

# FORTUNE

— 'YOU'LL SHOOT YOUR EYE OUT!': PROTECTING YOUR INCOME —



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The most famous quote from the holiday classic “A Christmas Story” applies to BB guns and investing. For those who don’t know, the movie is about a kid named Ralphie who wants a Red Rider BB gun for Christmas. Everywhere he turns, he’s told: “You’ll shoot your eye out!”

The stock market is more volatile than we’ve seen in a long time. For years, people have relied on accounts through their employers to help provide retirement income. Problems arise when accounts are left alone with market volatility. Many people can easily “shoot [their] eye out.” Between taxes and ever-changing life needs, the traditional qualified retirement plan can be depleted much faster than the participant expected.

Guarantees still exist in the marketplace. Every retiree worries about running out of money, but these guarantees help alleviate some of that worry. Remember, in the movie, Ralphie did end up getting the BB gun, and his shot did end up hitting him in the eye on Christmas morning. Luckily, the shot only hit his glasses, which Ralphie then steps on and breaks. With sound strategies in place, an insurance-based solution known as a fixed-indexed annuity (FIA) can, like the glasses, provide protection. In the end, Ralphie gets new glasses, and just like him, we can realize enough money to survive and thrive in retirement, thanks to help from FIAs.

These glasses will provide a much clearer vision into our retirement income. A fixed-indexed annuity can provide income for the rest of your life without any risk to principal. In other words, funds from a 401(k), thrift savings plan, or any other government-qualified plan, with the help of an annuity income rider, can provide you an income stream for the rest of your life.

Since your money is with the insurance company and not directly invested in the market, you are just there to ride their coattails. If the market goes up, you can capture the majority of the upside potential. If it goes down, you won't lose a dime from volatility. The insurance company makes their money by capping your gains. This allows them to keep the cost of the lifetime income rider minimal. In most companies, the costs are below 1%.

So, just like "A Christmas Story," we are at risk if we don't have some protection. Our new "glasses" — called fixed-indexed annuities — allow us to have clear vision of retirement. Never worry again about running out of money if you have one of these fixed-indexed annuities in your portfolio.

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