

Using earned income

Your great retirement income gap

In retirement, your clients' needs could unexpectedly change, with their expenses suddenly outpacing their budget. What can you do to help them overcome the great retirement income gap?

Disposable income to help with retirement planning

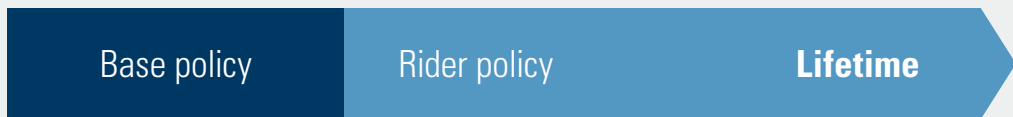
- Funding: High income — (Earned Income)
- Base contract: \$2,622 per year
- Rider contract: \$1,204 per year (using their HSA)
- \$75,000 per year **each** — lifetime income stream specifically for care
- \$150,000 per year **both** — lifetime income stream specifically for care

Hypothetical Example

Your clients are retired, comfortably living on an annual income of \$100,000. Suddenly, one of them experiences a chronic illness, and they require an additional \$75,000 per year in addition to the \$100,000 already going toward living expenses.



**Male age 49 &
Female age 48**



Funding

- Cash lump sum
- Fixed Annual premiums
- Non-qualified annuities
- Qualified money
- Cash value life insurance

Funding

- Cash single premium
- Fixed Annual premium
- HSA

How can you potentially get them an additional \$75,000 per year for as long as they need it, which could be 5, 10 or 15 years — or longer?

Note: All numeric examples are hypothetical and were used for explanatory purposes only.

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Their income gap is your income gap

If your clients aren't prepared for this income gap, they'll likely have to spend down their assets much quicker than planned. Have you thought about how this would affect your business? Work with your clients to create a financial strategy that includes OneAmerica® Care Solutions.

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