

Secure Your Retirement with The Principal Protection Program

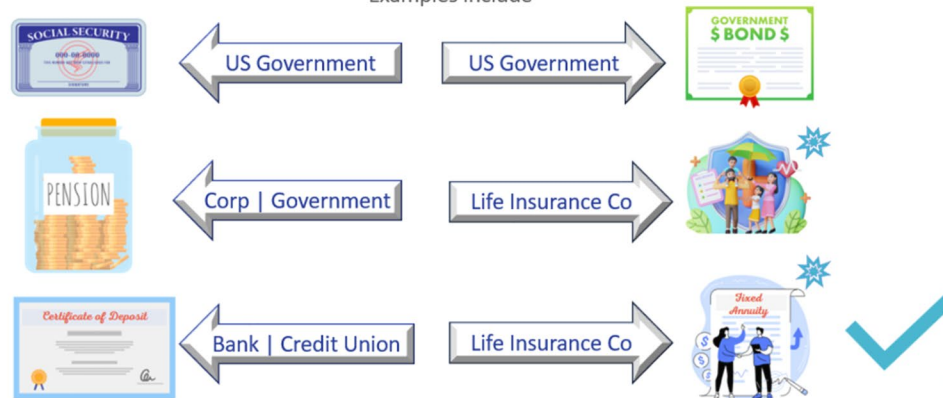
When planning for retirement, one of the most critical steps is ensuring you can cover your essential expenses, regardless of market conditions. That's where The Principal Protection Program comes in—a strategy designed to provide guaranteed income, no matter what happens in the financial markets.


What Is The Principal Protection Program? The Principal Protection Program focuses on providing a steady stream of Protected Income, which remains stable even during market fluctuations. Unlike investments exposed to market risks, this program offers reliable, predictable cash flow. Key components include:

- **Social Security Benefits:** Regular payments from the government, providing consistent financial support.
- **Pensions:** Fixed payments from an employer's plan, ensuring reliable income in retirement.
- **Certificates of Deposit (CDs):** Bank accounts with guaranteed returns and maturity dates.
- **Permanent Life Insurance with Cash Value:** Policies that accumulate cash value over time, accessible through withdrawals or loans.
- **Fixed Annuities:** Insurance contracts that guarantee regular payments for a specified period or for the rest of your life.

So Before you Calculate your Income Needs ... What is PROTECTED Income?

PROTECTED INCOME is income that is GUARANTEED to you, no matter what is happening in the Stock market.
Examples include

