


Enhancing your game

Tips and strategies
to help prepare
for a brighter future—
on and off the course

We see the future in you.SM — 



On the course

**4 Tips to help reduce
your handicap**



Tip
1

Your mindset

Save up to 5-7 shots per round



Always anticipate a positive result

- ✓ When setting up your shot, always put yourself in the mindset that something good is going to happen
- ✓ Tell yourself that you couldn't miss if you tried
- ✓ This will increase your confidence and help you relax, greatly increasing the chances of a positive result

Tip 2

Focus

Know when to maintain your focus



Maintaining your focus for the entire 18 holes is impossible; don't even try to do it!

The two times when focus is required:

- When deciding what shot to play and which club to hit
- When you are actually swinging, at which time you'll need to be completely committed and focused

You only need short and intermediate periods of focus with plenty of time in between for a mental break, making it easy to stay focused for the entire 18 holes!

Tip 3

Practice time

Save up to 3-5 shots per round



Maximize your practice time

- ✓ Make sure you put in as much practice time from 50 yards and in as you do from 50 yards and out!

Practice your short game first, then move to your long game

- ✓ This guarantees that the short game won't be forgotten!

Tip 4

Putting

Focus on the Magic Number 31



If you're taking more than 31 putts per round, then you're losing strokes in your scoring game

- Make sure you are hitting your chip shots solid for good distance control
- Work on your lag putting to keep 3-putts to a minimum
- Practice short putts from 3 feet or less

Off the course — Raise your retirement readiness

4 Tips to help you enhance your retirement game:

1. Consider maximizing your IRA or 401(k) contributions
2. Take advantage of tax deferral
3. Create a retirement income plan
4. Clear the path for a more secure financial future with protected lifetime income



1. Consider maximizing your 401(k) or IRA contributions



401(k) example—for investors age 50+ (married filing jointly):	Lower Contribution (3% of \$204,000 annual salary)	Maximum Contribution (12.7% of \$204,000 annual salary)
Annual contribution	\$6,120	\$26,000
Current taxable income	\$197,880	\$178,000
Marginal income tax bracket*	24%	22%
Total contributions over 20 years	\$122,400	\$520,000
Balance with 8% returns over 20 years	\$280,063	\$1,189,811
Earnings	\$157,663	\$669,811

With maximum contributions, you would pay less tax and earn \$512,148 more over 20 years!

*Reflects the application of the standard deduction of \$25,100 for 2021 for married filing jointly.

Note: This hypothetical illustration does not represent the performance of any investment, nor the fees and charges associated with any investment. Contributions are made on a pre-tax basis. Withdrawals are subject to ordinary income tax, and an additional 10% federal tax may apply if withdrawals are made prior to age 59½.

2. Take advantage of tax deferral



- With tax-deferred investments—such as an annuity—you **don't pay taxes on your interest or earnings until withdrawn**¹
- The money that might otherwise go to pay current taxes remains invested for **greater long-term growth potential**
- When you do take withdrawals from an annuity, withdrawals of taxable amounts are subject to ordinary income tax and if taken prior to age 59½, an additional 10% federal tax may apply
- Unlike other types of investments, annuities offer an important advantage: **No current tax on interest, no current tax on dividends**² and **no capital gains**

¹ Keep in mind, the purchase of an annuity within a retirement plan or account does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits that may be important to you, including options for guaranteed lifetime income and a guaranteed death benefit for your beneficiary.

² Note: some annuities pay dividends instead of interest; however, just as with interest, such dividends retained in an annuity are not subject to current taxation.

3. Create a retirement income plan



AIG

Assess your retirement income needs and expected sources of income.

It may be prudent to ensure your essential expenses in retirement are covered with income from guaranteed sources – such as social security or a pension, if you have one.

Monthly Income Sources	Monthly Income	Essential Expenses	Monthly Expenses
A. Social Security		A. Housing	
B. Pensions		B. Utilities & Monthly bills	
C. Annuities		C. Groceries	
D. Saving Accounts—Money deposited at a bank that earns interest		D. Medical Expenses—Includes medications, out-of-pocket expenses, dental and vision care, etc.	
E. Investments—Includes 401(k), IRAs, mutual funds, stock market funds, bonds, etc.		E. Loans/Debt/Alimony	
F. Income—From a part-time job or your own business		F. Transportation—Includes car payments, insurance, fuel and maintenance repairs	
G. Other Income—From rental properties, inheritance, etc.		G. Taxes	
		H. Charitable Gits	
		I. Other—Anything else you feel is part of your monthly essentials	
Total Income		Total Essential Expenses	

4. Clear the path for a more secure financial future with protected lifetime income



An annuity can help you check off the **basics** and makes sure your essential expenses are covered – freeing up the balance of your portfolio to provide for your other retirement plans and goals.

Check off the basics

- ✓ Groceries
- ✓ Mortgage
- ✓ Utilities
- ✓ Transportation
- ✓ Gym Membership
- ✓ Medical

- **Enhance your game—
on and off the course!**
- Meet with your financial professional today assess your individual situation and develop a retirement strategy tailored for your future.





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Investments involve risk, including the possible loss of principal. Please ask your financial professional about the risks and fees associated with your current investments and any investments that may be recommended in the future.

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Securities offered through [company name]

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