



# In retirement, will your clients survive...or Thrive®?

Dick and Jane, a couple in their early 60's, have close to \$700,000 in a variety of

*The Thrive approach allowed Dick and Jane to utilize their non-qualified assets to meet their guaranteed<sup>1</sup> income needs, while leaving significant assets for growth.*

90, and assume that Jane will need 30% less after Dick's passing. They use an assumed inflation rate of 3%

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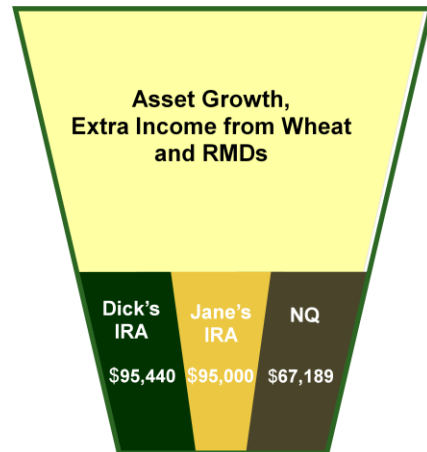




**Payout Period  
2015 – 2025  
0% COLA**



**Payout Period  
2025 – 2040  
4% COLA**



*or the owner's heirs  
guaranteed<sup>1</sup>*