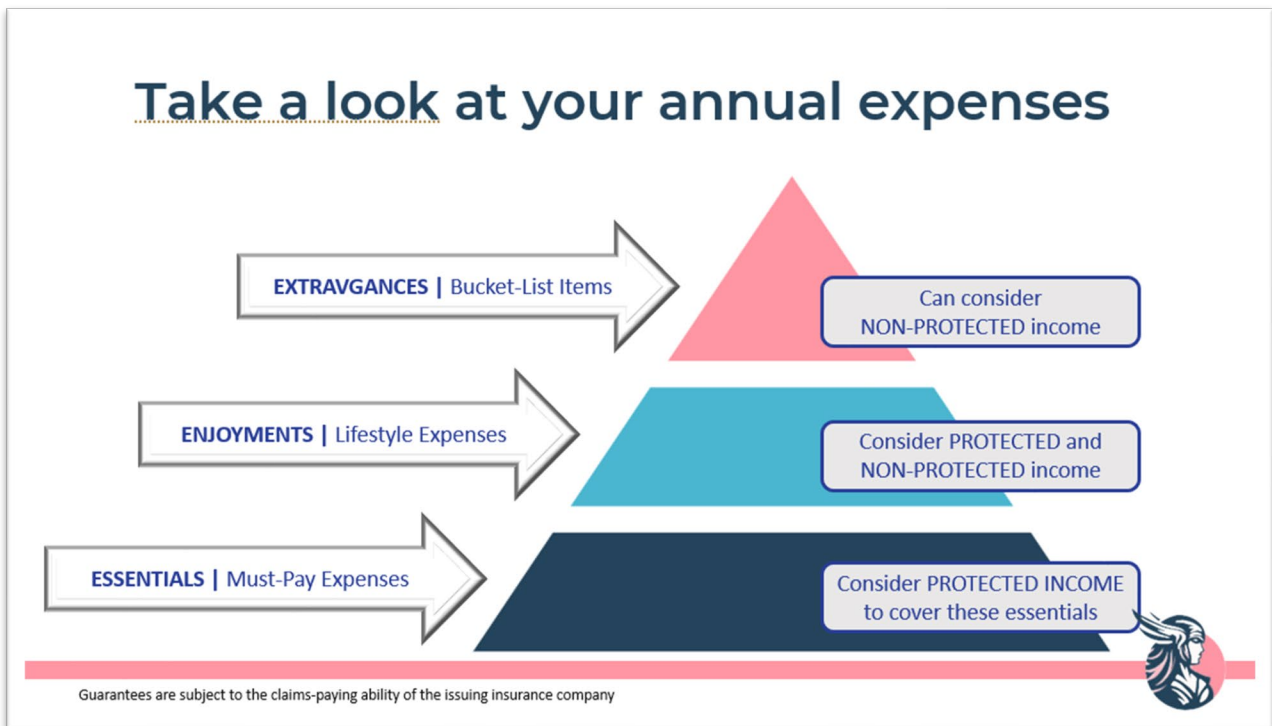


 Guarantees are subject to the claims-paying ability of the issuing insurance company



How to Calculate Your Total Income Needs in Retirement Understanding The Principal Protection Program is just the beginning. Next, determine how much total income you'll need in retirement by evaluating your annual expenses and categorizing them into:

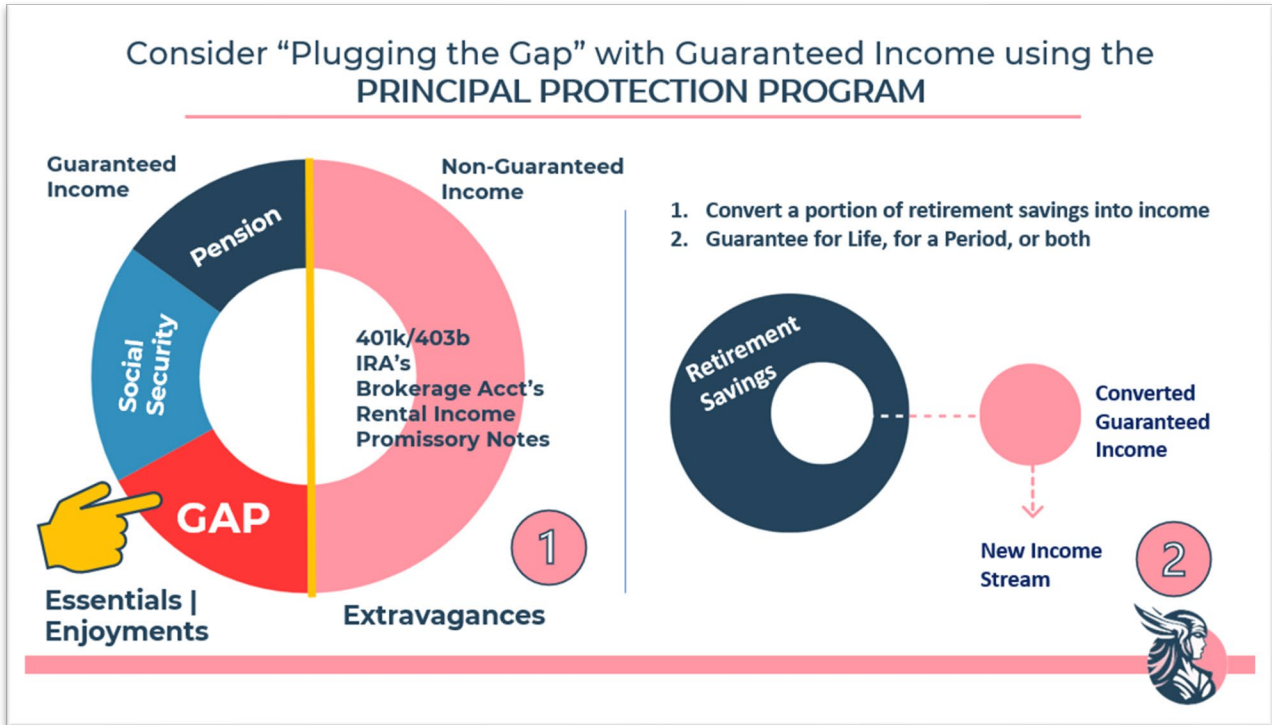
1. **ESSENTIALS:** Expenses such as housing, healthcare, and planned maintenance for your home or car. These costs should be covered first with Protected Income to ensure your basic financial security.
2. **ENJOYMENTS:** Lifestyle expenses that enhance your day-to-day life, like dining out, hobbies, and memberships. While important, these could be funded with a mix of Protected Income and market investments.
3. **EXTRAVAGANCES:** Bucket list items, like dream vacations or special family trips. If these are important to your happiness, include them in your Protected Income plan or fund them through a combination of investments.



