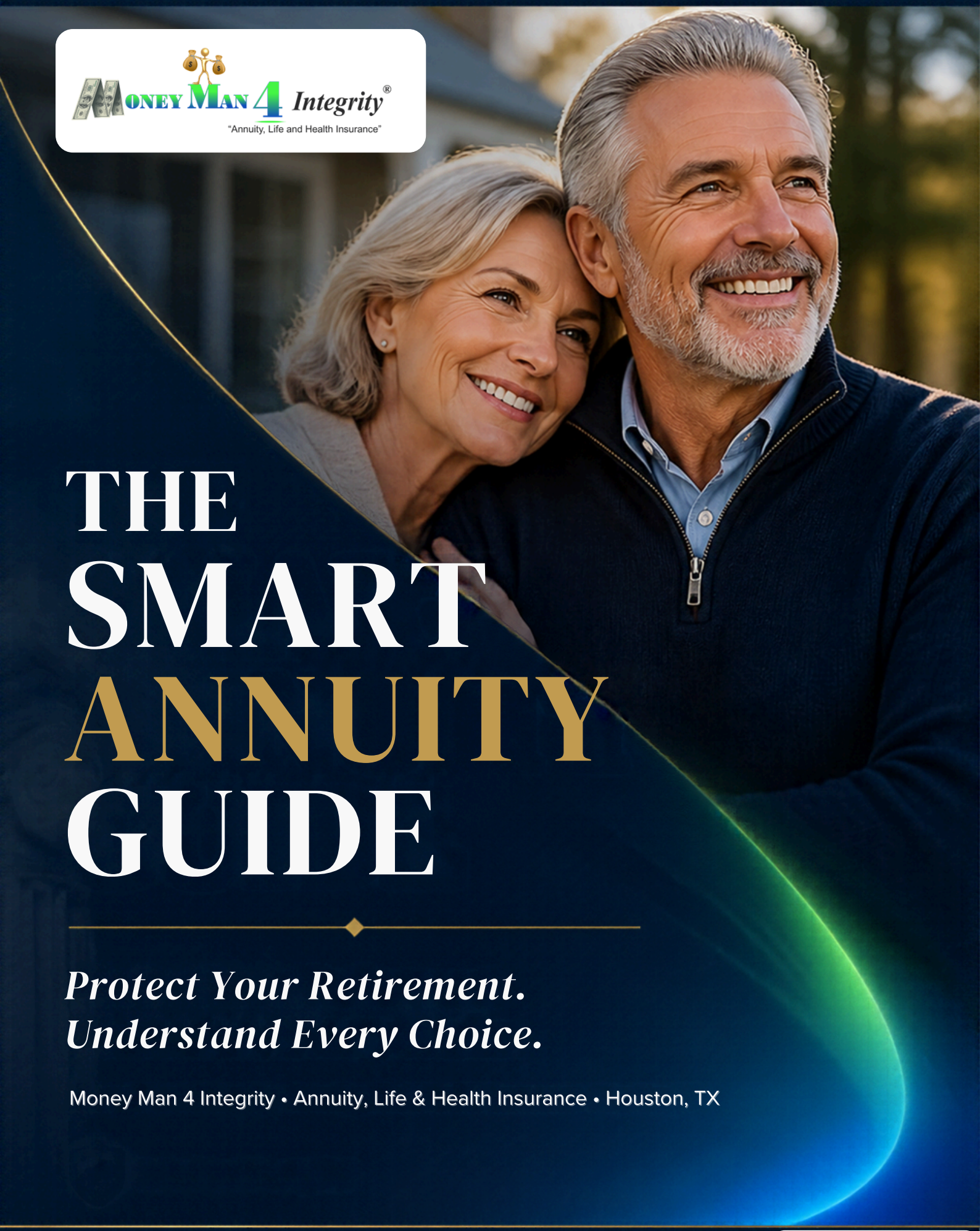
Money Man 4 Integrity®
"Annuity, Life and Health Insurance"



# THE SMART ANNUITY GUIDE

*Protect Your Retirement.*
*Understand Every Choice.*

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01

# 19+ Years

## Helping American Families Plan Smarter



At MM4I, we are a Houston, Texas licensed annuity, life and health insurance agency with one mission: to help American families plan smarter for retirement and protection.

