one tool. They combine the right tools for the right jobs.

Think of It Like Building a House

Imagine you're building your dream home.

You wouldn't expect a hammer to cut lumber.

You wouldn't use a paintbrush to pour concrete.

Every tool has a purpose.

Retirement works the same way.

Some tools are designed for growth.

Some are designed for liquidity.

Some help reduce taxes.

Some help protect your family.

And some...

Are designed to help create dependable retirement income.

Annuities are one of those tools.

The question isn't...

"Are annuities good or bad?"

The better question is...

"Is this the right tool for the job I'm trying to accomplish?"

That's the question great retirement planning asks.

Hero Story 📖

Meet Mike

Mike thought an annuity was just another investment.

That's what he'd always heard.

So he compared it to his mutual funds.

His brokerage account.

His IRA.

Nothing seemed to make sense.

Then someone explained something that changed everything.

"An annuity isn't trying to do the same job as your investments."

It was designed to do something different.

Once Mike understood the job each financial tool was meant to perform, retirement planning became much easier.

He stopped asking,

"Which one is better?"

And started asking,

"How do these work together?"

That one shift changed the conversation.

Hero's Takeaway ✅

Before moving on, remember these important ideas.

• An annuity is a contract—not an investment strategy.

• Its primary purpose is to help create dependable retirement income.

• Insurance companies can manage longevity risk in ways individuals generally cannot.

• Annuities aren't designed to replace every other financial tool.

• The best question isn't whether annuities are good or bad.

It's whether they're the right tool for your retirement goals.

🏆 Mission Complete

Outstanding work, Hero.

You now understand **what** an annuity is.

Next, we'll explore something just as important.

Because not all annuities work the same way.

In fact...

There are three primary types, and each was designed to solve a different retirement problem.

Understanding those differences can help you avoid one of the biggest mistakes retirees make—assuming all annuities are alike.

➡️ **Mission 4 begins on the next page.**

🛡️ The Annuity Heroes Promise

Education before advice. Clarity before decisions.

MISSION 4
BUILD YOUR ROADMAP
How Do Annuities Fit Into Your Retirement Plan?

YOUR MISSION
By the end of this mission, you'll understand how annuities can fit into a balanced plan that helps you live the retirement you want.

YOUR RETIREMENT NEEDS A PLAN.

Imagine driving across the country without a map or GPS.
You might make it...
but the journey will be stressful and the outcome uncertain.

Your retirement is the same.
A plan brings clarity, confidence, and direction.

HERO TIP
Every dollar needs a job.

A great retirement plan gives every dollar a purpose and a place to work.

THREE LANES. ONE DESTINATION.

A strong retirement plan often uses three lanes working together.
Each lane has a different job—but they all help you reach the same destination:
financial confidence for life.

SAFETY LANE
Protect What Matters

This lane helps protect your essential income so market ups and downs don't keep you up at night.

- Creates predictable, dependable income
- Helps protect from market downturns
- Gives you peace of mind

EXAMPLES
Annuities, Social Security, Pensions, Guaranteed Income

BALANCE LANE
Build & Grow Wisely

This lane is about balanced growth—helping your money keep up with inflation and your lifestyle.

- Potential for steady growth
- Balances risk and reward
- Helps your money last

EXAMPLES
Indexed Annuities, Balanced Funds, Bonds, Conservative Investments

GROWTH LANE
Pursue Your Dreams

This lane gives you the opportunity for higher growth to help fund your dreams and long-term goals.

- Potential for higher returns
- Helps build long-term wealth
- Supports legacy and giving goals

EXAMPLES
Stocks, Mutual Funds, Variable Annuities, ETFs

HERO STORY
Meet Mike & Linda

Mike and Linda retired with different goals and concerns. They wanted to travel, help their grandkids, and never worry about running out of money.

Together with their advisor, they built their plan using the three-lane approach.

Now they have dependable income for today, balanced investments for tomorrow, and growth for the dreams that still excite them.

They have choices. They have options.
Most importantly, they have confidence.

WHAT THIS MISSION TEACHES YOU

- Annuities are one important tool—not the only one.
- A strong plan uses different tools for different jobs.
- The goal is not to beat the market.
- The goal is to live a confident, worry-free retirement.

MISSION COMPLETE!
Great job, Hero! You now understand how annuities can fit into a retirement plan that uses all three lanes.
Next, we'll learn whether an annuity should replace your investments or work alongside them.

NEXT UP: ASSEMBLE YOUR TEAM
Should an annuity replace your investments?
You might be surprised by the answer.

MISSION 4

Know Your Options

Are All Annuities the Same?

🎯 Mission Objective

Learn the three primary types of annuities, what each one is designed to do, and why there is no single "best" annuity.

Why This Mission Matters

Imagine walking into a dealership and asking,

"What's the best vehicle?"

The salesperson might ask...

"Best for what?"

A pickup truck.

A sports car.

A minivan.

An SUV.

Each one is excellent...

For a different purpose.

Retirement planning works exactly the same way.

There isn't one "best" annuity.

There are different types because retirees have different goals.

The key isn't finding the best annuity.

The key is finding the one that fits your retirement.

Hero Tip 💡

Different annuities solve different retirement problems.

The Three Main Types of Annuities

Although there are many variations, most annuities fall into one of three broad categories.

Let's look at each one.

Fixed Annuities

Built for Stability

Think of a fixed annuity as the dependable member of the team.

Its purpose isn't to chase high returns.

Its purpose is predictability.

Generally speaking, ...

• Your money earns a fixed rate of interest for a period of time.

• Your principal is protected from stock market declines.

• Income can be structured to provide predictable payments.

People who choose fixed annuities often value:

✔ Stability

✔ Simplicity

✔ Peace of mind

They're especially popular with retirees who would rather know what to expect than worry about daily market swings.

Indexed Annuities

Built for Balance

Indexed annuities are designed for people who want a balance between growth potential and protection.

Instead of earning a fixed interest rate, growth is linked to the performance of a market index, such as the S&P 500.

Here's the important part...

Your money is **not invested directly in the stock market.**

Instead, the annuity uses a formula that may allow you to benefit from some market gains while providing protection from certain market losses, depending on the contract.

This makes indexed annuities attractive to many retirees who want growth potential without taking on the full ups and downs of the market.

Hero Tip 💡

An indexed annuity isn't trying to beat the market. It's trying to reduce the emotional and financial impact of major market downturns while still offering growth opportunities.

Variable Annuities

Built for Market Participation

Variable annuities are different.

With this type of annuity, your money is invested in market-based investment options.

That creates more opportunity for growth.

It also creates more risk.

Unlike fixed or many indexed annuities, the value of a variable annuity can rise and fall with the market.

Variable annuities may be appropriate for people who:

• Are comfortable with market volatility.

• Have a longer investment horizon.

• Want greater market participation inside an annuity structure.

Because of their complexity, variable annuities often require a higher level of understanding and ongoing monitoring.

Which One Is Best?

This is one of the most common questions people ask.

The honest answer is...

None of them.

At least not by themselves.

Each one involves trade-offs.

Type	Primary Goal	Typical Trade-Off
Fixed	Stability	Lower growth potential
Indexed	Balance	Growth is limited by contract terms
Variable	Market Participation	Greater investment risk

Every retirement plan is different.

Every family is different.

Every person's comfort with risk is different.

That's why choosing an annuity based on a commercial, bonus offer, or a friend's recommendation rarely produces the best outcome.

The better question is:

Which type helps solve the retirement challenge I'm trying to solve?

Hero Story 📖

Meet Carol

Carol had almost decided she didn't like annuities.

Why?

Because the only one she'd ever heard about was a variable annuity that lost value during a market downturn.

She assumed all annuities worked the same way.

Later, she discovered that fixed, indexed, and variable annuities were built for completely different purposes.

That realization changed everything.

She stopped asking,

"Are annuities good or bad?"

And started asking,

"Which type fits my retirement goals?"

Once she understood the differences, she was finally able to evaluate each option on its own merits instead of judging the entire category by a single experience.

Hero's Takeaway ✅

Remember these key ideas:

• Not all annuities work the same way.

• Fixed annuities prioritize stability.

• Indexed annuities balance growth potential with downside protection features.

• Variable annuities provide greater market participation—but also greater market risk.

• There is no universally "best" annuity.

The best choice depends on your goals, timeline, and comfort with risk.

🏆 Mission Complete

Excellent work, Hero.

You now understand the three primary types of annuities.

But one important question remains.

