

# Steps to Retirement Strategy Worksheet

By now you've learned about the retirement income dilemma and how to supplement your retirement income with the Brighthouse Guaranteed Income Builder<sup>SM</sup> deferred income annuity. Now let's look at how the Guaranteed Income Builder can be customized to work for you. We'll use this worksheet to help lay the groundwork.

## Steps to Solutions

Goals	Expenses	Income	
<b>Step 1</b>	<b>Step 2</b>	<b>Step 3</b>	<b>Step 5</b>
Determine Your Retirement Goals	Retirement Needs Retirement Wants	Guaranteed Income Source	Guaranteed Income Builder Additional Retirement Assets
		<b>Step 4</b>	
		Personal Savings	

There are three key areas on which a solid retirement strategy is built: **Goals, Expenses and Income**. And when we take a closer look, we see the initial four steps that drive the strategy: retirement goals, retirement needs, income sources and savings. The Guaranteed Income Builder helps fill the gap in the key area of income, and brings the goals area to life, as you can see in potential step five.

### Retirement by the numbers:

- An individual who reaches age 65 has a life expectancy of 85. The chances that he or she will live beyond that age are **50%**.
- For those who are currently age 65 and older, the annual spending for out-of-pocket healthcare costs averages around **\$4,900.00**.
- The average monthly Social Security benefits paid to a retired worker in 2010 were **\$1,175.00**.
- **45%** of middle-income Americans in their mid-50s to early 60s are at risk of not having adequate income to cover basic living expenses throughout retirement.

Source: **Annuity 2000 Mortality Table**; Society of Actuaries Employee Benefit Research Institute, 2014 Survey

Now let's build a bridge to solve the retirement dilemma for you. Developing a proper strategy now can make way for a long and comfortable retirement.

Financial Professional Name: \_\_\_\_\_

Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Quick Glance at Your Strategy

Goals	Expenses	Income	Potential Assets
\$	\$	\$	\$
\$	\$	\$	\$
\$	\$	\$	\$

Your notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

This product is a long-term investment designed for retirement purposes. Product availability and features may vary by state or firm.

**The Brighthouse Guaranteed Income Builder<sup>SM</sup> deferred income annuity, like all annuities, is an insurance product and not insured by the FDIC, the NCUSIF or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates.**

Like most annuity contracts, Brighthouse Financial contracts contain charges, limitations, exclusions, holding periods, termination provisions and terms for keeping them in force.

Distributions of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. Some broker/dealers and financial professionals may refer to the 10% federal income tax penalty as an “additional tax” or “additional income tax,” or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a nonqualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax if your modified adjusted gross income exceeds the applicable threshold amount.

The Brighthouse Guaranteed Income Builder is issued by Brighthouse Life Insurance Company on Policy Form 6-1001-1 (05/14); 11225 North Community House Road, Charlotte, NC 28277.

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