

Fraser Allport, Fiduciary, offers free Special Report : Plan for Longevity with Guaranteed Annuity Income.

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DAYTONA BEACH SHORES, FL, UNITED STATES, August 29, 2022 /EINPresswire.com/ -- Prepare for Living to Age 100 : How to guarantee that Your Money lives as long as you do.

According to The Stanford Center on Longevity ... Prepare to live to Age 100.

<https://longevity.stanford.edu/>

- Will your Money last as long as you do ?
- Are you financially prepared for Longevity ?
- Have you planned for Out of Pocket Medical Expenses ?
- What happens to your finances if Social Security is decreased ?



All Knowledge comes from Experience. "

Albert Einstein

Thesis : GUARANTEED INCOME is the # 1 issue for people planning for or already in [Retirement](#). Running out of Money late in Life is the # 1 worry.

While the world wrestles with a deadly pandemic and how to confront climate change, there's another, long-term global challenge that no one really knows how to deal with: Population aging.



As the human race transitions from a burgeoning, exploding species to a static or shrinking one, economies around the world will come under significant strain.

Americans have experienced a steady increase in longevity over the last 100 years. In the early part of the twentieth century, average life expectancy at birth was only 47 years, but today many people can expect to live into

their eighties, nineties, or beyond. While the benefits of increased longevity are clear, it also presents the country with a number of issues that require serious consideration, including ensuring access to a secure and lasting stream of income in retirement.

Complicating the issue even further are the changes that have occurred in sources of retirement income. At one time, workers could rely on Employer-Sponsored Retirement Plans and Social Security to provide an adequate, secure, and lasting retirement income.

Today, the future of Social Security is uncertain and many Employers have replaced "traditional" defined benefit retirement plans, which generally provide workers with a guaranteed retirement income benefit based on salary and years of service, with 401(k)-type plans that are more focused on accumulating wealth and often neglect assisting participants with transitioning their retirement savings into retirement income.

There is an urgent need for investments that will provide a stable and lasting income in retirement. Annuities are the most logical and valuable tool available to meet this need. Annuities are assets that allow individuals to convert their savings into a guaranteed income stream at retirement and/or provide a guaranteed return while saving for retirement.

A Fixed-Indexed [Annuity](#) serves as a tool to enhance retirement asset protection by managing market volatility and the sequence of returns risk in the pivotal years leading to retirement. This can better set the stage for retirement and for creating more lifetime retirement income from a given asset base

Expanding the use of Guaranteed Lifetime Annuities provides a logical and proven solution to diversifying and effectively managing many of the risks that retirees currently bear.

Authors Steve Lewit and Scott Campbell have written a book titled " The Perpetual Retirement Income Machine. "

That sums up Fixed Index Annuities today : Perpetual Guaranteed Lifetime Income. Income that



you cannot outlive. Income that lasts as long as you do.

With Social Security and Medicare running out of money ... it is all the more necessary for an individual to secure their own Retirement security.

21st Century advanced Fixed Index Annuities offer :

Safety of Principal. Your Principal is not subject to Market Risk and Volatility.

Guaranteed Lifetime Income. The Lifetime Income can be established for one individual, or for a married couple to insure both lives until death.

Some of the more advanced Fixed Index Annuities today also offer Health Care Benefits to help with Out of Pocket Medical Expenses.

Through a combination of increased access to Annuities in retirement plans, improved regulation and legislation, accessible objective guidance, new and improved products and pricing, and a concerted effort to clear up the myths surrounding annuities, these products will play an important role in ensuring future generations have access to adequate and secure income in retirement, regardless of how long they live.

Schedule a no obligation Complimentary Consultation with Fraser Allport to discuss current Annuity rates and choices :

www.calendly.com/fiduciaryadvisor

Fraser Allport is a [Fiduciary](#) with 40 Years of Experience serving all of Florida. Specializing in Retirement Planning, Social Security, Medicare, and Income Taxes.

Fraser Allport, a Fiduciary and Certified Estate Planner with 40 Years of Experience, is proud to announce his comprehensive Suite of Services at www.fraserallport.com. Work with an Independent Fiduciary. Don't settle for less.

Fraser Allport specializes in Retirement and Estate Planning, Social Security, Medicare, and Income Taxes. Mr. Allport emphasizes holistic planning, integrating all aspects of a person's finances into his " Total Money Planning " system. Fraser Allport's entire suite of Services is at www.fraserallport.com

Easily schedule your no obligation Complimentary Consultation with Fraser Allport using his online calendar at www.calendly.com/fiduciaryadvisor

To help Get Smart with Your Money, Fraser Allport offers an extensive Library of Educational Videos on his You Tube Channel. Please see Fraser's YouTube Channel here.

Fraser Allport also specializes in the Florida Retirement System's DROP Plan. For those who participate in the Florida Retirement System's DROP Plan and Deferred Compensation Plans, you

can watch Fraser's Educational Videos at <https://www.fraserallport.com/florida-drop-library/>.

Preparing for Health Insurance and Out of Pocket Medical Expenses as you age is an important part of Retirement Planning, which is why Fraser Allport is licensed in Medicare, Medicare Advantage, and Medicare Supplements. Watch Fraser's Medicare Videos at <https://www.fraserallport.com/medicare-library/>.

Social Security is also an integral part of Retirement Planning. Fraser Allport offers a no obligation Complimentary Consultation to help his Clients analyze their optimum Social Security claiming strategies at <https://www.fraserallport.com/social-security/>.

The finishing touch to every good Financial Plan is Estate Planning. Fraser Allport is a Certified Estate Planner™, and can help craft a lasting Estate Plan. Upon passing ... Leave A Legacy, not A Mess. Learn about Fraser's 5 Step " Total Money Planning System " at <https://www.fraserallport.com/my-seminars/>

Subscribe to Fraser's weekly Educational email at www.fraserallport.com

Fraser offers Phone, Zoom or In-Person consults. Fraser also does Onsite Educational Workshops at a School, Facility, HOA, Senior Center or Club.

Easily schedule a no obligation Complimentary Consultation or Onsite Workshop with Fraser Allport at www.calendly.com/fiduciaryadvisor.

Get Smart with Your Money ... and You'll have more of it !

Fraser serves all of Florida, and can work in all 50 States.

Fraser has been in Business for 40 Years. Experience Matters.

" All Knowledge comes from Experience. " - Albert Einstein

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Attribution :

1)

Increased Longevity and the Annuity Solution:
How Retirement Policy Reforms Can Reduce Longevity Risk

David P. Richardson
Principal Research Fellow
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2)

Dr. Wade D. Pfau, PhD, CFA®
Managing Risk with Fixed Index Annuities

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3)

The Perpetual Retirement Income Machine
Steve Lewit and Scott Campbell

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