Should an annuity replace your investments?

Or...

Can they actually work together?

That's exactly what we'll explore next.

➡️ **Mission 5 begins on the next page.**

🛡️ The Annuity Heroes Promise

Education before advice. Clarity before decisions.

MISSION 5
ASSEMBLE YOUR TEAM

Should an Annuity Replace Your Investments?

YOUR MISSION

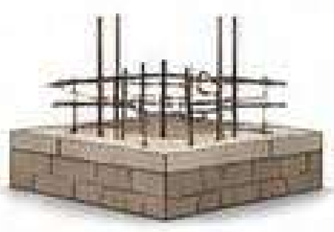
By the end of this mission, you'll understand how annuities and investments can work together to help create a stronger retirement plan.

IT'S NOT EITHER/OR—IT'S BOTH.

Many people think they must choose between investing their money OR buying an annuity.

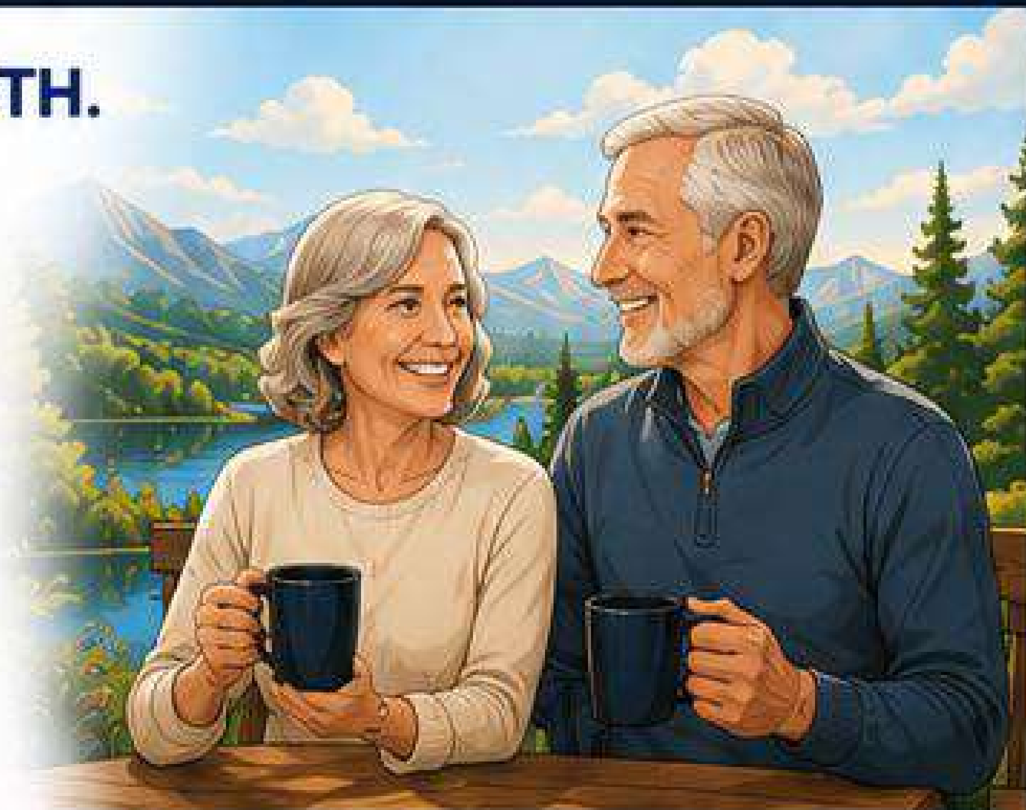
The truth is, that's like asking...

OR



Which is better, the roof? | **Which is better, the foundation?**

**A great house needs both.
The same is often true in retirement.**



A strong retirement plan doesn't rely on one financial tool. It combines different tools, each with a different job.

HERO TIP

The goal isn't to find one perfect retirement product.

The goal is to build a retirement plan where every dollar has a purpose.

EVERY TOOL HAS A JOB.

Think about a stock portfolio. Different assets play different roles. They all work together to achieve the goal.

Retirement planning works the same way.

SOME MONEY GROWS
Designed to increase over time.

SOME MONEY PROTECTS
Designed to help shield you from risk.

SOME MONEY PROVIDES INCOME
Designed to create dependable paychecks.

SOME MONEY COVERS EMERGENCIES
Designed to be there when life happens.

SOME MONEY BULDS A LEGACY
Designed to leave something behind.

When every dollar has a job, your entire retirement plan becomes stronger.

INVESTMENTS BUILD WEALTH.

For decades, your investments probably had one primary job: grow your retirement savings.

But retirement changes the assignment.
Now those same investments may also need to:

- Produce income
- Handle market ups and downs
- Continue growing
- Last for the rest of your life

That's asking one account to do a lot of work.

WHERE ANNUITIES CAN HELP.

Annuities were created to solve a different problem. Instead of trying to maximize growth, they are designed to help create dependable income.

For many retirees, knowing that essential monthly expenses are covered can make retirement feel much less stressful.
That confidence can help you stay calm during market downturns and avoid emotional decisions.

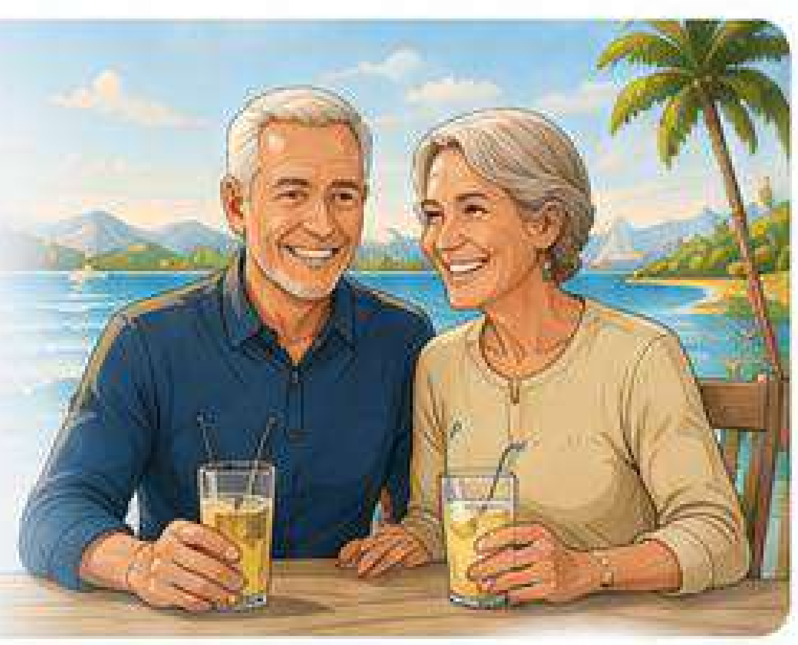
**Annuities can provide the stability.
Investments can provide the growth.**

HERO STORY

Meet Tom & Linda

Tom and Linda retired with $800,000.
At first, they planned to keep all of their money invested.
But every market drop made them nervous.
After learning more, they used a portion of their savings to create depenable income while leaving the rest invested for growth.

*They didn't eliminate every risk.
But they eliminated one very important fear—where next month's paycheck would come from.*



HERO'S TAKEAWAY

- Investments and annuities don't have to compete.
- Every dollar in retirement should have a purpose.
- Investments are often used to build wealth.
- Annuities are often used to create income.
- Great retirement plans are built by combining the right tools—not relying on just one.

MISSION COMPLETE!

You've learned one of the biggest secrets in retirement planning.
It's usually not about choosing one financial tool over another.
It's about helping each tool do the job it was designed to do.

NEXT UP:
AVOID THE TRAPS

Before you make any decisions, learn the most common mistakes retirees make—and how to avoid them.

Mission 6 begins on the next page.

MISSION 5

Assemble Your Team

Should an Annuity Replace Your Investments?

🎯 Your Mission

Learn how annuities and investments can work together to help create a stronger retirement plan.

Why This Mission Matters

This is one of the biggest misunderstandings in retirement planning.

Many people believe they have to choose between investing their money...

OR

Buying an annuity.

In reality, that's like asking:

"Which is better...the roof or the foundation?"

The truth is...

A great house needs both.

The same is often true in retirement.

The strongest retirement plans don't rely on one financial tool.

They combine different tools that each have a different job.

Hero Tip 💡

The goal isn't to find one perfect retirement product.

The goal is to build a retirement plan where every dollar has a purpose.

