

# The 7-Minute RETIREMENT PLAN

**In This Guide You'll Discover:**

**How Much You May Really Need to Retire With Confidence**



## ABOUT THE AUTHOR

Joshua Mellberg is the CEO and founder of J.D. Mellberg Financial based in Tucson, AZ—an industry-leading financial organization that specializes in helping clients achieve a more financially confident and enjoyable retirement.



Josh has been featured on CNBC, PBS, Yahoo! Finance, and is a weekly contributor to New York Daily News. He has given hundreds of talks on retirement preparation, tax-minimization, and income planning strategies all over the nation. Josh has personally trained hundreds of hand-picked licensed financial agents and advisors to specialize in retirement income strategies and his proprietary methods. Josh also regularly holds national training events for financial professionals within the industry.

Josh learned the value of a dollar the old-fashioned way – through hard work and integrity. By grade school, Josh was running his own businesses including landscaping, maid services and an online company selling items on eBay. College was no different. While earning his Business Management degree in Western Michigan University, Josh ran an online collectibles business and four construction crews building lofts in college dorm rooms.

Josh entered the financial services industry immediately after college working with a trust company and later a captive insurance company. These experiences taught him two valuable lessons. The first was that every client who purchased a trust didn't actually need one. And second was that a successful company needs to find products their clients need, rather than look for clients to sell products to.

This empowered Josh to start J.D. Mellberg Financial where he vowed to always offer clients a wide array of proven retirement products and services to help protect and then help manage their retirement assets to fit their personal situation. Founded in 2005 and fueled by Josh's passion for empowering retirees, J.D. Mellberg Financial has helped thousands of seniors with income strategies designed to meet their needs and goals in retirement.

Today, more than 10 million people all across the United States visit J.D. Mellberg's websites, accessing complimentary resources and exploring retirement income strategies that can be specially designed to help meet their unique needs and goals. Josh's popular financial information videos have been downloaded and viewed more than four million times over the past year, with an average of 350,000 visitors each month.

A third-generation Arizonan, Josh resides in Tucson with his fiancé and their three dogs. When he is not in the office, you'll find him soaking up time with family and friends or traveling around the world.

**Please note that the examples herein are not company nor product specific. They are concepts shown to give you general information of the benefits and limitations of the products and strategies and are not designed to be a recommendation to buy any specific financial product or service. Products change and such product concepts may not be suitable for your needs or available in your state.**

This report is meant to provide general information on issues that many people consider in making the decision as to whether or not they should purchase a financial vehicle, including insurance products; and if they do decide to buy, which types and benefits will best suit their goals and needs. This information is not designed to be a recommendation to buy any specific financial product or service. This material is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice. Please consult with a professional specializing in these areas regarding the applicability of this information to your situation.

\*Annuity guarantees rely on the financial strength and claims-paying ability of the issuing insurance company and are not guaranteed by any bank or the FDIC.

\*\*Some annuities may have a lifetime income guarantee as part of the base policy; others may have riders available that provide this benefit. Riders may also be available for benefits like an annual increase to help combat inflation, death benefits, or for as much as doubling your income in case of a qualifying health event. Optional riders may be available with a charge.

Increased income is possible with NextGen Annuity™ strategies using individual strategies. This approach will follow a specific strategy suited to your financial goals and may require buying multiple annuities. Results will only be realized by working closely with your agent over an extended period of time to help make sure the strategies are used correctly. You will have to keep the annuity product(s) purchased for the full time period chosen to maximize your results, and your results could vary. These results may not be possible in case of excess withdrawals or complete surrender, and you may incur penalties. Not appropriate for all retirees. Not available in all states. All withdrawals are subject to income taxes, and if taken prior to age 59-1/2, may incur an additional 10% federal penalty. If you have questions about your NextGen Annuity™ strategies, please contact your agent.

All scenarios are representative of our interactions with real clients. Any information that might identify them has been changed.

If you are unable to access any article herein, please call 855-260-0575 to request a copy.

By responding to this offer you may be contacted by a licensed insurance agent regarding retirement income planning using fixed insurance products. Josh Mellberg is insurance licensed in all 50 states (AR364647/CA0G91919/TX1567166) and all employees of J.D. Mellberg Financial have the appropriate licenses for the products they offer.