**19+**
Years Experience

**Licensed**
Financial Advisors

**Free**
No-Obligation Reviews

## Our Core Services

- Annuities
- Life Insurance
- Health Insurance



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# Annuities 101

An annuity is a contract with an insurance company designed to help you accumulate money and/or create future income.

Product terms, features and guarantees vary by contract.

> "Start with the contract, not the headline rate"




### Fixed Annuity

interest is declared or guaranteed according to the contract.

### Fixed Index Annuity

interest is linked to an index formula, subject to caps, spreads or participation rates, generally with a contract floor.

### Variable Annuity

value can rise or fall with investment options and contract charges.

### MYGA

Multi-Year Guaranteed Annuity with a stated interest rate for a defined period.

### Surrender Period

the period when withdrawals may trigger contract charges or adjustments.

### Income Base vs Account Value

an income base may help calculate lifetime income while account value is the amount available under contract terms.

03

# ARE ANNUITIES SAFE?



## Safe from what?

> Safety is not one question. It is three.

### Market Risk

Fixed annuities generally have no direct stock-market losses; fixed index annuities generally have a 0% floor subject to contract terms, with caps and participation rates; variable annuities can lose value.

### Insurer Risk

Guarantees depend on the issuing insurer's claims-paying ability; state guarantee associations are not the same as FDIC insurance.

### Liquidity Risk

Surrender charges and other contract adjustments can make early exit costly.



# HIDDEN RISKS

Not all risk is obvious. Knowing what to look for protects your future.

## Inflation Risk

A fixed payment can lose purchasing power over time.

## Complexity Risk

Account value, cash surrender value and income base can be different numbers with different uses.

**Read the contract terms that govern the outcome.**



## How to Evaluate Safety Before Buying

01 Product type

02 Insurer ratings

03 Surrender schedule

04 Fees & adjustments

05 Whole household plan

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05 | INCOME STRATEGIES

# CAN YOU LOSE MONEY IN AN ANNUITY?

*Yes, in some situations.*



Annuities can be powerful income tools—but no financial product is without risk. Understanding where losses can happen helps you make informed choices and avoid costly surprises.

### 01 Variable market losses

With variable annuities, poor market performance can reduce your account value.

### 02 Surrender charges

Withdrawing funds early can trigger surrender charges that reduce your payout.

### 03 Market value adjustments

Interest rate changes can lower the value of some fixed annuities if you cash out early.

### 04 Fees & riders

Ongoing fees and optional riders can reduce your overall returns over time.

### 05 Cashing out after a drop

Withdrawing after a market decline may lock in losses and reduce your future income.

### 06 Taxes & penalties

Early withdrawals may be subject to income tax and a 10% IRS penalty if you're under 59½.

### 07 Index annuity limits

Caps, spreads, and participation rates can limit growth compared to the market.

### 08 Insurer failure

Though rare, the financial strength of the insurer matters—coverage limits apply.

> "Understand the exit—not just the entry."



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# SEQUENCE OF RETURNS RISK

Bad timing can hurt more than a bad average.




*Same average return. Different path. Very different outcome.*



Average returns do not describe the path.



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07

# MANAGING SEQUENCE RISK



Sequence risk is the danger of poor market returns early in retirement. A thoughtful strategy can help protect your savings and your future.

## Cash Reserves

hold near-term spending needs outside volatile assets.

## Flexible Withdrawals

adjust withdrawals when markets are stressed.

## Guaranteed Income Floor

combine Social Security, pensions and/or lifetime income annuity income.

## Diversification

coordinate cash, income and growth assets rather than relying on one bucket.

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# WORRIED ABOUT A MARKET CRASH?

## Build a Floor Before Chasing Growth.

### Near-term Cash

Cover surprises and opportunities (0–2 years).

### Essential Income

Cover must-pay costs with reliable income (2–10+ years).

### Long-term Growth

Grow purchasing power and protect against inflation (10+ years).