Every Tool Has a Job

Think about a football team.

The quarterback has one job.

The running back has another.

The offensive line has a completely different responsibility.

No single player wins the game alone.

Retirement planning works the same way.

Some money is designed to grow.

Some money is there for emergencies.

Some money helps reduce taxes.

And some money is there to create dependable income.

When every dollar has a job...

The entire retirement plan becomes stronger.

Investments Build Wealth

For decades, your investments probably had one primary job.

Grow your retirement savings.

And they may have done that very well.

But retirement changes the assignment.

Now those same investments may also need to:

- Produce income.
- Continue growing.
- Handle market ups and downs.
- Last for the rest of your life.

That's asking one account to do a lot of work.

Where Annuities Can Help

Annuities were created to solve a different problem.

Instead of trying to maximize growth...

They're designed to help create dependable income.

For many retirees, knowing that essential monthly expenses are covered can make retirement feel much less stressful.

Instead of wondering...

"Can I afford to spend this money?"

They know part of their income is already taken care of.

That confidence can make it easier to leave long-term investments alone during market downturns instead of making emotional decisions.

Hero Story 📖

Meet Tom and Linda

Tom and Linda retired with $800,000.

At first, they planned to keep all of their money invested.

But every market drop made them nervous.

Should they stop spending?

Sell investments?

Delay travel?

They constantly worried about making a mistake.

After learning more about retirement income, they decided to use a portion of their savings to create dependable monthly income while leaving the rest invested for long-term growth.

Did they eliminate every risk?

No.

But they did eliminate one very important fear.

They no longer worried about where next month's paycheck would come from.

That changed the way they felt about retirement.

It's Not Either/Or

One of the biggest myths in retirement planning is that you have to choose between investments and annuities.

In many cases...

They can complement each other.

Investments can continue doing what they're designed to do.

Annuities can do what they're designed to do.

Each one has a role.

Each one solves a different problem.

And together, they may create a retirement plan that's stronger than either one could create alone.

Hero Tip 💡

Think of your retirement like a team.

Every player has a different job, but they're all working toward the same goal.

Hero's Takeaway ✅

Remember these important ideas.

☆ Investments and annuities don't have to compete.

☆ Every dollar in retirement should have a purpose.

☆ Investments are often used to help build wealth.

☆ Annuities are often used to help create dependable income.

☆ Great retirement plans are built by combining the right tools—not relying on just one.

🏆 Mission Complete

Great job, Hero.

You've learned one of the biggest secrets in retirement planning.

It's usually not about choosing one financial tool over another.

It's about helping each one do the job it was designed to do.

Now there's one final question before we build your Retirement Blueprint.

How do people accidentally buy the wrong annuity?

In the next mission, you'll learn the most common mistakes retirees make—and, more importantly, how to avoid them.

➡️ **Mission 6 begins on the next page.**

🛡️ The Annuity Heroes Promise

Education before advice. Clarity before decisions.

MISSION 6
AVOID THE TRAPS
How Do People Accidentally Buy the Wrong Annuity?

YOUR MISSION

Learn the most common mistakes retirees make—and how to avoid them before making any important retirement decisions.

THE WRONG ANNUITY ISN'T ALWAYS THE PROBLEM.

The wrong annuity **for your situation** is.

The same annuity that works beautifully for one retiree may be completely wrong for another.

Your goals. Your income. Your investments. Your family. Your timeline. They're all unique.

That's why understanding your options is so important.

HERO TIP

There isn't a perfect annuity.

There is only the annuity that's the best fit for *your retirement goals.*

THE FIVE BIGGEST MISTAKES

1. CHOOSING A PRODUCT BEFORE DEFINING THE PROBLEM

Many people begin by asking, "What's the best annuity?"
A better question is, "What problem am I trying to solve?"
Do you want dependable income? More protection? Growth? Peace of mind?
The answer should always come before the product.

2. TRYING TO DO EVERYTHING WITH ONE PRODUCT

No financial product does everything perfectly.
Some are built for growth. Some are built for income.
Some provide more flexibility than others.
The strongest retirement plans combine different tools instead of asking one product to do every job. Every dollar should have a purpose.

3. MAKING EMOTIONAL DECISIONS

Fear is expensive. So is greed. When markets fall, some people panic. When markets rise, others chase returns. Neither usually leads to good long-term decisions. A retirement plan should help you stay focused on your goals—not your emotions.

4. MAKING A DECISION TOO QUICKLY

This is one of the biggest financial decisions you'll ever make. There should never be pressure. Good advisors educate, answer questions, explain trade-offs, and give you time to think. If someone makes you feel rushed—slow down.

5. THINKING EVERYONE'S RETIREMENT LOOKS THE SAME

Your neighbor's plan isn't your plan. Your brother's plan isn't your plan. The strategy that's right for your friend may not be right for you. Retirement planning should always begin with your goals—not someone else's experience.

HERO STORY

Meet David

David almost bought an annuity after hearing a friend rave about it.

The more excited his friend became, the more convinced David was that he should buy the exact same thing.

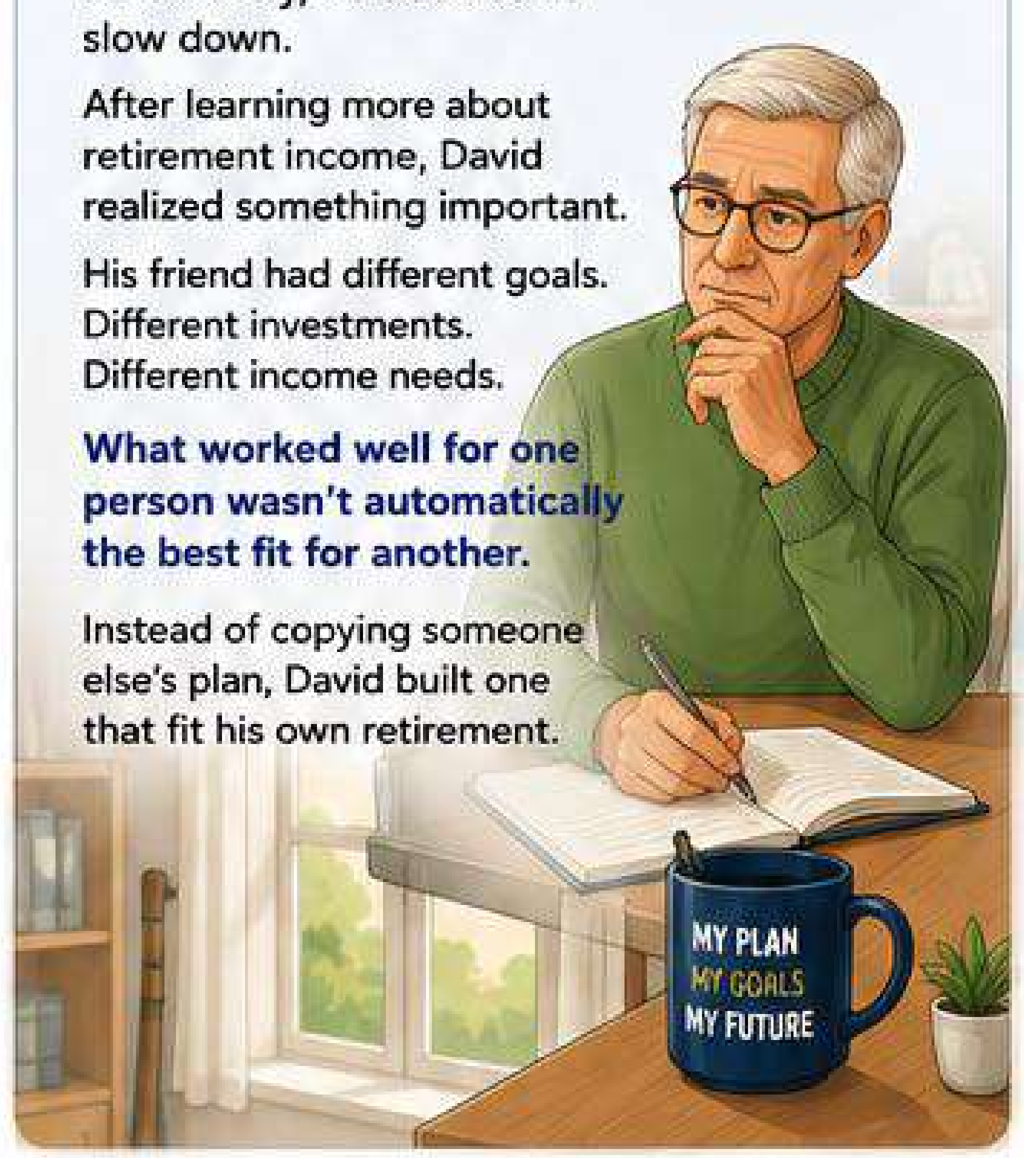
Fortunately, he decided to slow down.

