

# RETIREMENT PLANNING

In 2024, use clients' risk tolerance as a key factor when considering market-linked life insurance as part of their retirement plan.



A policy with down market protection and upside potential could be a smart strategy.

Who's it for

## CLIENT TYPE | PROFILE

- 55 and younger
- High-net-worth/High-income earner
- Wants increased income in retirement and needs death benefit protection
- Traditional retirement assets are funded
- Possible small business owner

What to ask

## CONVERSATION STARTERS

- Have you reviewed your retirement plan and considered how inflation and market volatility may impact your overall goals?
- Do you stay invested when the market falls?
- Have you maxed out your contributions to qualified savings programs, like a 401(k)?
- Are you looking for ways to generate additional retirement income?
- Have you protected your family if you should die prematurely?
- Are you interested in the possibility of using life insurance to supplement your retirement income?

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## CLIENT RISKS



Market Volatility



Outliving Retirement Savings



Inflation



**BLUEPRINTS**  
**TO BLACK WEALTH**

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