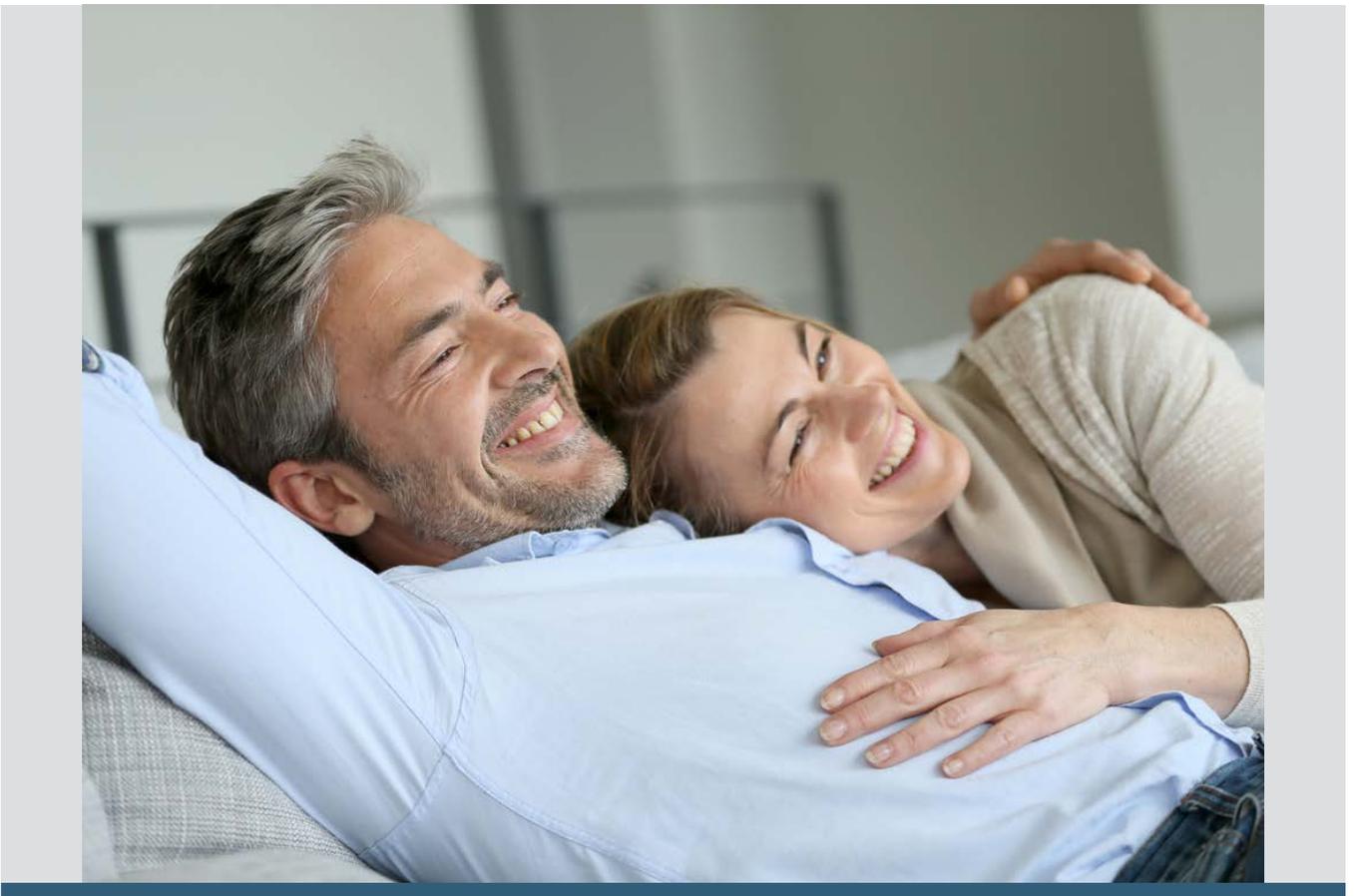


THE **INCOME** FOR LIFE MODEL®

INCOME PLANNING FOR THE  
CONSTRAINED INVESTOR®



THE **INCOME** FOR LIFE MODEL®

with **DIGITAL-ASSISTED SELLING** STI™

# Who are Constrained Investors?

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They are the majority of Americans who reach retirement with savings. However, the amount they've saved isn't high in relation to the level of monthly income they need to support a minimally acceptable retirement lifestyle (MAL). Constrained Investors may have multiple millions of dollars. It's not the amount saved as much as the relationship of the amount to the level of "must have" income. Constrained Investors have no margin for investing mistakes. Therefore, they require an investing strategy that promotes consistent exposure equities through all market conditions. Their number one priority is to mitigate risks which can reduce or even wipe out their capacity to generate income from savings. They must have protection against Timing Risk, longevity risk and inflation risk. In short, they need a very special type of investing strategy.

Today's economic conditions are the worst possible for Timing Risk. Simply being unlucky in the timing of one's retirement - in other words, just picking a "bad year" - or even a "bad month" to retire may cause the Constrained Investor to run out of money before he or she runs out of life. Luck - good or bad - shouldn't determine any retiree's standard of living.

Finally, Constrained Investors tend to have little or no protection against the risk of outliving their incomes. Therefore, they often benefit from having an element of predictable lifetime income - an income "floor" - as part of their overall investing strategy.

## DIGITAL ASSISTED SELLING<sup>SM</sup>



Click the image to view the video describing the 7-Segment Hybrid Strategy, the ideal investing strategy for Constrained Investors.

# Constrained Investor: Opportunity on a new scale.

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Without a formal, written plan for producing their monthly income, financial security in retirement is far less certain for Constrained Investors than it could otherwise be. No income plan likely means that the retiree has (1) no idea of how much to safely spend; (2) no overall strategy for selecting the appropriate investments in the context of generating income, and, (3), no "floor" of predictable, lifetime income for building a buffer to meet long-term essential expenses. Without a plan, without selecting the right investments, and without an appropriate "floor," Constrained Investors will very likely be the retirement security they deserve.

