TRIAD RETIRE

PROTECTING FAMILIES • FINANCES • FUTURES

Retirement Plan

Planning today for a happy tomorrow

Your Free Guide to a Stress-Free Retirement

INSIDE THIS GUIDE

01 Lifetime Guaranteed Income

02 Smart Roth Conversions

03 Growth with Downside Protection

Plus an exclusive bonus for readers of this guide.

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Independent Insurance Agency | Serving the Triad of NC and nationwide

TriadRetire.com

Dear Future Client,

Most people approaching or already in retirement share the same three worries:

1. Will I outlive my money?
2. Will taxes eat a big chunk of my nest egg?
3. Will a market crash wipe out years of savings right when I need the money most?

At Triad Retire, we specialize in solving exactly these problems with clear, guaranteed solutions. This short guide gives you the high-level strategies that have helped hundreds of families create more predictability and peace of mind.

When you're ready for a personalized roadmap, simply book a free strategy call. No pressure, no obligation—just clarity.

To your stress-free retirement,

Brandon Clarke, MBA
Owner, Triad Retire

STRATEGY 1

Lifetime Guaranteed Income Plan

Turn savings into a paycheck you can never outlive

Social Security alone rarely covers all fixed expenses. A Lifetime Guaranteed Income strategy (typically using a FIA with a Guaranteed Lifetime Withdrawal Benefit) can fill the gap.

HOW IT WORKS IN SIMPLE TERMS

— A portion of your retirement savings is allocated to a contract that guarantees a specific amount of income every month for as long as you (and optionally your spouse) live.

— The income continues even if the account value eventually reaches zero.

— It pairs perfectly with Social Security to cover housing, utilities, food, insurance, and other non-negotiables.

KEY BENEFITS

Predictable “retirement paycheck”

Protection against longevity risk (living longer than expected)

Peace of mind so you can spend other money more freely

> This is one of the few tools that can contractually guarantee you will not run out of income no matter how long you live or what the markets do.

STRATEGY 2

Multi-Year Roth Conversion Plan

Pay taxes once... then enjoy tax-free growth and tax-free income forever

Traditional IRAs and 401(k)s grow tax-deferred, but every withdrawal (and future Required Minimum Distributions) is taxed as ordinary income. Future tax rates are uncertain. A multi-year partial Roth conversion plan moves money from traditional accounts into a Roth over several years while you are still in lower tax brackets.

WHY COMBINE IT WITH THE RIGHT GROWTH VEHICLE?

At Triad Retire, we frequently pair conversions with structures that offer S&P 500-linked tax-free growth. Once inside the Roth, both the growth and future qualified withdrawals can be completely tax-free.

BENEFITS

Reduce or eliminate future RMDs

Create a pool of tax-free money for retirement spending or legacy

Greater control over your tax situation in retirement

> Timing and amount of each conversion year matter. That's why a personalized multi-year plan is far more powerful than a one-time conversion.

STRATEGY 3

Growth with Downside Protection

Participate in market upside... without the risk of market losses

Traditional stock portfolios can drop 20–40% in a bad year. For someone near or in retirement, sequence-of-returns risk can permanently damage a plan.

BONUS OF UP TO

26%

UPFRONT, DEPENDING ON PLAN

GUARANTEED GROWTH PLANS (MOST OFTEN FIXED INDEXED ANNUITIES) SOLVE THIS

— Interest is credited based on the performance of a market index (commonly the S&P 500)

— You receive a guaranteed floor of zero — you never lose principal due to market declines

— Upside potential exists through caps, participation rates, or other crediting methods

You get the opportunity for growth when markets rise and contractual protection when they fall. Many of these contracts can also later be turned into lifetime income if needed.

> This is the “have your cake and eat it too” piece for the accumulation phase of retirement planning.

Putting it all together

These three strategies work even better when coordinated:

1. Protected growth vehicles accumulate the money.
2. Strategic Roth conversions make future growth and income tax-free.
3. Lifetime income riders turn a portion into a guaranteed paycheck that covers essential expenses alongside Social Security.

The exact mix depends on your age, tax situation, risk tolerance, existing assets, and goals. That is why a one-size-fits-all product pitch never works—and why a customized strategy conversation is essential.

BONUS

Exclusive Bonus for Readers of This Guide

When you book your free strategy phone or Zoom call, you will also receive:

- A personalized Retirement Roadmap overview
- A high-level look at potential tax-savings opportunities from Roth conversions
- Clarity on how much guaranteed income your current savings could create
- Answers to the specific questions keeping you up at night

This is complimentary and comes with zero obligation.

Ready for clarity? Book your free strategy call today:

TriadRetire.com → Schedule An Appointment

Or call/text: (336) 265-7263

We serve clients in the Triad of North Carolina and nationwide. Triad Retire is an independent insurance agency. We work with multiple top-rated carriers so we can recommend solutions based on your needs—not a single company's products.

Important Notes

This guide is for educational purposes only and does not constitute financial, tax, or investment advice. Annuities and insurance products involve fees, surrender charges, and other limitations. Guarantees are backed by the claims-paying ability of the issuing insurance company. Roth conversion tax consequences depend on your individual situation—consult a qualified tax professional. Past performance of any index is not a guarantee of future results.

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