**01** Sort savings by purpose

**02** Find your income gap
essential costs minus Social Security/pension

**03** Consider an annuity for part of the gap

**04** Stress-test for a 25–30% drop and high inflation

**05** Rebalance before retiring

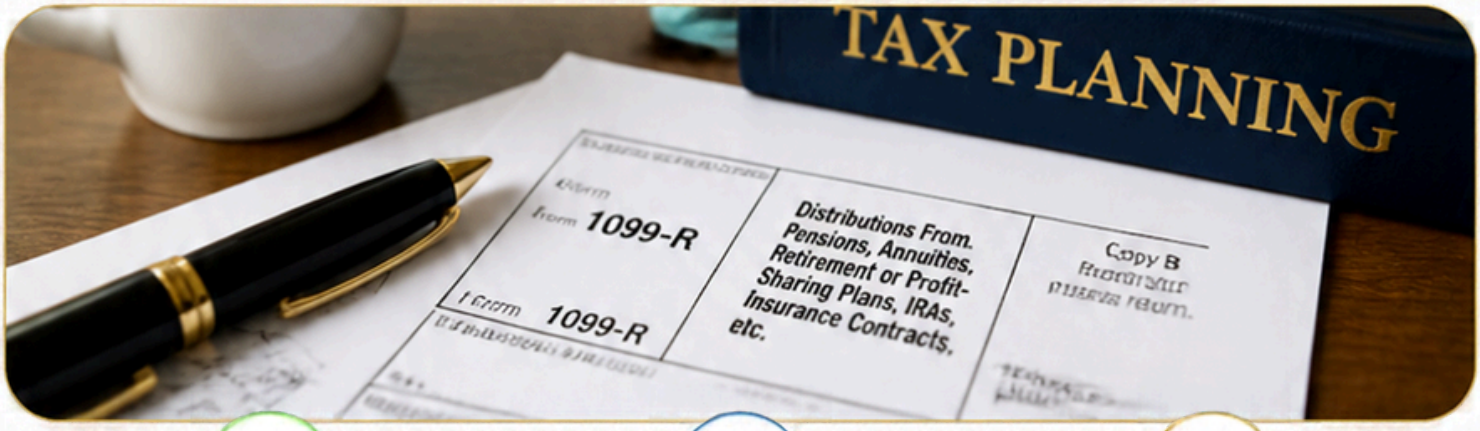
# HOW ARE ANNUITIES TAXED?

## QUALIFIED

- IRA/401(k) money
- Taxed under retirement account rules
- RMDs still apply

## NON-QUALIFIED

- After-tax money
- Tax-deferred growth
- Earnings come out first
- Taxed as ordinary income — not capital gains




**Extra 10% federal tax before age 59½ unless an exception applies**

**Payments can include tax-free return of basis**

**Keep records & Form 1099-R**

# MOVING AN IRA OR 401(K) INTO AN ANNUITY

*What changes and what doesn't.*

## DOESN'T CHANGE

- No extra tax deferral
- Trustee-to-trustee transfer keeps tax status
- RMDs still apply

## CHANGES

- Fees & investment options
- Surrender charges
- Guarantees
- Liquidity may decrease




A direct rollover builds a bridge to guaranteed retirement income.

## 401(k) rollover checklist

- Direct rollover (avoid 20% withholding)
- Compare old plan costs & protections
- Keep liquid savings outside
- Review surrender & MVA
- Know which value is withdrawable
- Confirm RMD handling
- Check bonus vesting



We guide the transition.
You keep the control.

Our job is to protect your status, simplify your choices, and secure your income.



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# MYGA vs CD

A rate lock is only part of the comparison.

| | MYGA | CD |
|---|---|---|
| Issuer | insurance company | bank |
| Taxes | tax-deferred | taxed yearly |
| Early access | surrender schedule/MVA | early-withdrawal penalty |
| Protection | insurer + state guarantee | FDIC |
| End of term | renewal window | maturity |

