



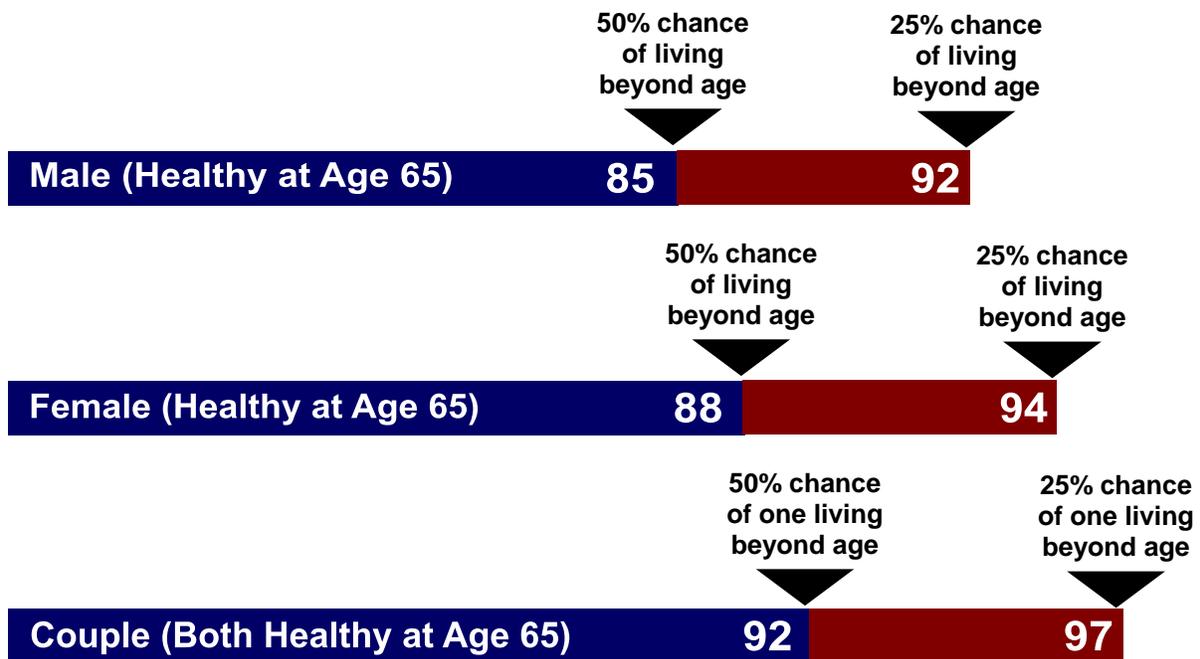
# Retirement Income Challenges

## Longevity Risk

*How long will your retirement assets have to last?*

“Longevity risk” means the risk of your lasting longer than your money and income do. *It seems a strange risk, does it not? Most people want to live as long as they can, how can living a long life be considered a risk?* The risk is running out of money while you are living. **One of the significant challenges in retirement is ensuring that your money and income last as long as you do.**

The charts below show you the chances of healthy Americans reaching an advanced age:



In considering how you will generate retirement income from your retirement savings, part of the puzzle is how to ensure that you never run out of money and income. *You may live to an advanced age and you may not, but if you do, it is a bad time to be broke!*

**A plan based upon a logical approach to your generating your retirement income can help relieve your concerns about the risk of outliving your money.**

Source: Centers for Disease Control and Prevention, National Center for Health Statistics, National Vital Statistics System

For use with non-registered products only. The insurance products described may be issued by various companies and may not be available in all states, and state variations may apply. All references to insurance products are subject to the contractual terms and conditions of the issuer. These materials are provided for educational purposes and Financial Independence Group, Inc (FIG) and Thrive Income Distribution System, LLC (Thrive) make no representation regarding the suitability of the concepts or products for an individual, and neither FIG nor Thrive are providing tax or legal advice. You should consult your own tax and/or legal advisors before purchasing these products. To ensure compliance with requirements imposed by the IRS, we inform you that, unless expressly stated otherwise, any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing, or recommending to another party any transaction or matter addressed herein.

© 2010 Financial Independence Group Inc.

