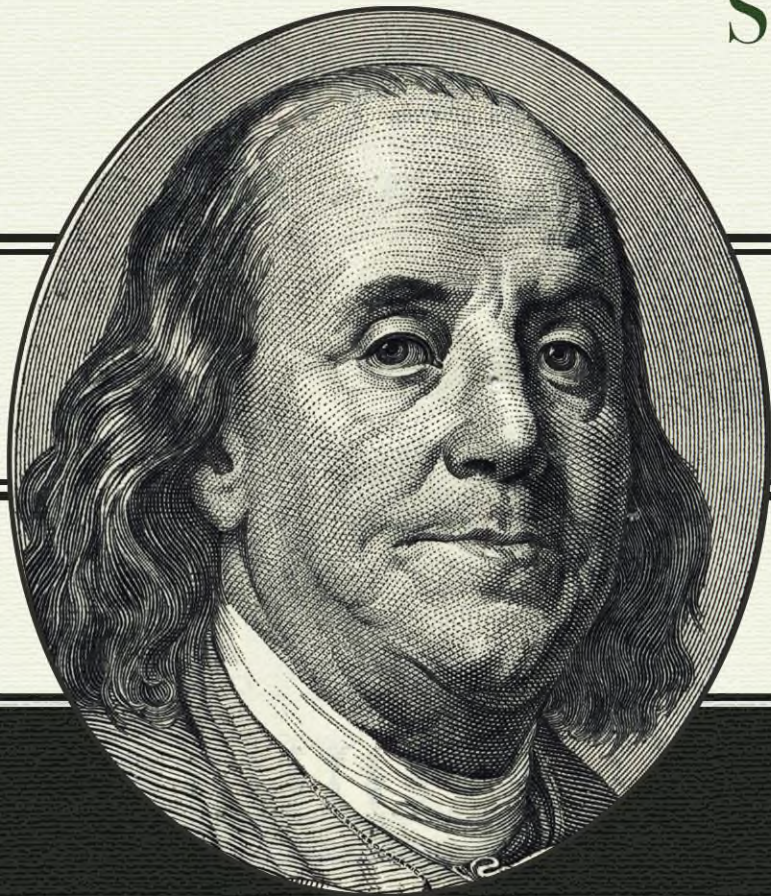


ANBC's

MONEY SMART

Strategies for Boomers & Seniors



THE MILLION DOLLAR
RETIREMENT PLAN

Agent's Study Guide

10-2010

HOW CAN WE SURVIVE IN A BUSTED ECONOMY?



My Retirement Nest Egg is busted, my interest income is down. I'm depleting my savings, how are we to survive this busted economy?



TO THE **IRS**
AND **WALL STREET**



Jack & Sally

**are guaranteed a
Million Dollar
Retirement plan**

The Million Dollar Retirement Plan



Plus a Roth IRA





to the IRS and Wall Street with

The Million Dollar Retirement Plan

After long periods of no growth, Jack & Sally ages 59 & 57 experienced heavy losses in their IRAs and in Jack's 401K.

Jack's 401K salvage value is approximately \$400,000 and his IRA is barely \$100,000.

Sally salvaged \$200,000 of her IRA.

After reviewing the Million Dollar Retirement Plan

Jack transferred his 401K into a 10% Premium Bonus annuity with an 8% LIBR for a guaranteed income value of \$698,224 (74.55% gain) in 6yrs, at his age 65.

Sally rolled over her IRA into a 10% Premium Bonus with an 8% LIBR for a guaranteed income value of \$407,204 (103.50% gain) in 8yrs at her, age 65.



to the IRS and Wall Street with

The Million Dollar Retirement Plan

Combined Million Dollar Retirement Plan PLUS a ROTH IRA

Jack's IRA @65	\$698,224
Sally's IRA @ 65	\$407,204
Total:	\$1,105,428

A Million Dollar Retirement Plan without further Contributions

Jack converted his \$100,000 IRA to a ROTH IRA, and will report the conversion ratable in the years 2011 and 2012.

For the ROTH Conversion, Jack selected a 12% Premium Bonus annuity.

They never plan to touch the ROTH IRA, the plan is to leave it to family heirs; the the 12% Premium Bonus will maximize the cash accumulation.

The Million Dollar Retirement Plan

IRA, 401K, TSA Rollovers **with 10% Premium Bonus & 8% LIBR**
 Retire with a Million Dollar Retirement Plan

Age	Rollover Amt.	Retire at age 65	Retire at age 70
45	\$200,000	\$1,025,410	\$1,506,663
50	\$286,600	\$1,000,059	\$1,469,412
55	\$422,000	\$1,002,174	\$1,469,033
60	\$618,800	\$1,000,141	\$1,469,538

With a 10% Premium Bonus and an 8% LIBR, the retirement plan will more than double in 8 years and will more than quadrupling in 17 years

Rollover	LIBR Value in 8 yrs	LIBR Value in 17 yrs
\$100,000	\$203,602	\$407,002
\$150,000	\$305,403	\$610,503
\$200,000	\$407,204	\$814,004
\$250,000	\$509,005	\$1,017,505
\$300,000	\$610,806	\$1,221,006
\$400,000	\$814,408	\$1,628,008
\$500,000	\$1,018,010	\$2,035,010





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ANNUITY NATIONAL BROKERAGE CO.

AMERICA'S PREMIERE ANNUITY COMPANY

1-800-228-2926

WWW.ANBC.COM

ANBC@ANBC.COM