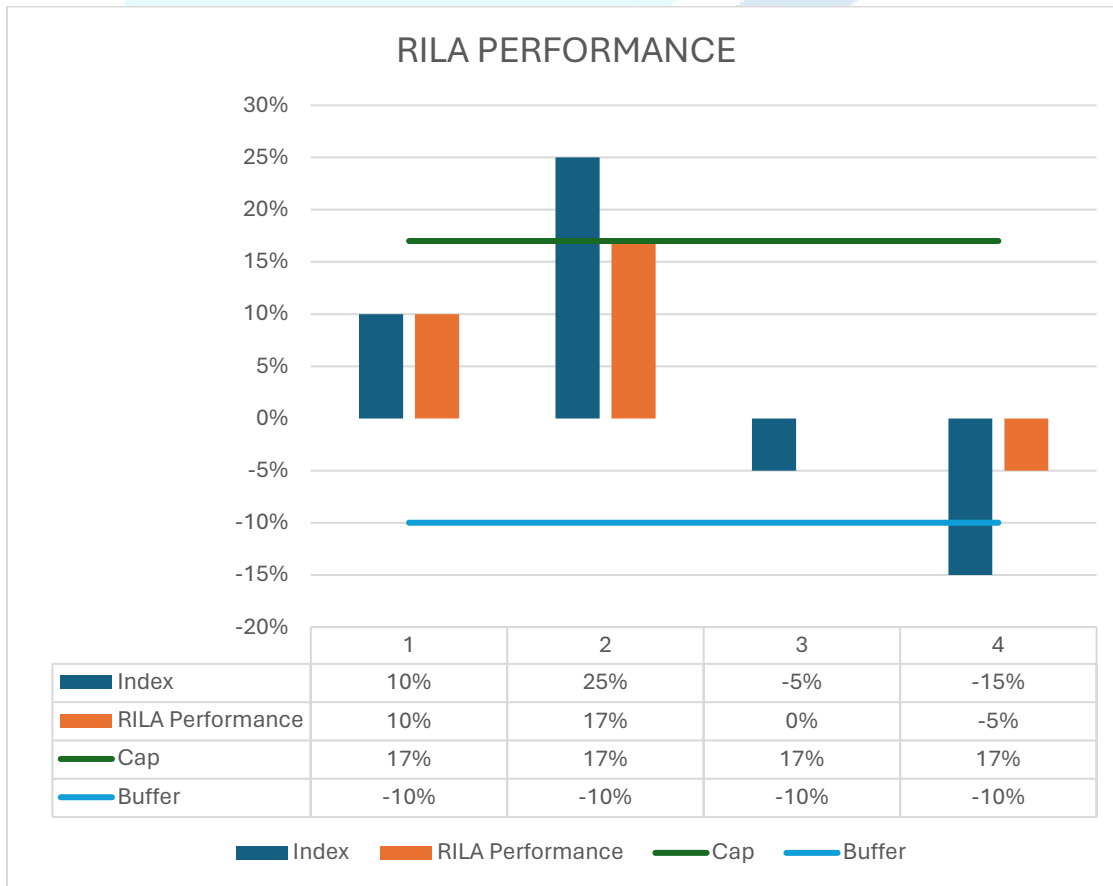


Triathlon University: Minimizing Volatility When Planning for Retirement, Registered Index Linked Annuity

As you approach that finish line of a successful and arduous career, the goal of retirement is in sight. The years of 401k contributions and additional savings have performed well, but with five, ten or two years left in your earning career, what is the best investment strategy to ensure the scheduled retirement date.

Poor market performance in the last years before retirement can derail your plans. Lower account balances might require extra years of employment. A serious punch in the gut! Registered Index Linked Annuity (RILA) offers a solution to minimize volatility while maintaining equity exposure.

The investment options in RILAs can reduce losses in negative markets in exchange for capping gains. The most popular investment segment of RILAs is a long S&P 500 exposure with a 10% buffer, which means the investment is protected on the first 10% loss of the index combined with a cap on gains. The below chart & table illustrate how the RILA performs relative to the Index in four situations.



The power of the buffer is illustrated in situations 3 and 4. In situation 3, the index was down 5%, and the buffer protected the RILA investment which resulted in a flat performance for the year. The Index was down 15% in situation 4, and the 10% buffer reduced the loss to 5%. The benefits of the buffer are offset by the cap as demonstrated in situation 2. The index appreciated 25%, however the 17% cap limited the annual gain to 17% for the year.

There are many investment options in RILAs. For example, strategies can pay a positive return when the market goes down, subject to buffers, and others that instead of a cap, credit a fixed percentage if the underlying index is positive. Investment segments are based on a variety of equity indexes, including the S&P 500, Nasdaq 100, and Russell 2000. Some RILAs have income riders with deferred incentives and additional buffers to maintain a steady level of income.

RILAs can help secure a successful retirement, but to maximize their impact it is best to consult with Triathlon Partners LLC. Annuities are multi-faceted products and are not suited for all investors and account types. Our goal is to engage, educate and empower our clients to make confident decisions at the appropriate time. Let us assist you plan your retirement.

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