

## Keep Assets in Balance

*Asset allocation? Definitely. But what about cash flow diversification?*

### The Clients: Greg and Marcia, Married, 62 and 63

**The Situation:** Greg and Marcia recently retired, and both will have Social Security to cover a portion of their basic, monthly expenses. But they were relying on investments in the stock market to bridge the gap between now and when they start receiving Social Security benefits, and to supplement their monthly income. They know they need more dependable sources of income.

**The Strategy:** They meet with their agent, who explains that having money in the market to outpace inflation is a good strategy. However, putting some of their money into more conservative products can protect their principal while augmenting their monthly income. *Their agent suggests pairing an immediate annuity and a deferred annuity, to provide income now and later.*

### Call Your General Agent For More Information

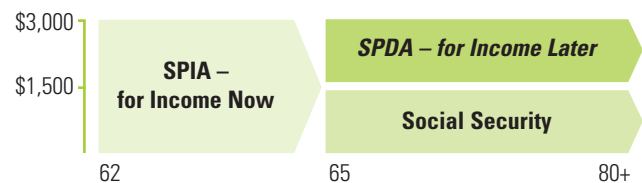
**The Solution:** He runs a quote for a SPIA from the Genworth Financial companies, explaining that there are two features that provide additional flexibility:

- **Income Advance**<sup>1</sup>, which will let Greg and Marcia advance up to 12 months' worth of payments if needed to cover immediate cash flow needs.
- **Commutation Feature**<sup>2</sup>, which allows them to convert remaining guaranteed payments into an immediate lump sum if their circumstances change.

Then he runs a second quote for a SPDA, which will let Greg and Marcia continue to grow their assets at a stable and guaranteed interest rate.

- They can use the SPIA payments now to supplement their monthly income.
- The SPDA can provide an additional, guaranteed income stream in the future.

**With these diverse and guaranteed cash flow sources, Greg and Marcia feel much more secure.**



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*Continued on Reverse*

Fixed immediate & deferred annuities...  
your clients will thank you.



Most of your clients would benefit from re-examining their portfolio mix to ensure it's diversified and on track to meet their goals. It's time to think outside the box and deliver creative solutions to fit your client's needs. Genworth Financial companies' SecureLiving<sup>®</sup> fixed annuities — deferred and immediate — can provide more certainty in uncertain times.

**Points to Consider During a Portfolio Review:**

- What goals is your client looking to achieve with his investments?
- Where is your client's "safe" money?
- Have you completed a portfolio review for cash flow for your client?
- Will your client's portfolio generate both guaranteed and "expected" cash flows (such as from dividends)?
- What portion of your client's portfolio is principal protected?
- Does your client's portfolio positioning support short-term and long-term cash flow flexibility.

**Questions to Begin the Conversation:**

- What is your current plan for providing income (cash flow) during retirement?
- What are you doing to make sure your income lasts as long as you live?
- Are you concerned about having enough income to last through your retirement?
- Would you be interested in a product that can provide reliable, guaranteed income during retirement, for as long as you live?

<sup>1</sup> Available on all eligible contracts. See representative for details.

<sup>2</sup> Applies only to the payments within the period certain and refund period. 9% surrender charge and other restrictions apply. See representative for details.

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