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## Financial Literacy: Am I Asking the Right Questions?

Here at the IALC, we strive to do our part to educate consumers on how fixed indexed annuities can help you balance risk and guarantees in your retirement plan. In fact, you may have seen [our video on the basics of fixed indexed annuities](#) that explains the ins and outs of the product and how it can work for you.

But it's not just about learning what the product is and how it works. As we approach retirement, it's essential that we're asking the right questions about our money and our future.

The IALC would like to announce the launch of part 2 of our educational video series, [Questions to Ask When Buying a Fixed Indexed Annuity](#). This video will help you consider what you want out of retirement and what questions to ask to determine if a fixed indexed annuity can help you get there.



## Our Point of View

Want to learn more? Check out a few of our recent blog posts that offer more analysis of recent trends. We would love to hear what you think so be sure to leave comments!

### The Best of Both Worlds

People often take their chances on stocks or mutual funds, foregoing the opportunity to secure the guaranteed lifetime monthly payments provided by annuities. What these consumers fail to realize—or the professionals they are working with fail to tell them—is that annuities now have features that allow for much greater flexibility.

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### Fixed Indexed Annuities: Getting Better With Age

According to a recent Reuters article "annuities are like flat-screen televisions. They keep getting better and cheaper. As baby boomers move into retirement, the insurance industry keeps improving the quality of retirement-focused products they sell."

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### Why the 4% Rule Still Stands

In light of stock market volatility, all time low interest rates, and retirees living longer, many financial experts are saying that you should reduce that 4% to 3% and put off taking social security. All that being said, there are ways to make the 4% (or better) work to guarantee income throughout your retirement.

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### The Upside of Tax Season

With so much focus on taking advantage of all available deductions, avoiding scams, and wading through forms and paperwork, it's no wonder that so many of us feel overwhelmed during tax season. However, there is an upside to tax season; namely, doing our taxes forces us to look back on the previous year and take stock of our financial situation, thinking through how we may want to adjust our financial goals moving forward.

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## IN THE NEWS

Planning for a healthy future for you and your family takes a lot of hard work and consideration. With so many options and tools to choose from, it's easy to get bogged down with information.

To keep you in-the-know, we've included a few recent articles about important issues facing consumers planning for retirement.

### Retirement: Plan Ahead for these 5 Nasty Surprises

USA TODAY  
April 8, 2013

"Some financial advisers say an emergency plan should always be part of your retirement planning. Here are some retirement "shocks" or surprises, and how to plan for them if you're not yet retired; or how to deal with them if you are retired."

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### Women's Retirement Planning Woefully Inadequate, Study Finds

The Huffington Post  
March 26, 2013

"A new study on women and retirement shines a light on some sobering statistics: nearly half of baby boomer women have no retirement strategy, while more than half either expect to work after 65 or simply do not plan to retire."

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### Peace of Mind Without The Gamble

Fox Business  
March 12, 2013

"Risk is one of the most avoided, misunderstood and least quantified subjects in the financial services industry. This is unfortunate because the primary purpose of an investment professional should be the intelligent management of financial risk. Protecting financial assets against loss while achieving a reasonable rate of return should be the objective of both investor and advisor. This is the critical issue in investing and it is being handled by many professionals with smoke and mirrors."

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## OUR RESOURCES

Whether you want to estimate your retirement living expenses or calculate your rate of return, these tools can help you achieve a balanced financial plan.



CALCULATORS



RETIREMENT PLANNING