We have met many financial professionals who are interested in joining our group and, although some will claim to be associated – we choose not to affiliate with everyone who asks. You see, without committing to the specialized training our agents and advisors receive and without earning access to NextGen Annuity™ strategies, other agents are not able to offer the same services we do. So if a financial or insurance professional says that they are affiliated with J.D. Mellberg Financial, simply call our office at **855-260-0575** and we'll include their J.D. Mellberg bio, along with any additional reports you're welcome to request.



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# WHAT'S YOUR NUMBER?

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At J.D. Mellberg Financial, one of our flagship strategies is using a fixed index annuity with select rider benefits. It is the result of studying client cases, discovering the insurance products that might bring them the best returns in retirement. The fixed index annuity, with specific riders for an additional charge, has proven to address the concerns of a large number of our clients, and has been incorporated into strategies to potentially maximize monthly income for clients who want to build retirement assets based on the funds from their IRA, 401(k), or other qualified accounts.

“ A flagship...is the lead ship in a fleet of vessels, typically *the first, largest, fastest, most heavily armed, or best known.* <sup>1</sup> (Emphasis added.) ”

We have seen that this can be an incredibly useful type of policy that has helped a lot of people. Because of that, **we're offering you this opportunity to do your own figuring, to see if it might be a suitable vehicle for your retirement income.**

As you use the worksheets provided and study the examples shown afterward, consider how much harder your money could be working for you than it may be doing now. To see exactly how a fixed index annuity, with specially selected rider benefits, might address your particular situation, call us to arrange to meet with one of our insurance-licensed agents, all of whom are highly trained retirement income planners.

## **This could be your chance of a lifetime!**

**Before we explain what we want to do for you, you should know where you stand.**

The following worksheets are designed to help you in two ways.

1. To help you gather all your financial information into one place so that you can really start to **look at the big picture.**
2. **To give you a jump start** on the application process if you decide you want to pursue purchasing an index annuity.



<sup>1</sup> <http://en.wikipedia.org/wiki/Flagship>

## Financial Worksheet—Monthly Cash Flow

Monthly Income	Current	Expected in Retirement
Salary	\$	\$
Social security	\$	\$
Stock, bonds, commodities	\$	\$
Pension(s)	\$	\$
Annuities	\$	\$
Savings	\$	\$
401(k) or IRA (any qualified account)	\$	\$
Other		
<b>Total Monthly Income</b>	\$	\$
<b>Monthly Expenses</b>		
Housing	\$	\$
Housing insurance	\$	\$
Transportation (car)	\$	\$
Transportation insurance	\$	\$
Utilities	\$	\$
Gasoline	\$	\$
Food	\$	\$
Clothing	\$	\$
Entertainment	\$	\$
Donations	\$	\$
Medical (office calls, prescriptions, etc.)	\$	\$
Health insurance/ Medicare supplements	\$	\$
Life insurance premiums	\$	\$
Gifts (birthdays, weddings, anniversaries, etc.)	\$	\$
Hobbies	\$	\$
Other		
<b>Total Monthly Expenses</b>	\$	\$

Some things aren't purchased or paid every month, but you should plan for those expenses and set aside funds for them each month so that you aren't hit with "unexpected" bills. Costs that you forget to include in your planning can throw off your budget and siphon off money that you would have liked to have used elsewhere.

<b>Periodic Expenses</b>	<b>Current</b>	<b>Expected in Retirement</b>
Property tax (annual)	\$	\$
Travel	\$	\$
Holidays	\$	\$
Emergency medical	\$	\$
Car repairs	\$	\$
Home/landscape upkeep	\$	\$
Appliance repair/replacement	\$	\$
Handymen, contractors, etc.	\$	\$
Other	\$	\$
<b>Total, then divide by 12</b>	<b>\$</b>	<b>\$</b>
<b>Add Total Monthly Expenses</b>	<b>\$</b>	<b>\$</b>
<b>Grand Total Monthly Expenses</b>	<b>\$</b>	<b>\$</b>

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## One more thing... inflation

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The average rate of inflation is 3.27% per year.<sup>2</sup> Of course some years it is higher, and some years it's lower. If you factor in 3.27% per year for every year of retirement, you should be covering the ups and downs of actual inflation as it may occur. As most people live into their 80's and beyond, you should plan for 20 to 30 years of retirement.

For the next worksheet, start with the grand total you got on the previous page for the "Expected in Retirement" column.

Use this example to get started. The example assumes that your projected monthly expenses in retirement in the previous calculation came to \$6,000.