After learning more about retirement income, David realized something important.

His friend had different goals. Different investments. Different income needs.

What worked well for one person wasn't automatically the best fit for another.

Instead of copying someone else's plan, David built one that fit his own retirement.

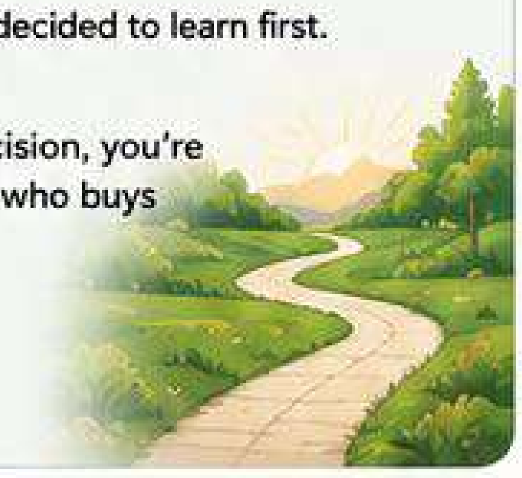


HERE'S THE GOOD NEWS

You've already avoided the biggest mistake. You decided to learn first. That's exactly why this roadmap exists.

By understanding how annuities work before making a decision, you're putting yourself in a much stronger position than someone who buys based on advertising, opinions, or pressure.

Education doesn't make the decision for you. It helps you make a better one.



HERO'S TAKEAWAY

- Start with your goals—not a product.
- Every dollar should have a purpose.
- Don't let emotions drive important financial decisions.
- Never feel pressured to make a quick decision.
- The best retirement plan is the one designed for **YOUR** life.

MISSION COMPLETE!

Congratulations, Hero. You've completed six of your seven retirement missions.

There's just one mission left. Now it's time to bring everything together.

NEXT UP: DISCOVER YOUR BLUEPRINT

In the final mission, you'll discover how income, investments, protection, and planning all work together to create your personal Retirement Blueprint.

MISSION 6

Avoid the Traps

How Do People Accidentally Buy the Wrong Annuity?

🎯 Your Mission

Learn the most common mistakes retirees make—and how to avoid them before making any important retirement decisions.

Why This Mission Matters

Buying the wrong annuity usually isn't the problem.

Buying the **wrong annuity for your situation** is.

That's an important difference.

The same annuity that works beautifully for one retiree may be completely wrong for another.

Why?

Because every retirement is different.

Your goals...

Your income...

Your investments...

Your family...

Your timeline...

They're all unique.

That's why understanding your options is so important.

Hero Tip 💡

There isn't a perfect annuity. There is only the annuity that's the best fit for your retirement goals.

The Five Biggest Mistakes

Let's look at the mistakes we see most often—and how you can avoid them.

Mistake #1

Choosing a Product Before Defining the Problem

Many people begin by asking...

"What's the best annuity?"

A better question is...

"What problem am I trying to solve?"

Do you want dependable income?

More protection?

Growth?

Peace of mind?

The answer should always come before the product.

Mistake #2

Trying to Do Everything With One Product

No financial product does everything perfectly.

Some are built for growth.

Some are built for income.

Some provide more flexibility than others.

That's why the strongest retirement plans usually combine different tools instead of asking one product to do every job.

Remember...

Every dollar should have a purpose.

Mistake #3

Making Emotional Decisions

Fear is expensive.

So is greed.

When markets fall...

Some people panic.

When markets rise...

Others chase returns.

Neither usually leads to good long-term decisions.

A retirement plan should help you stay focused on your goals—not your emotions.

Mistake #4

Making a Decision Too Quickly

This is one of the biggest financial decisions you'll ever make.

There should never be pressure.

Good advisors educate.

They answer questions.

They explain trade-offs.

Then they give you time to think.

If someone makes you feel rushed...

Slow down.

Mistake #5

Thinking Everyone's Retirement Looks the Same

Your neighbor's plan isn't your plan.

Your brother's plan isn't your plan.

The strategy that's right for your friend may not be right for you.

Retirement planning should always begin with your goals—not someone else's experience.

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Hero's Takeaway ✅

Remember these five ideas.

☆ Start with your goals—not a product.

☆ Every dollar should have a purpose.

☆ Don't let emotions drive important financial decisions.

☆ Never feel pressured to make a quick decision.

☆ The best retirement plan is the one designed for **your** life.

🏆 Mission Complete

Congratulations, Hero.

You've completed six of your seven retirement missions.

There's just one mission left.

Now it's time to bring everything together.

In the final mission, you'll discover how income, investments, protection, and planning all work together to create your personal Retirement Blueprint.

➡ Mission 7 begins on the next page.

The Annuity Heroes Promise

Education before advice. Clarity before decisions.

MISSION 7
BECOME THE HERO
What Would Your Retirement Blueprint Look Like?

YOUR MISSION
Bring everything you've learned together and discover why the best retirement plans are built around people—not products.

THIS ISN'T ABOUT A PRODUCT. IT'S ABOUT YOUR PLAN.

You've completed six important missions. Now it's time to look at the big picture.

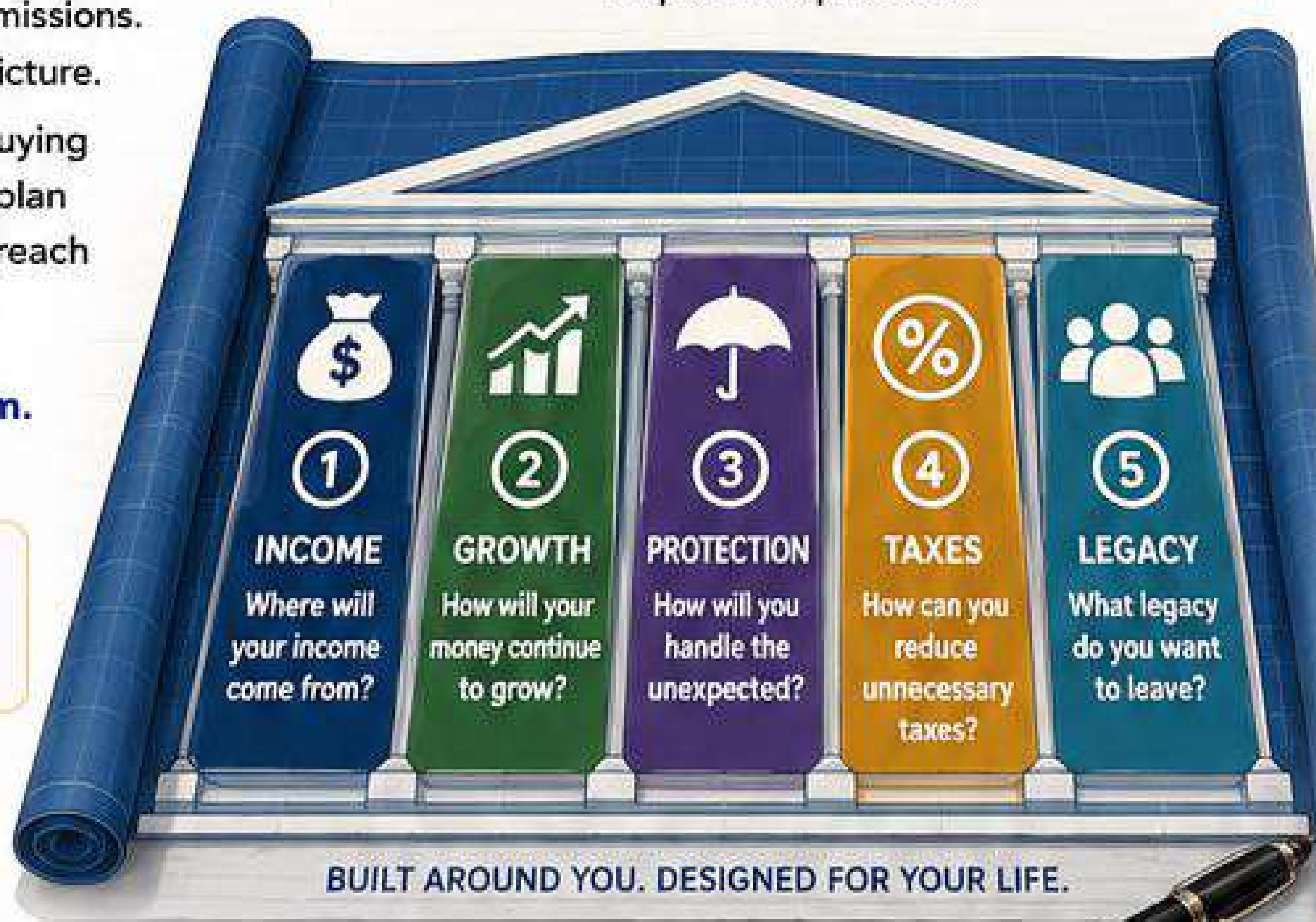
Because retirement isn't about buying an annuity. It's about building a plan that fits your life and helps you reach your goals.