**Deliver the Knowledge Constrained Investors Need.**



## DIGITAL-ASSISTED SELLING<sup>SM</sup>

**The Mechanism:** Digital-Assisted Selling delivers a 20-minute educational “experience” over the Internet that is exactly what the Constrained Investor needs to see and hear.

**The Story:** In a compelling fashion, the video application explains why, in retirement, income is more important than savings. It explores certain risks that threaten the continuation of a Constrained Investor's income. The video then presents the case study of Grace, a Constrained Investor, showing how the Income-to-Assets Ratio is used to determine Grace's status. The story continues with a jaw-dropping example of the destructive potential of Timing Risk. Bottom line: Constrained Investors must have an income strategy that protects income.

**The Result:** When you meet with a prospect who has interacted with your Digital-Assisted Selling, the meeting dynamics are different. It's less about you recommending the income strategy to the prospect, and more about implementing the strategy which the prospect already believes in. That saves you time and boosts your productivity.

## Priority One: Protection

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Address the Constrained Investor's Risks in Retirement by Educating on The Three Big Risks™.

Educating Constrained Investors on **The 3 Big Risks** is critical. We make it easy. In fact, we've automated it!

Wealth2k's Digital-Assisted Selling utilizes Video Applications to deliver a powerful client experience that reaches prospects at an emotional level. The presentation describes three big risks that Constrained Investors urgently need to manage: **Timing Risk**, **Inflation Risk**, and **Longevity Risk**. The presentation addresses these complex issues, but in "deja-goned" language that your prospects and clients can easily understand. Once Constrained Investors understand The Three Big Risks, expect them to demand a strategy that protects against them.

