

Protect Clients' Cash from Inflation Erosion



Problem:

The risky reality of cash is that inflation reduces its value over time. Even a modest 2% annual inflation rate can significantly erode savings over a 20-year retirement.



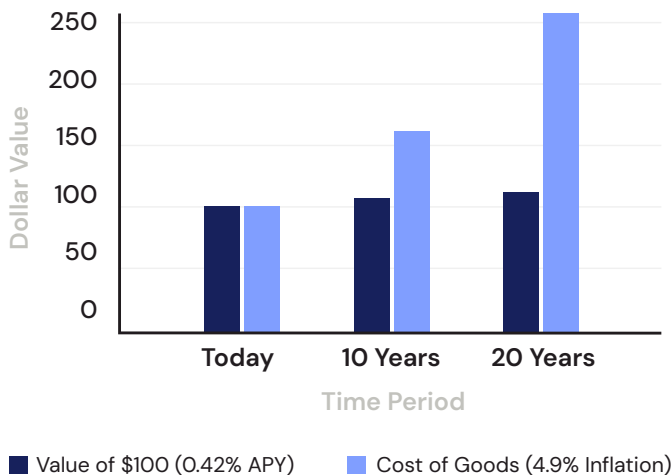
Potential Solution:

Managing inflation's impact is crucial to achieving long-term retirement goals. Fixed Indexed Annuities (FIAs) provide a powerful alternative to cash by offering growth potential, principal protection, and inflation-adjusted income, helping clients preserve and grow their retirement savings.

Why Savings Loses Purchasing Power

From 2021 to 2024, the average annual inflation rate was 4.9%, compared to just 0.42% APY on savings accounts¹. This imbalance can leave clients with too much in cash vulnerable to running out of money in retirement.

Impact of Inflation vs. Savings Growth Over Time

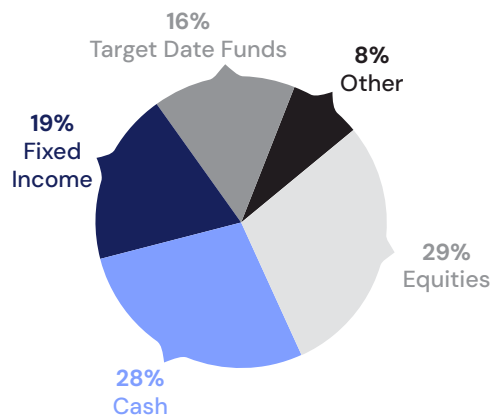


How Much Cash Is Too Much?

Many Americans, including those in workplace retirement plans, allocate a significant portion of their savings to cash, according to the Schroders 2024 US Retirement Survey².

While having liquid assets for emergencies is wise, **financial experts recommend** keeping only 2–10% of a portfolio in cash³ for liquidity needs. However, many consumers hold significantly more—potentially missing out on growth opportunities.

Portfolio Allocation



Why FIAs

Fixed indexed annuities are a smart strategy for clients who may decide they have too much of their retirement savings allocated to cash.

► **Principal Protection:**
Help shield retirement funds from market downturns

► **Market-Linked Growth:**
Boost earning potential in various market conditions

► **Tax-Deferred Growth:**
Triple compounding on principal, interest, and tax savings

► **Inflation-Adjusted Income:**
Help manage rising costs with an option for increasing guaranteed* income payouts

► **Flexible Income Planning:**
Stagger income streams to address inflation and longevity risks

Help “Future-Proof” Clients’ Retirement Savings

FIAs, such as United Life Life’s WealthChoice, provide stability, growth potential, and the ability to maintain greater purchasing power in retirement.

To learn more about **WealthChoice** as a strong alternative to cash—call our sales desk at **800-637-6318**.

*Guarantees rely on the financial strength and claims-paying ability of the issuing insurer.

1. <https://smartasset.com/checking-account/average-savings-account-interest>
2. <https://www.schroders.com/en-us/us/institutional/clients/defined-contribution/us-retirement-survey/>
3. <https://www.usbank.com/investing/financial-perspectives/investing-insights/percentage-of-cash-in-my-portfolio.html>

A fixed indexed annuity is not a security and is not an investment in the stock market. Indexed interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Not FDIC/NCUA insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value