A product solves one problem. A plan solves many.

HERO TIP

YOUR RETIREMENT BLUEPRINT

A great retirement plan answers five important questions.



HERO TIP

A product solves one problem. A plan solves many.

HERO STORY

Meet Jim and Karen

When Jim and Karen first started planning for retirement, they thought they needed answers about annuities.

What they really needed was a plan.

As they worked through each piece of their retirement—income, investments, taxes, healthcare, and legacy—they realized something surprising.

The annuity wasn't the center of the plan.

It was simply one piece of a much bigger picture.

That changed everything.

Instead of wondering if they had picked the "best" product...

They felt confident knowing they had built a retirement plan designed around their lives.

CONGRATULATIONS, HERO!

You've learned more about retirement income than most people do before meeting with an advisor. You understand:

- Why retirees explore annuities.
- What annuities are.
- The three main types.
-
- How annuities and investments can work together.
- The biggest mistakes to avoid.

That's a tremendous foundation.

But there's one thing this roadmap can't do.

It can't tell you exactly what belongs in your retirement plan.

Only a conversation about your goals, your family, your savings, and your vision for retirement can do that.

YOUR NEXT STEP: YOUR RETIREMENT BLUEPRINT SESSION™

This isn't a sales meeting. It's a conversation.
Together, we'll explore questions like:

- What kind of retirement income would help you feel most confident?
- Would an annuity even make sense for your situation?
- How could it work alongside your investments?
- What opportunities—or risks—should you be aware of?

By the end of the conversation, you'll have a much clearer picture of what your retirement could look like.

Whether you decide to move forward or not is completely up to you.

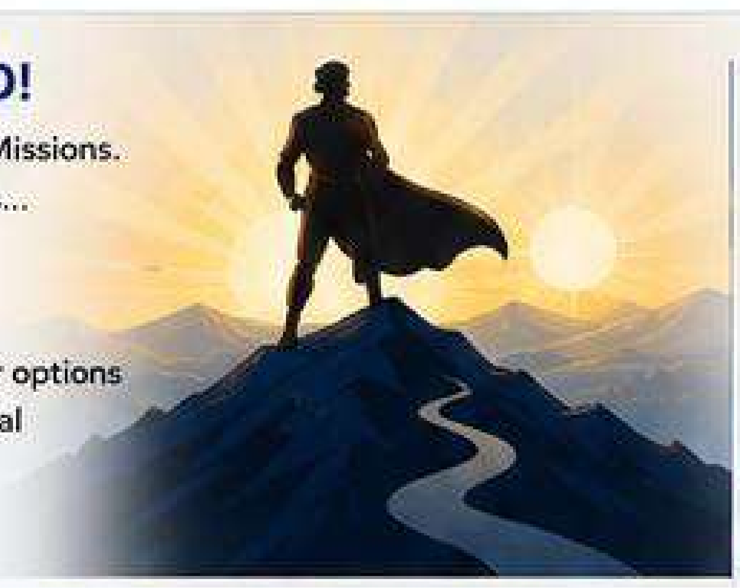
Our goal is exactly the same as it's been since Mission 1: To help you make an informed decision.

MISSION ACCOMPLISHED!

You've completed all seven Retirement Missions.
On behalf of everyone at Annuity Heroes...

Congratulations!

You've taken the time to understand your options before making one of the biggest financial decisions of your life.



READY TO BUILD YOUR PERSONAL RETIREMENT BLUEPRINT?

The next mission isn't in this guide.
It's your own.

Schedule your Complimentary Retirement Blueprint Session™ with one of our independent Retirement Income Specialists.

SCHEDULE YOUR COMPLIMENTARY BLUEPRINT SESSION TODAY!

MISSION 7

Become the Hero

What Would Your Retirement Blueprint Look Like?

🎯 Your Mission

Bring everything you've learned together and discover why the best retirement plans are built around people—not products.

Why This Mission Matters

You've completed six important missions.

You understand why people explore annuities.

You know the different types.

You know they don't replace investments.

You know the biggest mistakes to avoid.

Now it's time to look at the bigger picture.

Because retirement isn't about buying an annuity.

It's about building a plan.

Hero Tip 💡

A product solves one problem. A plan solves many.

Think About Building a House

Imagine hiring someone to build your dream home.

The first question wouldn't be...

"Which brand of hammer should we use?"

It would be...

"What kind of home do you want to build?"

Retirement works the same way.

Before talking about products...

You need a blueprint.

A blueprint gives every part of your retirement a purpose.

Without one, it's easy to make decisions that don't work well together.

With one, every piece supports the others.

Your Retirement Blueprint

A great retirement plan answers five important questions.

1. Where Will Your Income Come From?

When the paychecks stop...

What replaces them?

Will your income be dependable?

Will it last as long as you do?

2. How Will Your Money Continue to Grow?

Even in retirement...

Your money may need to keep working for you.

How much growth do you need?

How much risk are you comfortable taking?

3. How Will You Handle The Unexpected?

Markets change.

Life changes.

Health changes.

A good retirement plan prepares for both the expected and the unexpected.

4. How Can You Reduce Unnecessary Taxes?

Keeping more of what you've earned can be just as important as earning more.

A retirement plan should consider how and when your money is used—not just where it's invested.

5. What Legacy Do You Want To Leave?

For many people...

Retirement isn't just about themselves.

It's about taking care of a spouse.

Helping children or grandchildren.

Supporting causes they believe in.

Leaving behind more than memories.

Hero Story 📖

Meet Jim and Karen

When Jim and Karen first started planning for retirement, they thought they needed answers about annuities.

What they really needed was a plan.

As they worked through each piece of their retirement—income, investments, taxes, healthcare, and legacy—they realized something surprising.

The annuity wasn't the center of the plan.

It was simply one piece of a much bigger picture.

That changed everything.

Instead of wondering if they had picked the "best" product...

They felt confident knowing they had built a retirement plan designed around their lives.

Congratulations, Hero

Take a moment and think about what you've accomplished.

You've learned more about retirement income than most people do before meeting with an advisor.

You understand:

☆ Why retirees explore annuities.

☆ What annuities are.

☆ The three main types.

☆ How annuities and investments can work together.

☆ The biggest mistakes to avoid.

That's a tremendous foundation.

But there's one thing this roadmap can't do.

It can't tell **you** exactly what belongs in **your** retirement plan.

Only a conversation about your goals...

Your family...

Your savings...

And your vision for retirement can do that.

That's where your Retirement Income Strategy Session comes in.

Your Next Step

This isn't a sales meeting.

It's a conversation.

Together, you'll explore questions like:

✔ What kind of retirement income would help you feel most confident?

✔ Would an annuity even make sense for your situation?

✔ How could it work alongside your investments?

✔ What opportunities—or risks—should you be aware of?

By the end of the conversation, you'll have a much clearer picture of what your retirement could look like.

Whether you decide to move forward or not is completely up to you.

Our goal is exactly the same as it's been since Mission 1.

To help you make an informed decision.

🏆 Mission Accomplished

You've completed all seven Retirement Missions.

On behalf of everyone at Annuity Heroes...

Congratulations.

You've taken the time to understand your options before making one of the biggest financial decisions of your life.

That's what heroes do.

They prepare.

They learn.

They make decisions with confidence.

Ready to Build Your Personal Retirement Blueprint?

The next mission isn't in this guide.

It's your own.

Schedule your **Complimentary Retirement Income Strategy Session** with one of our independent Retirement Income Specialists.

