



## FINALLY, An End to the Worry about Outliving Your Retirement Income

By Samuel N. Asare, MBA, CRPC, CMFC

Running out of income during retirement is the number one fear of American retirees—more so today than at any time in our history. But why should this be the case when, believe it or not, this very issue is one of the easiest retirement worries to overcome.

In fact, it's as simple as attaching an *optional* mechanism to your retirement account that will guarantee (yes, guarantee) that you—and your spouse, if you include him/her—will never outlive your *specified* income, irrespective of how long (both of) you live, regardless of stock market gyrations.

The really nice thing is that you can attach this option to virtually any kind of money: 401(k), 403(b), Roth IRA, SEP IRA, or even nonqualified funds. And since your guarantee is not based on what happens in the stock market, you can count on your income being there to support you, whether the market is up or down.

Chances are you, like many folks, might be wondering why you haven't heard about this already, especially if you've been working with a financial professional. Or perhaps, if this is true, then how

come outliving one's income is the number one problem facing American retirees?

Although many reasons may account for this, I believe it's because *fewer than 25* companies in the entire American financial industry are approved to offer some version of this mechanism to the investing public (that number is actually much lower in many states). Additionally, a financial professional must carry a specific license in order to offer this option to clients. Granted, some of us would tell you about options we believe would benefit you even if we were unable to sell them to you, but let's face reality: most people in this industry just don't do that.

I recently authored a special report, titled "SET FOR LIFE," that provides the nuts and bolts about how these optional mechanisms work, in easy-to-understand, straightforward language. Most important, you'll also learn what you need to look out for in the often-windy fine print that sometimes accompanies these contracts.

Let me be crystal clear, though. The report is *not* a solicitation for the purchase or sale of any security, and you don't need to buy anything from us to get it—it's *totally complimentary!* You may get your free copy at [SetForLifeReport.com](http://SetForLifeReport.com) or call our office at

877.656.9111 to request a copy.

If you desire to ensure that your retirement money will last as long as you do, I hope you will take some time to review this report so that you can be in a position to pose the right tough questions to your financial professional. Happy retirement!

### About the Author

*Samuel N. Asare, MBA, CRPC, CMFC, is the senior strategist at Laser Financial Group, with nearly two decades of experience in retirement-income planning. He's the celebrated author of several personal finance books, the acclaimed Proven, Common-Sense Wealth Building blog, and a regularly featured expert in various media including, radio and TV. Samuel's firm trains financial professionals on a variety of retirement-related subjects, and he regularly speaks to investors about how to retire successfully. For more practical insights visit [LaserFG.com](http://LaserFG.com), or call 877.656.9111.*