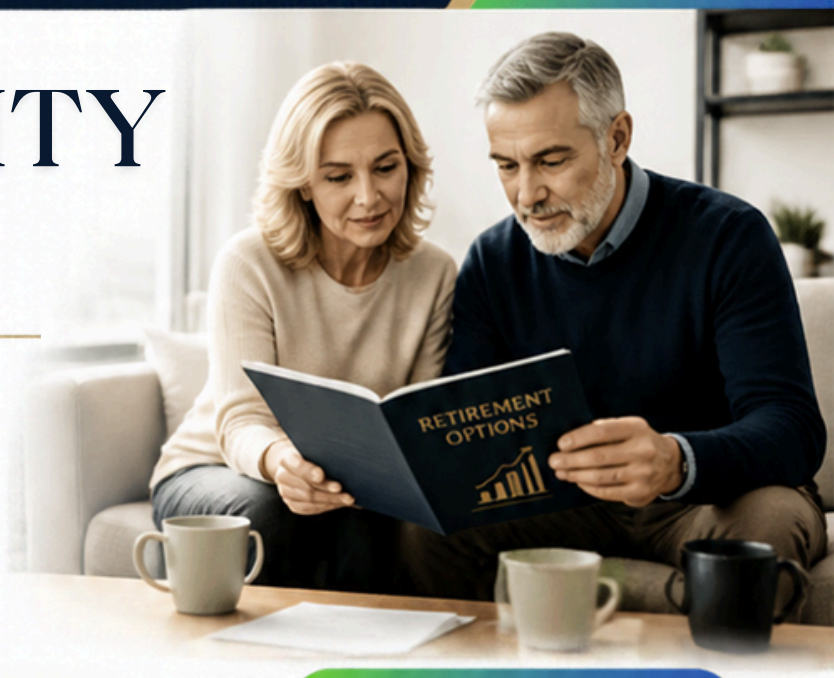



## What happens if you need $20,000 in year two?



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# FIXED ANNUITY vs CD




Both fixed annuities and CDs are designed for principal protection and predictable growth—but they treat liquidity and taxes differently.

**Understand the trade-offs. Choose what fits your plan.**

## Liquidity

**A CD may offer a different access profile and tax treatment.**

CDs generally provide more liquidity options, often with less complex surrender structures and different tax treatment.

VS

## Tax Deferral

**A fixed annuity may trade some liquidity for tax-deferred growth.**

Earnings can grow tax-deferred until withdrawn, which may support long-term compounding for retirement.

- **Tax deferral shifts WHEN tax is paid, not IF**
- **Annuity inside an IRA adds no extra deferral**
- **Annuities can convert to future income**
- **Compare after-tax results, not headline rates.**

Choose the option that best fits your need for access, tax efficiency, and future income—within your overall retirement plan.



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# ANNUITY VS LIFE INSURANCE



*Two products, two very different jobs.*

| | ANNUITY | LIFE INSURANCE |
|---|---|---|
| Primary purpose | Support the owner | protect beneficiaries |
| Risk addressed | outliving savings | dying too soon |
| Beneficiary | Owner or annuitant | Family, dependents, heirs |
| Tax treatment | Distributions may be partly taxable | Death benefit often income-tax-free to beneficiaries |
| Common fit | Retirement income, tax-deferred growth | Income replacement, debts, estate liquidity |

## Many families need both.

# Key Takeaways

Six things every retiree should know before buying, moving or cashing out an annuity.

## 01

### Guarantees vs. Liquidity

Fixed and fixed-indexed annuities protect your principal from market losses, but surrender charges can apply if you withdraw too much, too early.

## 02

### Watch Sequence Risk

Market losses in the first years of retirement can drain savings faster. A guaranteed income floor helps your plan survive a bad start.

## 03

### Tax-Deferred, Not Tax-Free

Growth is tax-deferred. Earnings are taxed as ordinary income when withdrawn, and a 10% IRS penalty may apply before age 59½.

## 04

### Roll Over the Right Way

Moving an IRA or 401(k)? Use a direct transfer or trustee-to-trustee rollover to avoid withholding and unexpected taxes.

## 05

### MYGA or CD?

MYGAs often pay higher fixed rates with tax deferral. CDs are FDIC-insured; annuities are backed by the insurer and state guaranty associations.

## 06

### Get a Second Opinion

Compare fees, caps, surrender periods and insurer ratings. Ask MM4I for a free, no-obligation annuity review.

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"Annuity, Life and Health Insurance"



# Get Your FREE, No-Obligation Annuity Review

Call 888.88.CASH.1

Email cash@mm4i.insure

moneyman4integrity.com

Houston, TX

**SCHEDULE YOUR REVIEW TODAY →**

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