



## The challenge facing retirees who are living longer lives — Outliving their planned retirement income.

Perhaps today more than ever before, America's retirees face an important question, "Do I have enough money to provide income for the rest of my life?"

With improvements in healthcare, diet and exercise habits, Americans are generally living longer lives and enjoying more active and vibrant retirements. Early retirement has also become more common, resulting in many retirees facing the challenge of outliving their retirement assets.

Knowing if you have enough money to retire, and then planning to make that pool of money last as long as you need, is the focus of the *NextPhase™ Retirement Income Planning Process*. This time-segmented, inflation-adjusted strategy can help answer the key question: "Do I have enough retirement assets to last my lifetime?"



**NextPhase™ Retirement Income Planning Process —**  
A structured plan with the goal of offering  
you an income stream to last your lifetime.

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The NextPhase Planning Process makes certain assumptions for the rate of inflation. The actual rate of inflation you experience during your retirement years could be more or less than the assumption used in the planning process.

The goal of the NextPhase Planning Process when providing an "Income Designed to Last Your Lifetime" is based on current data available and assumes average life expectancies for your lifetime. Due to changes in healthcare, longer life expectancies and your individual situation it is possible to outlive the plan.

Investments in model strategies have additional management fees and expose the investor to the risks inherent within the model and the specific risks of the underlying funds directly proportionate to their fund allocation.

All investments involve the risk of potential investment losses. Investment returns, particularly over shorter time periods are highly dependent on trends in the various investment markets. The investor may receive less than the original invested amount and is advised to consider the investment objective and risks before investing.

Asset allocation does not guarantee a profit or protection from losses in a declining market.

**\*Guaranteed monthly income is based on current values as well as the terms and conditions of the annuity contract or optional rider.** These advantages may have additional fees and can only be fully realized if you follow the benefit's rules and hold annuity through surrender period. Guarantees and principal based on the claims paying ability of the issuing company.

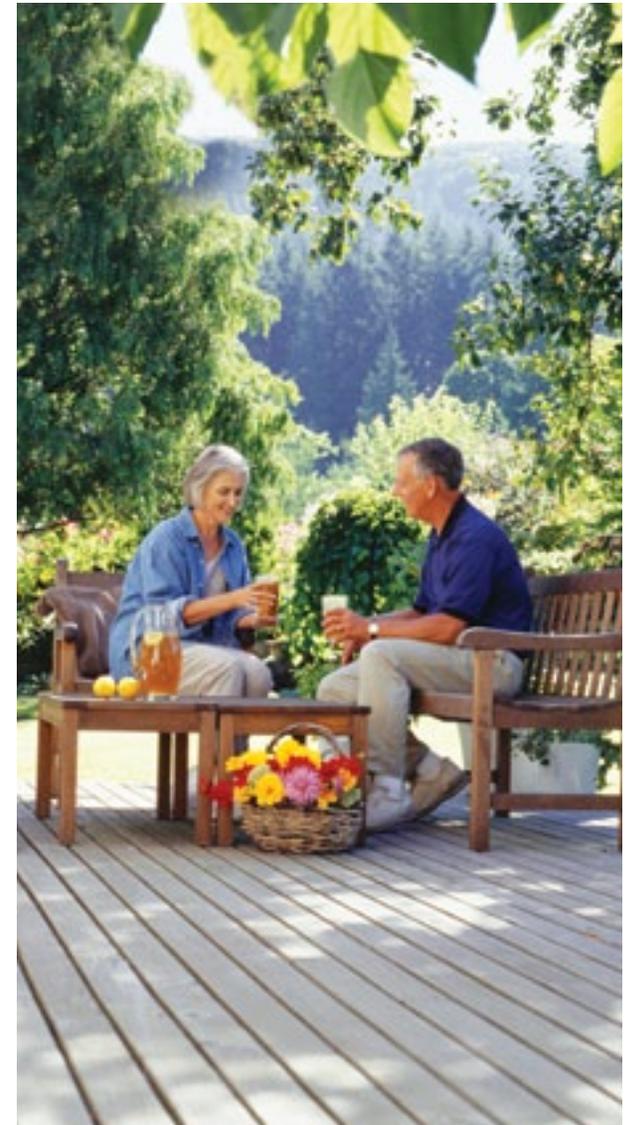
Annuities are long term investments designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax, and, if taken prior to age 59½, a 10% federal tax penalty may apply. Early withdrawals may be subject to withdrawal charges. The purchase of a variable annuity is not required for, and is not a term of, the provision of any financial service or activity.

Mutual Funds and Variable Annuities are investments involving risk and are offered by prospectus only. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the investment and its underlying investment options. The prospectuses contains this and other important information. Please contact your representative or the investment company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

Purchase of an annuity contract through a qualified plan does not provide any additional tax-deferral benefits beyond those already provided through the plan. If you are purchasing an annuity contract through a plan, you should consider purchasing it for its death benefit, annuity options, and other non-tax related benefits.

**NextPhase™**  
RETIREMENT INCOME PLANNING PROCESS  
**Strategy Overview**

**An Income Designed to  
Last Your Lifetime!**





## Why everyone should plan for a retirement income designed to last a lifetime.

The financial realities of our world are changing. More and more people need to rely on their own investments for income during retirement. Although many retirees have income streams from Social Security and/or pension plans, others rely on their 401(k)s, personal investments and savings plans.

The assets from which you expect to create a vital stream of income during your retirement face risk from economic turmoil, interest rate uncertainty and market volatility. As you move from asset accumulation (saving money for retirement) to income distribution (spending money in retirement), positioning your investments to provide a primary income that lasts as long as you need becomes more complex and difficult to manage.

*NextPhase™ Retirement Income Planning Process* is designed to help you find a balance of investment choices with different, complementary risk and growth opportunities. This balance then helps your advisor create a plan designed to provide an income that spans your lifetime.

## The NextPhase™ plan is to help meet your needs during retirement

The *NextPhase™* plan outlines an income plan designed to span your lifetime **plus** a system for dividing up investments into multiple time-segmented pools that have different growth and security objectives. In addition to the investment pools, if suitable for your specific circumstances, more guaranteed income can be added through a fixed or variable annuity with a guaranteed lifetime payout. Fixed Annuities or Variable Annuities with a *guaranteed minimum withdrawal benefit* or *guaranteed minimum income benefit* provide a lifetime income regardless of market performance.



*More and more people  
need to rely on themselves  
for their income  
during retirement years.*



## How time-segmented distribution planning may be a solution for you

To see the benefits of the *NextPhase™* plan, it's important to understand the strategy. Working with your advisor, retirement assets are gathered and divided among an optional guaranteed income asset and numerous pools of investments ranging from conservative to more aggressive. The optional guaranteed income segment and the first pool offer immediate, regular income streams, while the other pools of investments are designed to grow over time. The more conservative pools are larger with shorter time horizons. The more aggressive investment pools are smaller at first with longer time horizons so they have the potential to grow. As time goes on, each pool is drained to fill the reservoir that is used to provide your regular income stream. The strategy typically plans for 25 years, at which point the last pool can be divided up again to provide for a longer retirement or used for legacy planning.

***The NextPhase Retirement Income Planning Process is a customized plan with the goal of providing:***

- ▶ *Confidence from a structured plan outlining where your retirement income will be derived.*
- ▶ *Guidelines for creating a retirement income plan designed to last your entire life.*
- ▶ *Freedom to spend your retirement money as you wish within your plan's guidelines.*
- ▶ *Reduced uncertainty regarding the amount and regularity of your retirement income.*
- ▶ *Opportunity to plan a legacy for your heirs or charitable good works.*