

## Everyone Deserves Their HUG

Don't talk to strangers, a stern warning parents universally command. A HUG from a financial advisor/ insurance salesman would be forewarned as well. However, I am not referring to a genuine affectionate or a greasy handsy personal space invasion type of hug. This HUG, should be embraced, and is an acronym for house, utilities and groceries. It includes the essential expenses incurred during retirement. It is an overwhelming task to predict and manage cash flow for a retirement that can last 30 years.

The HUG is a vital part of retirement planning, and an annuity can cover those essential and predictable expenses as its stream of income lasts a lifetime. The reputation of annuities is tainted by high fees and commissions with onerous penalties for early withdrawals. Annuities are also associated with low interest rates of the 2010s.

The marketplace has changed. Annuities sold through Triathlon Partners have zero commissions. We vet the products to ensure there are low fee investment choices, and the product fees purchase valuable benefits. These benefits vary, some of the more popular options are listed below.

1. A minimum increase in future income of 5-7% per year during the investment phase.
2. A death benefit that can return a minimum of the initial investment. A desirable characteristic for legacy and special needs planning, couples with a significant age difference, and the uninsurable.
3. Payout percentages that increase every year income is deferred.
4. Investment opportunities that limit annual losses.
5. Varying income choices can increase total income when incorporating a social security strategy.

In the investment world, diversification is desirable, that includes sources of income. Funding your HUGs with a retirement annuity is a practical way to manage retirement spending. Investment incentives offer greater benefits to those that start planning early. A great way to fund a retirement annuity is with a 401k. Do you have a 401k from a former employer? Typical 401k plans have limited and high fee mutual fund investment choices, plus a service charge from the former employer. Contact Triathlon Partners to maximize that retirement nest egg to ensure plenty of HUGs during your golden years.

Annuity incentives are bountiful. It is a vast and difficult product landscape to navigate. Triathlon Partners' goal is to engage, educate and empower. We explore the entire array of options and identify excellence for your incredible retirement experience.

### Contact us

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