USE THE EXPENSE SHEET AT THE END OF THIS PDF TO RECORD YOUR EXPENSES AND DIVIDE THEM INTO ESSENTIALS, ENJOYMENTS AND EXTRAVAGANCES.

Managing Your Income Streams

1. **Calculate Your Guaranteed Income:** Assess how much you receive from Social Security and pensions. Determine if this income covers your essential expenses and possibly some of your ENJOYMENT costs.
2. **Identify Gaps:** If there's a shortfall in guaranteed income, consider converting part of your market investments into Fixed Annuities. This can create additional Protected Income, ensuring you're not vulnerable during market downturns



By securing your essential expenses with The Principal Protection Program, you'll enjoy the peace of mind that comes from knowing you're protected from market volatility. Ready to ensure a stable and worry-free retirement? Contact us today to start your Principal Protection planning and secure the financial stability you deserve.

This information is for educational purposes only and does not constitute legal, investment or tax advice



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MONTHLY EXPENSE SHEET

Household

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Mortgage Principal and Interest				
Real Estate Taxes				
Homeowners Insurance				
Home Equity Loan				
Association Dues				
Rent				
Renters Insurance				
Utilities: Gas, Electric, Propane etc				
Water, Sewer, Trash				
Cable, Phone, Internet, Streaming				
Maintenance and Improvement				
House Cleaning				

TOTAL \$

Daily Living

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Groceries				
Dining Out				
Clothing				
Personal Care				

TOTAL \$

Healthcare and Insurance

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Health Insurance, Dental, Vision				
Prescriptions				
Life Insurance				
Long Term Care Insurance				
Disability Insurance				
Veterinarian				

TOTAL \$

Transportation

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Auto Loans				
Auto Insurance				
Fuel				
Repairs				

TOTAL \$

Debt and Obligations

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Credit Cards				
Tuition - Student Loans				
Alimony				
Child Support				
Personal Loans or Credit Lines				

TOTAL \$

Entertainment

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Parties and Events				
Sports, Hobbies, Lessons				
Membership Dues				
Vacation and Travel				

TOTAL \$

Miscellaneous

Description	\$ Monthly Amount	Essential	Enjoyment	Extravagance
Charitable Donations				
Gifts				
Other				
Other				
Other				

TOTAL \$

Now proceed to the next page and total up all your Essentials, Enjoyments and Extravagances. Compare with your income streams. Can you cover all your Essentials with Protected Income? Yes? No? What about your Enjoyments and Extravagances? Remember – your money in the market is not guaranteed.

TOTAL ESSENTIALS \$
TOTAL ENJOYMENTS \$
TOTAL EXTRAVEGANCES \$

GRAND TOTAL \$ _____

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