Together, we'll help you discover whether an annuity belongs in your retirement—and, more importantly, how to build a retirement plan designed around the life you've worked so hard to create.

👉 **Schedule Your Complimentary Strategy Session Today**

🛡 The Annuity Heroes Promise

Education before advice. Clarity before decisions.

HERO INSIGHT Bonus Training

SHOULD YOU ONLY WORK WITH A LOCAL ADVISOR?

ONE OF THE MOST COMMON QUESTIONS WE HEAR.

"I'd rather work with someone local."

That sounds reasonable. But let's look at what really matters when your retirement is on the line.

WOULD YOU CHOOSE YOUR DOCTOR BY DISTANCE?

WHAT MOST PEOPLE DO FOR IMPORTANT HEALTH CARE:	YOU DESERVE THE SAME IN YOUR RETIREMENT:
They choose the doctor with the **MOST EXPERIENCE** for the specific procedure they need.	Choose the advisor who has the **EXPERIENCE, KNOWLEDGE,** and **STRATEGIES** to help you reach your retirement goals.
Because when the decision is important...	Because your retirement deserves
EXPERTISE MATTERS MORE THAN GEOGRAPHY.	**THE BEST, NOT JUST THE CLOSEST.**

THE WORLD HAS CHANGED

- You bank online.
- You meet with doctors by video.
- You order prescriptions by mail.
- You see family on FaceTime.
- You shop from companies you've never visited.

Technology didn't make those relationships less personal. It made the best professionals more accessible.

RETIREMENT PLANNING IS NO DIFFERENT.

ASK YOURSELF THIS INSTEAD...

INSTEAD OF ASKING:	ASK:
"How close is their office?"	"Are they the right expert for my retirement?"

DO THEY...

- **LISTEN** more than they talk?
- **EXPLAIN** things in a way you understand?
- **TAKE TIME** to understand your goals?
- **BE AVAILABLE** when you need them?
- **EARN YOUR TRUST?**

These questions matter far more than how many miles separate you from their office.

MEET SUSAN

Susan was convinced she needed a local advisor.

Her daughter asked,

"Mom, if you needed the best heart surgeon in the country, would you choose the closest one...or the best one?"

Susan answered, *"The best one, of course."*

Her daughter replied, *"Then why would your retirement deserve anything less?"*

Susan had her first virtual meeting. It lasted about an hour. She asked every question on her list.

By the end of the meeting, she realized something: it wasn't about location.

It was about trust.

THE BOTTOM LINE

- The closest advisor isn't always the best advisor.
- Retirement deserves specialist-level expertise.
- Technology makes it easier than ever to work with the right professional.
- Trust is built through knowledge, communication, and service—not proximity.
- Choose the advisor who's best equipped to help you reach your goals.

THE BEST RETIREMENT ADVISOR ISN'T MEASURED IN MILES. THEY ARE MEASURED IN TRUST.

When your future is on the line, choose expertise over geography.

Hero Insight

Should You Only Work With a Local Advisor?

It's one of the most common questions we hear.

"I'd rather work with someone local."

That sounds reasonable.

But let me ask you a question...

If your primary care doctor told you that you needed heart surgery...

Would you choose the surgeon whose office is **closest to your house?**

Or would you choose the surgeon with the **most experience performing the procedure you need?**

For most people, the answer is obvious.

You choose the best specialist.

Not the closest one.

Because when the decision is important...

Expertise matters more than geography.

Retirement Is One of the Biggest Financial Decisions You'll Ever Make

The decisions you make today may affect:

- Your retirement income
- Your lifestyle
- Your spouse
- Your taxes
- Your legacy

Those decisions deserve more than convenience.

They deserve expertise.

Hero Tip 💡

Don't choose your advisor based on their ZIP code.

Choose them based on their ability to help you retire with confidence.

The World Has Changed

Years ago, working with a local advisor was often the only option.

Today...

People regularly work with professionals across the country.

Think about it.

You already:

✔ Bank online.

✔ Meet with doctors by video.

✔ Order prescriptions through the mail.

✔ Meet with family on FaceTime.

✔ Shop from companies you've never visited in person.

Technology didn't make those relationships less personal.

It made the best professionals more accessible.

Retirement planning is no different.

Ask Yourself This Instead...

Instead of asking:

"How close is their office?"

Ask:

"Are they the right expert for my retirement?"

Do they:

✔ Listen more than they talk?

✔ Explain things in a way you understand?

✔ Take time to answer your questions?

✔ Build a strategy around your goals?

✔ Help you feel informed instead of pressured?

Those questions matter far more than how many miles separate you from their office.

Hero Story 📖

Meet Susan

Susan was convinced she needed a local advisor.

She told her daughter,

"If I'm going to trust someone with my retirement, I want to be able to drive to their office."

Her daughter smiled and asked,

"Mom...if you needed the best heart surgeon in the country, would you choose the closest one...or the best one?"

Susan laughed.

"The best one, of course."

Her daughter replied,

"Then why would your retirement deserve anything less?"

That conversation changed the way Susan thought about retirement planning.

Instead of searching by location...

She started searching for someone she trusted.

The Best Retirement Advisors Aren't Measured in Miles

They're measured by:

✔ Their knowledge.

✔ Their experience.

✔ Their ability to explain complex ideas simply.

✔ The confidence they give you.

Because at the end of the day...

You probably won't remember how close their office was.

You'll remember how confident you felt after talking with them.

Hero's Takeaway ✅

When choosing a retirement advisor, remember:

☆ The closest advisor isn't always the best advisor.

☆ Retirement deserves specialist-level expertise.

☆ Technology makes it easier than ever to work with the right professional.

☆ Trust is built through knowledge, communication, and service—not proximity.

☆ Choose the advisor who's best equipped to help you reach your retirement goals.

HERO INSIGHT

BONUS TRAINING

IS "FIDUCIARY" THE ONLY THING THAT MATTERS?

IT'S A GREAT QUESTION.
BUT IT MAY NOT BE THE MOST IMPORTANT ONE.

Being a fiduciary tells you something about an advisor's legal standard of care. It doesn't automatically tell you whether they're the right retirement income specialist for your situation.

SPECIALISTS VS. GENERALISTS

SOME ADVISORS FOCUS ON:	OTHERS CHOOSE TO SPECIALIZE IN:
Investment management	Retirement income
Portfolio construction	Principal protection
Stock and bond allocation	Guaranteed lifetime income
Ongoing asset management	Reducing sequence-of-returns risk
	Helping retirees create dependable paychecks

Neither approach is automatically better.
The important question is:
Which specialist is best equipped to solve the problem you're trying to solve?

ANOTHER QUESTION WORTH ASKING

If a portion of your retirement savings is intended to remain invested for long-term growth, do you necessarily need to pay ongoing management fees for that portion?

- Many retirees today use broadly diversified, low-cost index funds for long-term growth.
- Others prefer active management. Both approaches have supporters.

HERO TIP: Every fee should provide value. If you don't understand what you're paying for, ask. A good advisor will gladly explain it.

HERO TIP

The best advisor isn't defined by one title. They're defined by their expertise, experience, and whether they're the right fit for your retirement goals.

THINK ABOUT IT THIS WAY...

WOULD YOU CHOOSE...		
A highly respected family doctor?	OR	AN ORTHOPEDIC SURGEON WHO PERFORMS KNEE REPLACEMENTS EVERY WEEK?

Both are excellent professionals. But one has chosen to specialize. Retirement planning works the same way.

REAL HERO STORY

MEET STEVE

Steve thought he needed someone to "beat the market."

But after retiring, he realized something. He no longer needed to accumulate wealth. He needed to turn his savings into dependable income.

That's a completely different challenge. Instead of searching for someone to manage every dollar of his portfolio, Steve looked for someone who specialized in retirement income.

That change in thinking helped him find an advisor whose expertise matched his goals.

THE BETTER QUESTION

Instead of asking: "Is this advisor a fiduciary?"

CONSIDER ASKING:

- What do you specialize in?
- How many retirees like me have you helped?
- How do you create retirement income?
- How are you compensated?
- Why are you recommending this strategy?
- How will this help me reach my goals?

HERO'S TAKEAWAY

- Fiduciary status is one factor to consider—but it isn't the only one.
- Retirement income planning is a specialty.
- Choose an advisor whose expertise matches your goals.
- Understand every recommendation—and every fee.
- The right advisor is the one who helps you retire with confidence.

NOT EVERY DOLLAR IN RETIREMENT HAS THE SAME JOB.