Focus Prospects on These Critical Questions:

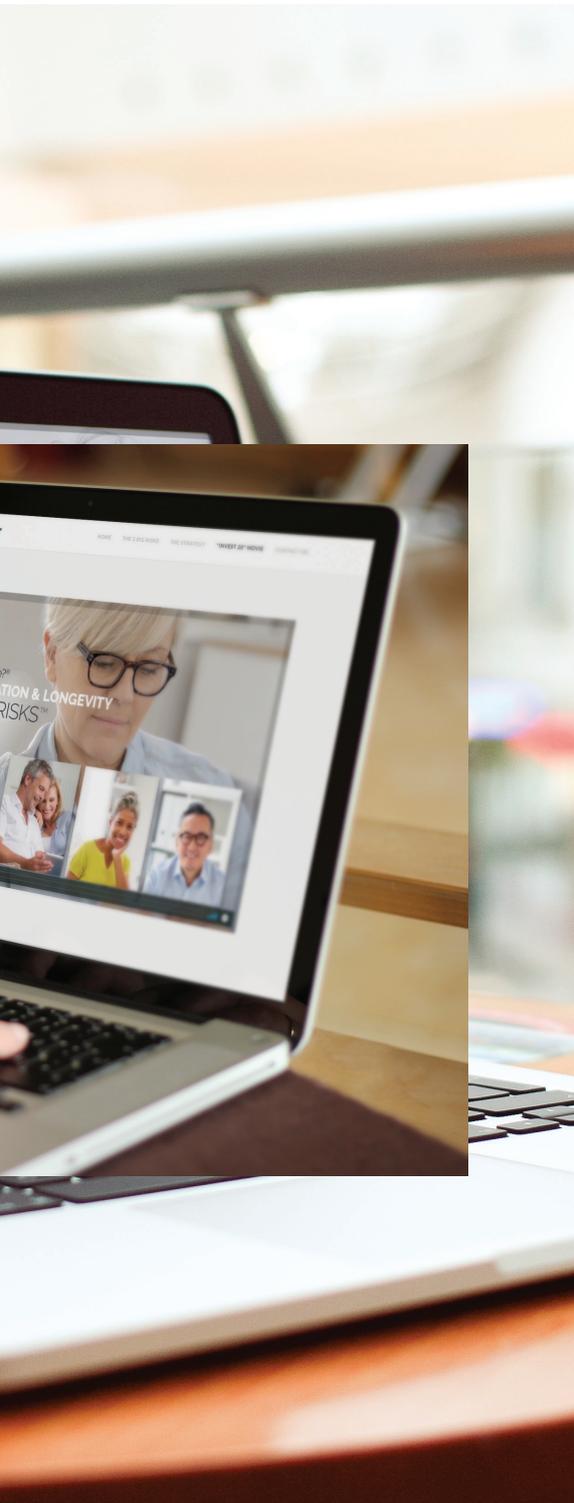
- What if I pick a bad year to retire?
- Will my income keep pace with rising prices?
- Will my income last for my entire lifetime?



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**DIGITAL SALES AND PROSPECTING TOOLS THAT NO OTHER RETIREMENT INCOME SOLUTION CAN MATCH.**

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# DAS

## Digital-Assisted Selling<sup>SM</sup>



# We are Strengthening Financial Advisors

## How will focusing on Constrained Investor<sup>®</sup> help you?

- It provides a theme that immediately “grabs” the prospect’s interest
- It positions you to ask the all-important question: What’s Your Income?<sup>®</sup>
- It leads to the prospect wanting a Personalized Analysis of The Income for Life Model<sup>®</sup>

## The Constrained Investor<sup>®</sup> Client Meeting

Online or in-person, a one-hour meeting focusing on the Constrained Investor theme. The customer meeting is roughly divided into three twenty-minute segments.



Click the image to view the incredible presentation that will impress your prospects and clients.



The **first 20-minutes** will be spent by the client and advisor watching the Constrained Investor video presentation together.



The **middle 20-minute** segment will be taken-up by the advisor doing data gathering and walking through the ROI Reliability Of Income Calculator to determine the appropriate “flooring” component of the customer’s plan.



The **final 20-minutes** will be dedicated to Q&A and preparation of The Income for Life Model<sup>®</sup> **Personalized Analysis.**

# DIGITAL-ASSISTED SELLING<sup>SM</sup>

## Deliver You. Digitally.

Reach More Constrained Investors with a Message That's as Exclusive as the Plan.