A	B	C
Year of Retirement	Amount	Multiply by 1.0327 to show monthly amount after 1 year of inflation
1	Start with Grand Total from "Expected in Retirement," above. \$6,000	\$6,196
2	For all of the following computations, use the amount from column C in previous row to start here. \$6,196	\$6,399
3	\$6,399	\$6,608
4	\$6,608	\$6,824

## Now it's your turn.

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Figure the inflation that could occur for the number of years you plan to be in retirement. (We've allowed space for 30 years.)

The number in the final column of the inflation table is the estimated amount of money you will need to live the lifestyle you want.

<sup>2</sup> No author listed. (Accessed June 1, 2016). Historical inflation rates: 1914 – 2015. U.S. Inflation Calculator. <http://www.usinflationcalculator.com/inflation/historical-inflation-rates/>

A	B	C
Year of Retirement	Monthly Amount	Multiply by 1.0327 to show monthly amount after 1 year of inflation
1	\$	\$
2	\$	\$
3	\$	\$
4	\$	\$
5	\$	\$
6	\$	\$
7	\$	\$
8	\$	\$
9	\$	\$
10	\$	\$
11	\$	\$
12	\$	\$
13	\$	\$
14	\$	\$
15	\$	\$
16	\$	\$
17	\$	\$
18	\$	\$
19	\$	\$
20	\$	\$
21	\$	\$
22	\$	\$
23	\$	\$
24	\$	\$
25	\$	\$
26	\$	\$
27	\$	\$
28	\$	\$
29	\$	\$
30	\$	\$

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# How a Fixed Index Annuity Works

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The first thing you have to know about this strategy is that it is highly individualized. EVERY fixed index we recommend is tailored to the situation of EACH client. We take into consideration:

- Your age
- Marital status
- Your basic health (because it influences the products we consider recommending)
- Amount of money you want to dedicate to this strategy
- Investments, annuities, insurance, etc. that you already have
- What you want your money to do for you
- Your retirement concerns
- Your retirement goals
- Your plans for bequeathing money when you die

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**Our business is based on *helping people*,  
not selling insurance products that are not suited to your needs.**

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What we're going to show you now is the overview. Remember that these are just the basics. If you were to decide to buy a fixed index annuity, we would look at hundreds of available products and the benefits they offer through riders, to figure out which one/ones might give you the most benefits you want for the premium you want to pay.

A fixed index annuity takes positive aspects of the other annuity types and puts all of them to work for you. So first, I'll explain what those other annuity types are.

## Immediate Annuity

An immediate annuity guarantees\* you income for a certain length of time, for your lifetime, or for the lifetime of you and your spouse. You typically have some flexibility in when to "turn on the income stream," from turning it on immediately to up to 12 months later. How much money you will get per month or year depends on the amount of premium you paid, when you start the payouts, and your average life expectancy (or the average of you or your spouse). You may be able to purchase riders that will help you keep up with inflation or that will allow your income to increase with market upswings.

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The fixed index annuity adopted the feature that you can receive payouts for different lengths of time, depending on your need.

The downside of an immediate annuity is that you lose control of your money. Once you buy the contract there is no exit strategy. We didn't like that part, so we found other strategies that are typically more fitting for our clients' needs.

## Fixed Annuity

This one is designed to promote slow, steady growth. It's the same principle as buying a treasury bond or a CD, only the returns are better these days. The keywords here, though, are *slow* and *steady*. Because a fixed annuity is meant to be in the hands of the insurance company for a long time, they don't credit high interest rates, but they do offer *steady* increases. So while the increases aren't huge (for instance 2% for shorter terms and up to 4% for longer terms), you can't lose your principal or your interest gains. This money is not subject to the volatility of the stock market, bond market, commodities, etc.

The parts we aren't so crazy about are the relatively low percentages and the fact that all interest withdrawals are taxed. So the fixed index annuity adopted the growth feature from the fixed annuity. (We'll talk about that soon.)

## Variable Annuity

Variable annuities offer higher potential returns than immediate or fixed annuities. Unfortunately, that potential comes with higher risk, as variable annuities have an investment feature that is put directly into the stock market. If a younger worker wants opportunities to grow their funds, and have the time to rebound from stock market corrections, these annuities could fit into your financial strategy. Riders are sometimes available on these annuities to provide a guaranteed death benefit, or a guaranteed income, for additional fees.

However, the gains from these annuities are taxed as capital gains, and the expenses and fees are typically higher than fixed (non-variable) annuities.

Some fees are pretty straight forward and show clearly on statements, and some are harder to decipher. It's really important to know what fees are attached to any policies you may hold. Some people have discovered that they are paying 4% or more in annual fees.