DOLLARS FOR GROWTH
May be well served by simple, low-cost index investing.

DOLLARS FOR INCOME
Deserve a specialist who focuses on retirement income.

ANNUITY HEROES

EDUCATION BEFORE ADVICE.
CLARITY BEFORE DECISIONS.

HERO INSIGHT

Is "Fiduciary" the Only Thing That Matters?

It's a great question. But it may not be the most important one.

Many advertisements suggest that working with a fiduciary is the only smart choice.

The truth is...

Being a fiduciary tells you something about an advisor's legal standard of care.

It doesn't automatically tell you whether they're the right retirement income specialist for your situation.

Hero Tip 💡

The best advisor isn't defined by one title.

They're defined by their expertise, experience, and whether they're the right fit for your retirement goals.

Think About It This Way...

Imagine you need knee surgery.

Would you choose...

A highly respected family doctor?

Or...

An orthopedic surgeon who performs knee replacements every week?

Both are excellent professionals.

But one has chosen to specialize.

Retirement planning works the same way.

Some advisors help clients with every aspect of investing.

Others dedicate their careers to solving one specific problem:

Creating dependable retirement income.

Specialists vs. Generalists

Some financial advisors focus on:

- Investment management
- Portfolio construction
- Stock and bond allocation
- Ongoing asset management

Others choose to specialize in:

- Retirement income
- Principal protection
- Guaranteed lifetime income
- Reducing sequence-of-returns risk
- Helping retirees create dependable paychecks in retirement

Neither approach is automatically better.

The important question is:

Which specialist is best equipped to solve the problem you're trying to solve?

Hero Story 📖

Meet Steve

Steve thought he needed someone to "beat the market."

But after retiring, he realized something.

He no longer needed to accumulate wealth.

He needed to turn his savings into dependable income.

That's a completely different challenge.

Instead of searching for someone to manage every dollar of his portfolio, Steve looked for someone who specialized in retirement income.

That change in thinking helped him find an advisor whose expertise matched his goals.

Here's Another Question Worth Asking

If a portion of your retirement savings is intended to remain invested for long-term growth...

Do you necessarily need to pay ongoing management fees for that portion?

Many retirees today use broadly diversified, low-cost index funds for long-term growth.

Others prefer active management.

Both approaches have supporters.

The important thing is understanding:

- What you're paying.
- What you're receiving in return.
- Whether that strategy fits your retirement goals.

Hero Tip 💡

Every fee should provide value. If you don't understand what you're paying for, ask. A good advisor will gladly explain it.

The Better Question

Instead of asking:

"Is this advisor a fiduciary?"

Consider asking:

✔ What do you specialize in?

✔ How many retirees like me have you helped?

✔ How do you create retirement income?

✔ How are you compensated?

✔ Why are you recommending this strategy?

Those answers will often tell you much more than a single title.

Hero's Takeaway

☆ Fiduciary status is one factor to consider—but it isn't the only one.

☆ Retirement income planning is a specialty.

☆ Choose an advisor whose expertise matches your goals.

☆ Understand every recommendation—and every fee.

☆ The right advisor is the one who helps you retire with confidence.

MISSION COMPLETE!

Great Job, Hero!

You've taken control of your future—one mission at a time.

HERO TIP

Knowledge is power.
Progress is freedom.
You're building a better retirement—one mission at a time.

You've taken another important step toward your best retirement.

Every mission brings you closer to understanding how to create reliable income, protect what matters, and build the freedom to live life on your terms.

You're not just learning.
You're leading your future.

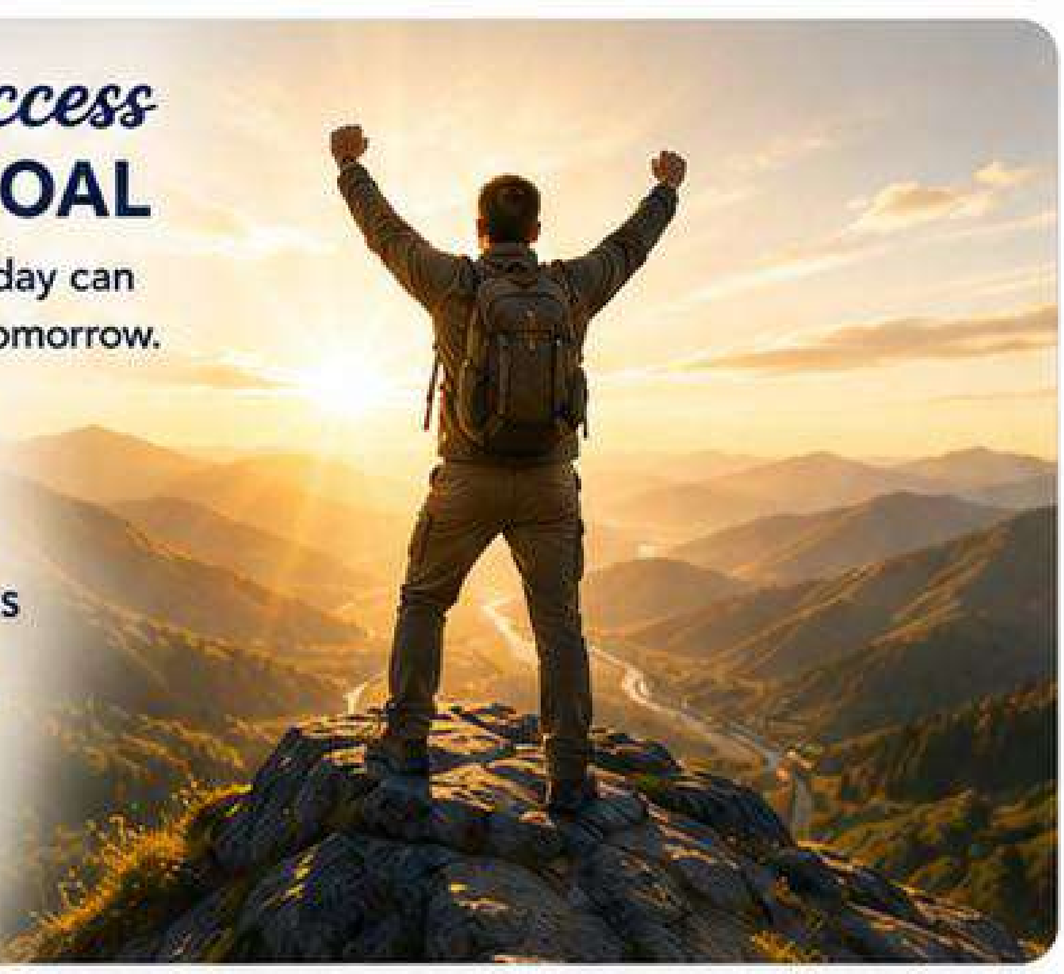
WHAT YOU'VE ACCOMPLISHED IN THIS JOURNEY:

- You gained clarity on a key principle of retirement planning.
- You learned how it impacts your income, goals, and future.
- You discovered strategies that can help protect what matters.
- You're building the confidence to make smarter financial decisions.
- You're one step closer to a stronger, more secure retirement.

Your Success IS THE GOAL

The right plan today can lead to freedom tomorrow.

- FINANCIAL FREEDOM
- TIME WITH LOVED ONES
- PURPOSE & PASSIONS
- PEACE OF MIND



WHAT'S NEXT?

You're ready to take the next step and build your personal retirement plan. Here's what to do:

- Schedule your Complimentary Retirement Blueprint Session™
- Meet with a retirement income specialist
- Build your custom plan
- Take action and live your best life

YOU CAN EXPECT:

- Clear guidance
- Personalized strategies
- Answers to your questions
- A plan designed for you

Your future. Your plan. Your way.

YOU'RE BECOMING THE HERO OF YOUR RETIREMENT STORY.

Stay consistent. Keep learning. Keep moving forward.

Freedom is built on preparation.

ANNUITY HEROES
Education before advice.
Clarity before decisions.

Be the Hero of your retirement.

Keep going.
Your best days are ahead.

READY TO BE THE HERO OF YOUR RETIREMENT?

You've learned the strategies. Now let's build **YOUR** personal retirement blueprint.