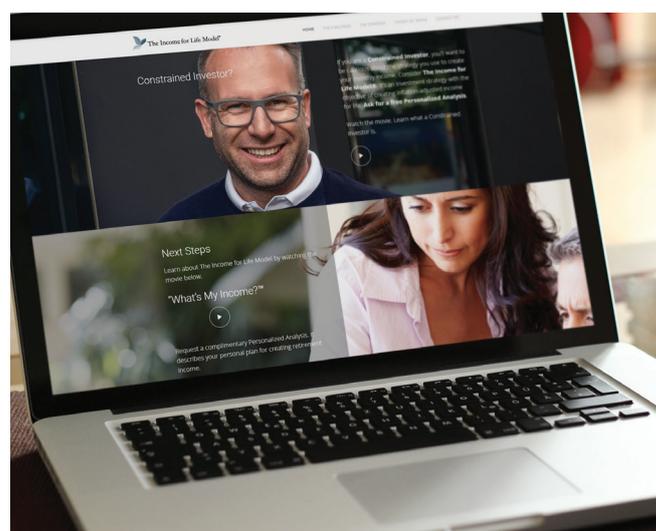
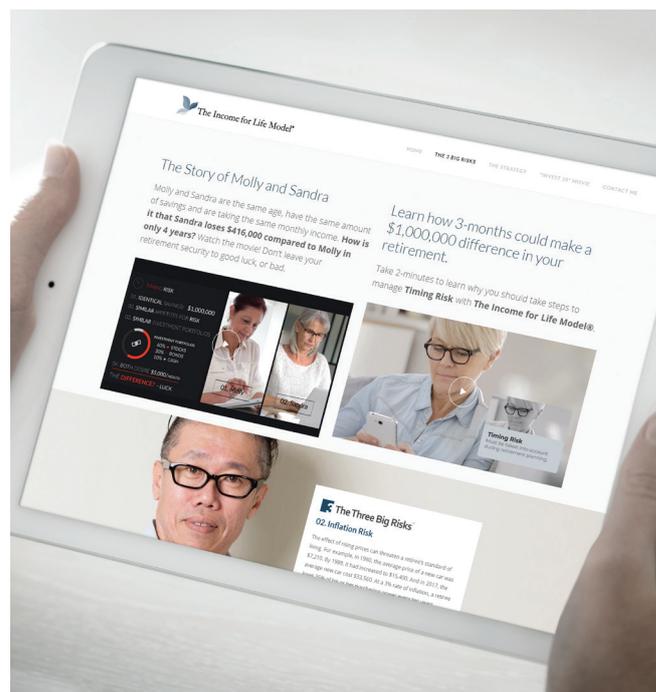
Use Digital-Assisted Selling to help you connect with and then best-serve Constrained Investors and win management of their assets. You must join the digital revolution by bringing a powerful digital component to your sales and marketing efforts, or you'll be left behind. **Wealth2k makes it easy.**

All-Exclusive - To Put You Ahead of Your Competition.

1. Engage Customer Online
2. Build Demand
3. Win More Assets

## Launch the Experience

“Recent data show that we have vaulted five years forward in consumer and business digital adoption in a matter of around eight weeks.” Source: McKinsey & Co. (MAY 2020)



## Why DAS ?

THE PANDEMIC CHANGED EVERYTHING IN TERMS OF CLIENTS' ADOPTION OF DIGITAL Your best prospects may well be working at home, relying upon Zoom to do business.

# 400 Highly Qualified Leads

In a marketplace where product and advice commoditization poses a grave threat, attracting new clients and investment assets is the number one business challenge facing the majority of financial advisors.

Satisfied with your business development results?  
Need to market more effectively?

Need a lead-generation solution to help you grow assets?  
Talk with Jason Ray at 800-200-99404 ext. 221

[w.incomeforlifemodel.com](http://w.incomeforlifemodel.com)  
1-800-200-9404, Option 1



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