For these reasons, we don't recommend variable annuities for our clients that are near or in retirement.

What we do like about the variable annuity is the potential for higher returns. The fixed index annuity has adopted a potential for higher interest rates, but without exposure to stock market volatility.

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## Fixed Index Annuity

For about the last 20 years, insurance companies have been offering an annuity contract that includes a guaranteed\* income stream along with some of the potential growth available in a variable annuity. It is the fixed index annuity (FIA). The basic structure is that the insurance company guarantees your principal to be protected. The word "index" is included because your assets are linked to a certain stock market index, and the annuity grows by some of the gains of that index but if the index goes down, the FIA returns to its low, guaranteed\* interest rate. Each time interest is credited, the gains are "locked in" and cannot be lost to market volatility.

The downside of an FIA is that your annuity contract will only be credited a part of the gains of the index it's linked to. The insurer can put a cap on the earnings (usually 3% to 7%), limit it to a percentage of the gains of the index (50%, for instance), or use a "margin" that allows an insurance company to keep a predetermined percentage before any is credited to the annuity.

The key here is to find the highest cap you can, or find a product that has no cap. (Be aware that a policy with no cap will have other limitations.)

## NextGen Annuity™ Strategies

This is where we put all our research together and came up with what we feel is often one of the best strategies for retirees. We have taken the index annuity one step further, combining components of the other annuities as follows:

1. **Immediate: Cash flow and guaranteed\* income.**
2. **Fixed: Slow, steady growth.\***
3. **Index (which is a combination of fixed and variable): The opportunity to increase growth\* based on potential market index gains (without directly participating in the market).**

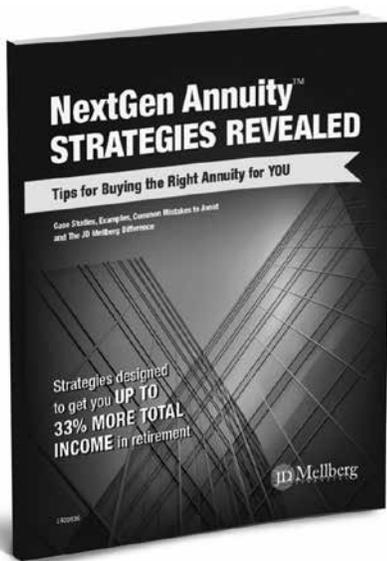
The difference in our offering is that ours is not what you would typically call "a product." We use a lot of different companies, and we know all of their products. So we take your information—your goals, your financial information, etc.—and recommend the combination of annuity contracts, income strategies, and management techniques that we believe will have the best chance of getting you where you want to be in retirement.

Fees are usually from 0.4% to 1% per year. They are the lowest of annuity fees, and are only taken out of your earnings—never your principal.

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If you're interested in discovering more about NextGen Annuity™ strategies, you can order our report.

It will tell you how you may have:



- ✓ **GUARANTEED\* Income For LIFE**
- ✓ **Control of your money**  
(you can withdraw from the account)<sup>3</sup>
- ✓ **NO RISK to principal**  
(your assets are not tied to the volatility of the stockmarket)
- ✓ **Potentially increasing income for life\*\***
- ✓ **Long Term Care (double or triple the monthly income upon qualifying health event)\*\***
- ✓ **Guaranteed money for your heirs and loved ones\*\***

Best of all...

- ✓ **Inflation Protection\*\***

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**Call now for your free report and NextGen Annuity™ strategy quote, designed specially for you.**

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**855-260-0575**

<sup>3</sup>Loans and withdrawals will reduce the policy value and death benefit. Loans and withdrawals can only be made if the policy has been in force long enough to accumulate sufficient value. Other limitations may apply. See policy language for complete terms and conditions.

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# Will you have the money you need to live the lifestyle you desire in retirement?

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If your totals on the worksheets are not quite what you had hoped they would be, perhaps you would like to see what our NextGen Annuity™ strategies could do for your retirement income.

Remember, retirement income planning concentrates on principal **preservation**. This is different than trying to achieve high-yielding growth; it's about **protecting** the money you need to live on.

