

Retirement Plan Reporting: Guaranteed Inflows vs. Expenses

Easily illustrate the power of an annuity.

What eMoney Shows

This report provides a full breakdown of the client's guaranteed income (i.e. Social Security, pension income, or annuity living benefits) versus the client's assumed expenses.

Guaranteed inflow sources available during retirement include the following:

Joe's Social Security	\$25,082 starting in 2025
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Total guaranteed inflows are expected to include \$911,882 in Social Security, and \$0 in other guaranteed income.

Total guaranteed inflows during retirement are projected to be \$911,882, funding 19% of your total retirement expenses.
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SUMMARY

Total Expenses
\$4,738,240

Guaranteed Inflows
\$911,882

Unfunded Expenses
\$3,826,358

Guaranteed Funding
19%

Why Use eMoney

Increase the likelihood of a successful retirement plan by easily showing the client how much of their retirement is funded by a guaranteed income source.

How eMoney Displays an Annuity

The annuity income will appear as a *Guaranteed Withdrawal* and will be displayed on the report using a different color making it easy to distinguish for the client.

Guaranteed inflow sources available during retirement include the following:

Joe's Social Security	\$25,082 starting in 2025
Guaranteed Withdrawals	\$19,224 starting in 2025

Total guaranteed inflows are expected to include \$911,882 in Social Security, \$549,518 in guaranteed withdrawals, and \$0 in other guaranteed income.

Total guaranteed inflows during retirement are projected to be \$1,461,400, funding 31% of your total retirement expenses.
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SUMMARY

Total Expenses
\$4,664,627

Guaranteed Inflows
\$1,461,400

Unfunded Expenses
\$3,203,227

Guaranteed Funding
31%

Selling Considerations

Even if the annuity doesn't create a surplus for the client or increase the Monte Carlo percentage, it is still more comforting for the client to have a larger portion of their retirement guaranteed. Comparing their Base Facts with the Annuity Scenario clearly illustrates this.

Questions? Call 888-362-4612 to learn more.