



SECURE GUARANTEED RETIREMENT ACCOUNT

A better way to secure your retirement that your current advisor is not telling you.

SGRA

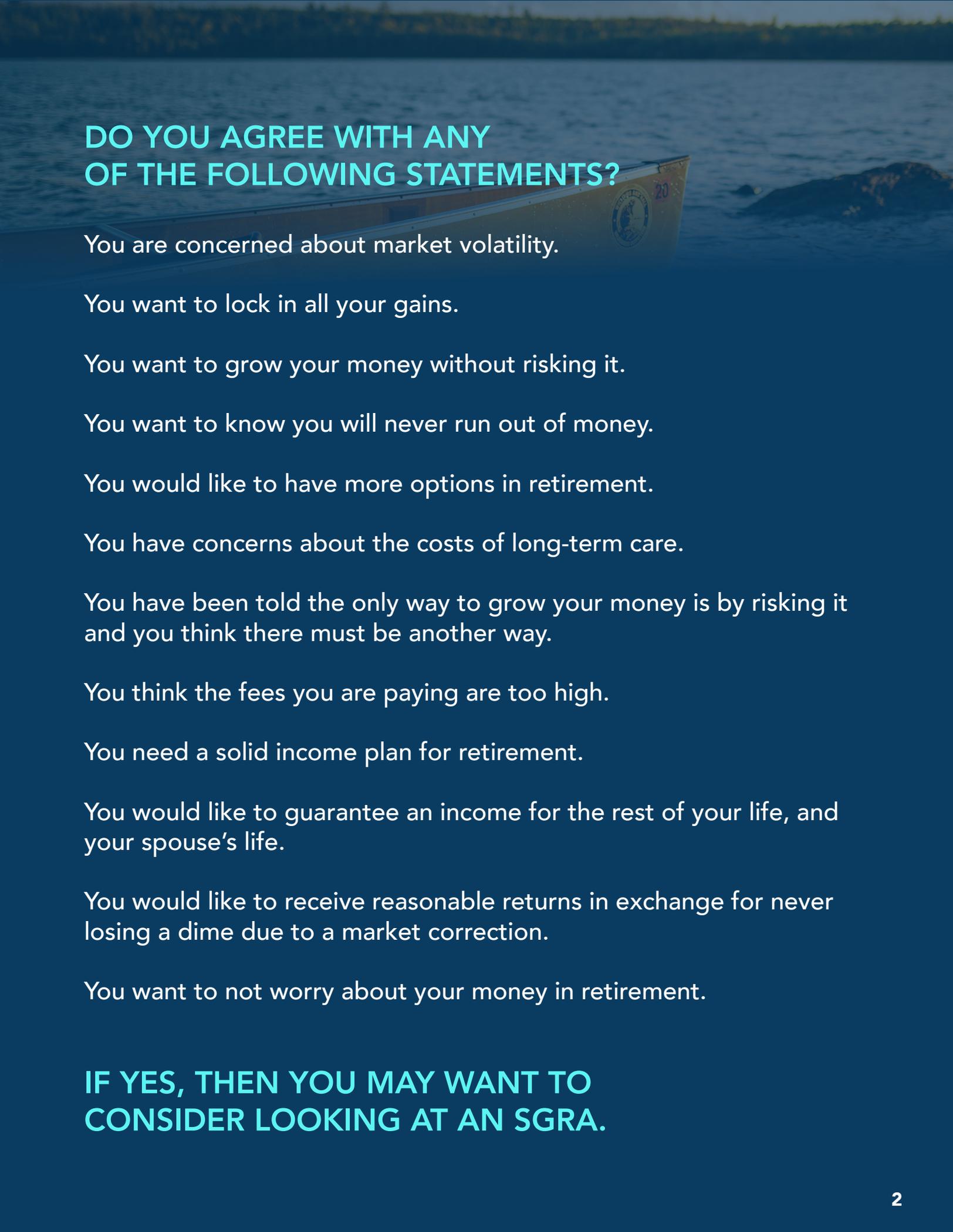
The Secure Guaranteed Retirement Account [SGRA] program allows you to stop compromising when it comes to your retirement.

Times have changed since you started saving for retirement all those years ago and there are new rules to saving and living in retirement.

Retirement is no longer meant to be a time of pinching pennies and just getting by. Thanks to the SGRA program retirees can have certainty about their retirement income plan and stop compromising.

Why consider using an SGRA?





DO YOU AGREE WITH ANY OF THE FOLLOWING STATEMENTS?

You are concerned about market volatility.

You want to lock in all your gains.

You want to grow your money without risking it.

You want to know you will never run out of money.

You would like to have more options in retirement.

You have concerns about the costs of long-term care.

You have been told the only way to grow your money is by risking it and you think there must be another way.

You think the fees you are paying are too high.

You need a solid income plan for retirement.

You would like to guarantee an income for the rest of your life, and your spouse's life.

You would like to receive reasonable returns in exchange for never losing a dime due to a market correction.

You want to not worry about your money in retirement.

**IF YES, THEN YOU MAY WANT TO
CONSIDER LOOKING AT AN SGRA.**

WHAT OUR CLIENTS LOVE MOST ABOUT THE SGRA PROGRAM...

GUARANTEED INCOME

Think of this like your own private pension, but better. You can create an income stream that you and your spouse can never outlive, and any money left when you pass away goes to your chosen beneficiary. Traditional pensions keep the money after you die. As a bonus if you ever have a long-term care need this income stream can double the amount you are receiving to help pay for your healthcare costs.

NEVER LOSE VALUE FROM A MARKET CORRECTION

The SGRAs come with another guarantee that you will never lose any value as a result a market decline. Our clients have never lost a dime in their SGRAs when the market has dropped. Not being able to lose value can put you in a much better place in retirement and give you more certainty.

GROW YOUR MONEY WITH ZERO RISK

We just covered you can't lose with an SGRA but that does not mean your money won't grow. With the SGRAs that we offer you have all the upside potential of the market. This gives you the growth you are looking for while protecting your money. If the market goes up 20%, you get 20% credited to your account. If the market drops 30%, you don't lose anything and just have no growth for that year.



WHAT DOES ALL THIS MEAN?

You can have an income that you can never outlive which will give you certainty during your retirement.

You can also have good consistent returns on your money without accepting that you have to risk your money.

You can stop compromising.



By making an SGRA a part of my strategy I was able to make sure I never run out of money during retirement. I was always worried about the market crashing and what that would do to my retirement. Now, I have certainty in my income, my money being protected, my money growing, and I can enjoy my retirement.

Stephen R.

WHAT NEXT?

Contact us and we can show you your custom SGRA options.

Additionally, we can help you evaluate your current situation and show you what your taxes in retirement are going to be, how to reduce them, and how long your money will last you.

If your current plan is insufficient, we can make recommendations that will help ensure that you never run out of money during retirement.

These are complimentary reports that we offer with no obligation.

ABOUT US

Both Hands Financial Group offers insurance and investment services. We believe insurance and investments work together for the benefit of our clients. That means our clients' goals are what matter to us and we have at our disposal all the options that allow us to create and establish a custom plan focused on you.

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