

What is The Income for Life Model[®]?

The Income for Life Model[®] (IFLM) is a financial advisor's platform for building retirement income distribution business.

Finding success in the \$20 trillion retirement income opportunity is neither automatic nor easy. The investing and tax strategies used to distribute retirement assets are inherently different than those used to accumulate assets. Many advisors, and certainly many investors, are not fully prepared for the transition to decumulation. Moreover, the retirement income market is complex and highly competitive. You not only compete with other advisors for retirement assets, you also compete with "big brands" that have placed a high strategic importance on their own success in retirement income.

For many wishing to be successful in this largest of market opportunities, "*communications*" will be a critical arbiter of success or failure. The "story" behind retirement income distribution is both different and unfamiliar. Therefore, the contest for retirement assets is significantly communications based. Those likely to be most successful are the people and companies who are able to create confidence among investors by clearly explaining their value and how their strategies work.

IFLM was developed to meet business these challenges. It helps advisors defeat competition and achieve success in retirement income. IFLM is an advanced collection of technology and multimedia applications that enable you to (1) improve your prospecting (2) enhance your web presence (3) improve advisor-to-client communications, and, (4) make it easy to illustrate and convey outcome-focused retirement income strategies including popular "buckets" and "hybrid buckets" strategies.

IFLM offers substantially more than other retirement income "solutions," yet its cost is very low. Depending upon your practice model you may expect a first-year ROR of 10X to 30X on the modest licensing fee paid to Wealth2k.

IFLM is proven successful in helping advisors attract significant amounts of retirement assets. The average IFLM investment size is more than \$620,000.

Illustrating Retirement Income strategies. The IFLM illustration application is easy-to-use yet offers unprecedented flexibility to help you custom tailor retirement income distribution strategies. For example you may:

- Illustrate "buckets" strategies with as few as two or as many as ten "buckets"
- Define the duration of the "buckets"
- Define all "bucket"-specific economic assumptions e.g. assumed inflation rate and targeted rate-of-return
- Illustrate a "floor" of lifetime guaranteed

- Schedule guaranteed income benefits to begin in any year of the plan
- Stage multiple guaranteed income benefits
- Define the rate of guaranteed income to be paid out in accordance SPIA rates and/or features of popular annuity income riders
- Solve for the investment sum required to meet a targeted, inflation-adjusted income
- Solve for the investment sum required to fund targeted income streams that vary in amount
- Illustrate an income deferral period for clients who are one or more years away from needing retirement income
- Illustrate the client's external sources of retirement income including Social Security, pensions and rental income
- Incorporate external sources of retirement income in calculating a targeted "floor" of guaranteed lifetime income
- Run IFLM strategy "check-ups" to determine actual performance versus targeted results on IFLM strategies you have implemented

Visit www.IncomeForLifeModel.com to learn more about The Income for Life Model®.

Lead-Generation. Wealth2k is experimenting with lead-generation strategies that help IFLM advisors connect with qualified prospects. In 2009 Wealth2k introduced a website- www.IFLMMovie.com - to educate investors on The Income for Life Model®. In late 2009 and early 2010, several third-party articles on IFLM were published, including an article that appeared in Kiplinger's Personal Finance, MSN Money and Yahoo Finance. Publication of these articles drove more than 100,000 unique visitors to the IFLM website. This resulted in hundreds of qualified leads that Wealth2k distributed to IFLM advisors. Wealth2k did not charge advisors for the leads it distributed. However, advisors should understand that because Wealth2k cannot control when or if additional third-party promotion of FLM will occur, "leads" (if they emerge) are a bonus, not an expectation.

Communicating More Effectively with Clients and Prospects. Advisors who license IFLM receive a personalized, next-generation website called Retirement Time™. Retirement Time™ move past advisors' typical "static" websites and introduces a dynamic, prospecting-focused web presence that can help you project your value to clients and prospects. Retirement Time™ offers high-end multimedia presentations including The Income for Life Model® consumer movie presentation. Retirement Time™ also offers a collection of interactive applications that combine to deliver a rich educational "experience."



**Sample Retirement Time Website:
Revolutionizing Advisors' Web Presence**