Very often our clients choose to purchase riders\*\* that enhance the benefits of their FIAs. Some of the options are:

- Increasing income over time (increases with the CPI—Consumer Price Index)
- Up to double income for healthcare to help pay for qualifying health conditions
- Continued benefits for a surviving spouse
- Leaving money to family members or nonprofit organizations

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We'll show you some examples—not the worst you could do over the span of your retirement, and not the best. *These are realistic expectations of what this type of strategy might do for you.*

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## In this scenario, “Gary”:

- Is 60 years old.
- Wants to start receiving income immediately.
- Needs \$1,500 per month (\$18,000 per year) to supplement his other sources of income.

First, think about how his purchasing power would have eroded just due to inflation, if Gary had left his money in the bank and pulled money out as he needed it. Using the same inflation calculation that we provided for you, if Gary lives in retirement for 30 years, we determined **that he could need \$1,081,173.68 to equal the buying power his \$400,000 has now.**

The NextGen Annuity™ strategies tailored to Gary's situation figures a worst-case scenario of 5% inflation per year. You can see how normally his money would run out after 20 years. But with this strategy, his income will start at \$1,500 per month and continue to increase annually, and provide him with guaranteed\* income for life, even if he lives to be 100 years old!

**Table 1: Gary's FIA**

<b>Year</b>	<b>Age</b>	<b>Income Account Value</b>	<b>Guaranteed Income for Life</b>	<b>Balance</b>
Issue		\$400,000		\$400,000
1	60		\$18,000	\$397,280
2	61		\$18,900	\$393,515
3	62		\$19,845	\$388,617
4	63		\$20,837	\$382,491
5	64		\$21,879	\$375,036
6	65		\$22,973	\$366,146
7	66		\$24,122	\$355,705
8	67		\$25,328	\$343,592
9	68		\$26,594	\$329,678
10	69		\$27,924	\$313,824
11	70		\$29,320	\$295,884
12	71		\$30,786	\$275,702
13	72		\$32,325	\$253,112
14	73		\$33,942	\$227,937
15	74		\$35,639	\$199,990
16	75		\$37,421	\$169,072
17	76		\$39,292	\$134,972
18	77		\$41,256	\$97,464
19	78		\$43,319	\$56,311
20	79		\$45,485	\$11,258
21	80		\$47,759	\$0
22	81		\$50,147	\$0
23	82		\$52,655	\$0
24	83		\$55,287	\$0
25	84		\$58,052	\$0
26	85		\$60,954	\$0
27	86		\$64,002	\$0
28	87		\$67,202	\$0
29	88		\$70,562	\$0
30	89		\$74,090	\$0
31	90		\$77,795	\$0
32	91		\$81,685	\$0
33	92		\$85,769	\$0
34	93		\$90,057	\$0
35	94		\$94,560	\$0
36	95		\$99,288	\$0
37	96		\$104,253	\$0
38	97		\$109,465	\$0
39	98		\$114,939	\$0
40	99		\$120,686	\$0
41	100		\$126,720	\$0

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## **In another scenario, “Bert”:**

- Is 60 years old.
- Is thinking of retiring at age 66.
- May wait until he’s 70 to retire.
- Wants to keep his options open.

### **Bert decided on a little different strategy.**

He already has a financial cushion with an FIA that offers a lifetime income guarantee.\* And since he has added a rider\*\* to his strategy that adjusts for inflation (gauged by CPI) he has the capability to stand on even firmer ground. This rider guarantees\* that his annual income will go up if the CPI does, but not go down if the CPI falls.

Here’s how it works: The account value accumulates each year. If the funds are left untouched, the pool of money for your guaranteed\* income for life\*\* continues to grow, since there is more money supporting the contract and nothing going out.

The year in which the income stream is turned on is the year in which the CPI income rider kicks in. Most of them are time limited, so we’ll assume Bert’s is set for 10 years. The longer he waits to turn on his income stream, the more money he will receive.

Under the provisions of the rider, his annual income could increase with inflation for up to 10 years, then level off. If he starts the income stream at 66, the benefits are able to provide the supplementary income he needs. If he starts the income stream at 70, the income could be even higher.

Bert also added a long-term care rider that guarantees\* he can receive DOUBLE the amount of his prescribed annual income if he needs healthcare for qualifying medical conditions. Depending on the policy a person chooses, this healthcare can include anything from in-home assistance to nursing home residence. No matter what Bert and his wife face in the aging process, they may have greater confidence that they can afford the help they need.

The table on the next page shows the increase in Bert’s guaranteed\* income, plus the benefit of the long-term care rider,\*\* which doubles his income if he needs health care assistance.