HERO TIP

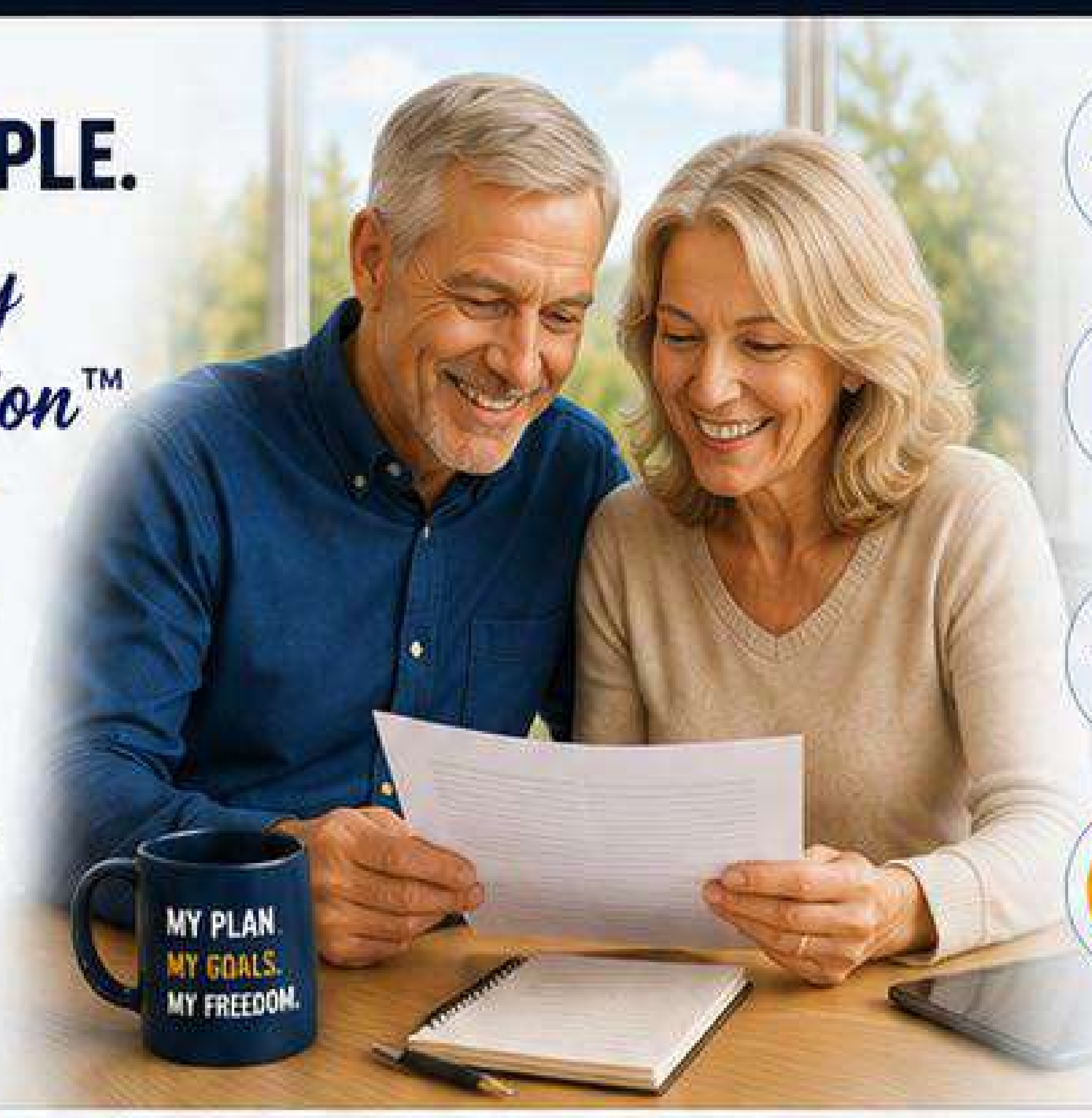
A plan built around you is the key to income you can't outlive and freedom you can enjoy.

YOUR NEXT STEP IS SIMPLE.

Book Your Complimentary Retirement Blueprint Session™

This is a no-cost, no-obligation conversation with a retirement income specialist.

Our goal is to help you explore your options and discover **what's possible** for your future.



PERSONALIZED FOR YOU
We'll look at your goals, income needs, and timeline.

STRATEGIES THAT FIT
Discover retirement income strategies designed for your situation.

CLEAR NEXT STEPS
You'll leave with clarity and actionable ideas.

NO COST. NO OBLIGATION.
Just an honest conversation about your future.

WHAT TO EXPECT IN YOUR SESSION

1. **GET TO KNOW YOU** — We'll start with a friendly conversation about you, your family, and what matters most.
2. **REVIEW YOUR PICTURE** — We'll look at your current income, assets, and retirement goals.
3. **EXPLORE STRATEGIES** — We'll share strategies that can help create reliable income and protect what you've worked for.
4. **BUILD YOUR PLAN** — We'll outline options and next steps tailored to your goals.
5. **YOU DECIDE** — There's no pressure. You decide what's right for you.

DON'T LEAVE YOUR FUTURE TO CHANCE.

Let's build it—together.

- Create income you can't outlive
- Protect what matters most
- Leave a legacy you're proud of
- Live retirement on your terms

SCHEDULE YOUR COMPLIMENTARY RETIREMENT BLUEPRINT SESSION™

Easy Scheduling | One-on-One Guidance | Your Future. Your Plan.

BOOK MY SESSION NOW →

100% Secure. Your information is safe with us.

> *The best decision I made was taking that first step. Now I have income I can count on and peace of mind.*
>
> *— Real Client* ★★★★★

ANNUITY HEROES
Education before advice.
Clarity before decisions.

Be the Hero of your retirement.

Your next chapter starts with a plan. Let's build it together.


PROTECT WHAT MATTERS.
LIVE WITH PURPOSE.
A STRONG PLAN. THE RIGHT TOOLS. A HEROIC RETIREMENT.
INCOME
Create reliable income you can count on.
GROWTH
Grow your money to outpace inflation and reach your goals.
PROTECTION
Protect what you've worked so hard to build.
EMERGENCY
Be ready for the unexpected without derailing your plan.
LEGACY
Leave a lasting impact for the people you love.
EVERY DOLLAR SHOULD HAVE A JOB.
When each part of your retirement plan works together, you create more than money.
You create FREEDOM, CONFIDENCE, and PEACE OF MIND.
ANNUITY HEROES
EDUCATION BEFORE ADVICE. CLARITY BEFORE DECISIONS.

Important Information & Disclosures

Thank you for taking the time to complete the **Annuity Heroes™ Retirement Income Roadmap**.

Our goal has always been simple:

To help you better understand your retirement options before making an important financial decision.

Please keep the following in mind as you continue your retirement planning journey.

Educational Purposes Only

This guide is intended for educational purposes only.

It is designed to help you better understand retirement income planning and the role annuities may play in a retirement strategy.

It should not be considered individualized financial, tax, legal, or investment advice.

Every Retirement Plan Is Different

No two retirements are exactly alike.

The strategies discussed in this guide may or may not be appropriate for your individual situation.

Before making any financial decision, you should discuss your personal goals, income needs, assets, tax situation, and risk tolerance with a qualified financial professional.

About Annuities

Annuities are insurance products issued by insurance companies.

Product features, guarantees, fees, surrender periods, riders, income options, and benefits vary by company and contract.

Any guarantees discussed are backed by the financial strength and claims-paying ability of the issuing insurance company.

Investment Risk

Investments involve risk, including the possible loss of principal.

While certain annuity products are designed to help protect principal from market losses, they may include limitations, restrictions, or other contractual provisions.

Your retirement income specialist can explain how these features work and whether they are appropriate for your situation.

Tax Information

This guide is not intended to provide tax advice.

Please consult your tax professional regarding your specific tax circumstances before making financial decisions.

No Obligation

Requesting information or scheduling a Retirement Blueprint Session does not obligate you to purchase any financial product or service.

Our goal is to help you make an informed decision based on your personal retirement goals.

Our Promise

At Annuity Heroes, we believe every retiree deserves the opportunity to understand their options before making one of the biggest financial decisions of their life.

That's why we will always strive to provide:

✓ Education before advice

✓ Clear, easy-to-understand explanations

✓ Honest conversations

✓ No pressure

✓ A retirement strategy built around your goals

Thank You

Thank you for allowing us to be part of your retirement journey.

We hope this guide has given you greater confidence, clearer understanding, and a stronger foundation for the future.

The Annuity Heroes Team

Insurance products are offered through appropriately licensed insurance professionals. Investment advisory services, where applicable, are offered through registered investment advisers. Availability of products and services may vary by state. This guide is intended for U.S. residents only.