Table 2: Bert's FIA with Riders

Year	Age	Income Account Value (7%)	Payout Percentage	Guaranteed Annual Income for Life	Long-term Care Benefit**
Issue	60	\$436,151	5.00%	\$21,808	\$43,615
1	61	\$466,682	5.00%	\$23,334	\$46,668
2	62	\$499,350	5.00%	\$24,967	\$49,935
3	63	\$534,304	5.00%	\$26,715	\$53,430
4	64	\$571,705	5.00%	\$28,585	\$57,171
5	65	\$611,725	5.50%	\$33,645	\$67,290
<b>6</b>	<b>66</b>	<b>\$654,545</b>	<b>5.50%</b>	<b>\$36,000</b>	<b>\$72,000</b>
7	67	\$700,364	5.50%	\$38,520	\$77,040
8	68	\$749,389	5.50%	\$41,216	\$82,433
9	69	\$801,846	5.50%	\$44,102	\$88,203
<b>10</b>	<b>70</b>	<b>\$857,976</b>	<b>6.00%</b>	<b>\$51,479</b>	<b>\$102,957</b>
11	71	\$918,034	6.00%	\$55,082	\$110,164
12	72	\$982,296	6.00%	\$58,938	\$117,876
13	73	\$1,051,057	6.00%	\$63,063	\$126,127
14	74	\$1,124,631	6.00%	\$67,478	\$134,956
15	75	\$1,203,355	6.50%	\$78,218	\$156,436
16	76	\$1,287,590	6.50%	\$83,693	\$167,387
17	77	\$1,377,721	6.50%	\$89,552	\$179,104
18	78	\$1,474,162	6.50%	\$95,821	\$191,641
19	79	\$1,577,353	6.50%	\$102,528	\$205,056
20	80	\$1,687,768	7.00%	\$118,144	\$236,287

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Remember, these are just two situations. Your income strategy would be tailored to your specific situation and goals. In any case, a contract with riders like these could have the capability of helping you face retirement with greater financial confidence, knowing that:

- You cannot outlive your money.\*\*
- You can have a hedge against inflation and an opportunity to increase your monthly income.
- You can get extra money for healthcare if you need it.\*\*
- Your loved ones can be provided for when you're gone.\*\*

Looking at the options—continuing with what you have or moving into a strategy that has the capability to maximize your money—doesn't it make sense to do a full evaluation of your prospects for the future?

One of our insurance-licensed agents, all of whom are highly trained retirement income planners, would be happy to meet with you to discuss your individual situation in detail. We offer this service at absolutely no cost. And there is no obligation on your part to buy any product or continue doing business with us.

Our focus is on helping people. We don't see ourselves as people who just sell insurance products. Rather, we are people who help others understand the realities of what they are facing in retirement, and assist them in engaging strategies that can allow them to feel more confident about their future.

Let us help you take steps toward living a happier, more confident retirement.

Call Toll Free Today:

**855-260-0575**

# 5 Steps to Greater Financial Confidence in Your Retirement



1. You have an initial meeting with your highly trained retirement income strategist.

2. We study the information you provide and start looking at products and strategies that be the most suitable for your unique scenario.



3. We present our findings and your optional products from several different insurance companies with which we work.

4. If you decide to continue, our team goes to work with you on your annuity and/or life insurance applications.



5. We help you manage your retirement income strategy, as well as help you deal with financial changes that may occur in your life.

# How Does J.D. Mellberg Financial Measure Up?

## A Checklist to Help You Find Out Now!

### J.D. Mellberg Financial



You have access to proprietary financial products that are exclusive to J.D. Mellberg Financial.



Dedicated to continue our own education – to help you understand what is happening with your money so you can make better-informed decisions.



You know that you can adjust your strategy at any time if a situation comes up that requires restructuring. (Limitations apply. See your contract for full terms and conditions.)



Your retirement income strategy is tailored to your specific goals, incorporates protection of principal and guaranteed\* income for life\*\*. Many of the strategies have potential for additional growth without exposure to stock market downturns.



Your retirement income strategist has researched hundreds of products and knows numerous ways of combining them for optimizing your income in retirement.



Your strategy is monitored by a highly qualified team, led by your personal representative.



Your firm's CEO is recognized as a top retirement income strategist in the United States.



Your income strategy can be built to include inflation protection with increasing income.\*\*



Your agent is independent and therefore committed to offering the most suitable products for your situation.

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**Call today and set up your individualized strategy session.**

It's a valuable offer—absolutely free to you, with no obligation.

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Appointments are limited, so don't delay!

We're looking forward to helping you plan your future.

**855-260-0575**





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