myRetirement Design
Clarity for the road ahead

The Retirement Stack

Income by design. A repeatable, roles-based framework for building retirement plans layer by layer.

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Legacy
Life insurance + Roth conversions

Growth Engine
Investment portfolio + growth annuity

Guaranteed Income Floor
Lifetime income annuities

Foundation
Social Security + pensions

THE PROBLEM

Will The Money Last?

Most people arrive at retirement with accounts, not income. They have a pile of money and one terrifying question: will it last? Three things make that question hard.

The paycheck stops

After 40 years of income arriving on schedule, clients must now write their own paycheck from savings.

Sequence risk hits early

A bad market in the first five years of withdrawals can permanently damage a plan, even if averages recover.

Products without a job

Clients own a drawer full of vehicles nobody ever assigned a purpose. Overlap, gaps, and confusion follow.

THE ROLES-BASED METHOD

"Every dollar should have a role. Every vehicle should have a job."

1. **Define the job**

   What must this money do? Income, growth, protection, or transfer.

2. **Size the job**

   How much is needed, starting when, and for how long?

3. **Pick the vehicle**

   Only then choose the product built to do that job best.

THE FRAMEWORK

The Retirement Stack

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Built from the bottom up

1. Foundation

The guaranteed lifetime income a client already has: Social Security and pensions.

2. Guaranteed Income Floor

If essentials exceed the Foundation, an income annuity closes the gap for life.

3. Growth Engine

Everything above the floor is built for long-term growth: a diversified portfolio paired with a growth annuity.

4. Legacy

Assets positioned for efficient transfer through life insurance and Roth conversions.

STEP 1

Find the Essentials Number

Before any product, any allocation, any illustration: what does it cost this household to keep the lights on and the life running? Separate every expense into two buckets.

Essentials

- Housing, utilities, insurance
- Groceries and transportation
- Healthcare premiums and taxes

Discretionary

- Travel and hobbies
- Dining out, gifts, upgrades
- The "fun" the portfolio funds

The Essentials Number

$6,000/mo

The paycheck retirement must replace, every month, for life. (Sample household)

STEP 2 · LAYER 1

The Foundation Number

The Foundation is the guaranteed lifetime income a client already owns: Social Security and any pensions. It arrives every month, for life, no market required. Compare it to the Essentials Number and one of two things is true: the essentials are covered, or there is an income gap.

Essentials Number		Foundation Number		Income Gap
$6,000/mo	−	**$4,200/mo**	=	**$1,800/mo**

Timing matters: run the math at the month essentials begin, using the claiming strategy you actually recommend.

STEP 3 · LAYER 2

Build the Guaranteed Income Floor

If there is a gap, we close it with contractual lifetime income: an income annuity sized to the gap, nothing more. Only lifetime income vehicles qualify for this layer.

- Sized to the gap: in our sample, $1,800/mo of joint lifetime income. The client buys a paycheck, not a product.
- Lifetime income only. Bond and CD ladders can fund a period, but only mortality credits can guarantee a lifetime.
- Transfers longevity risk and market risk on essential spending to the insurance carrier.
- Gives clients psychological permission to spend, and lets the rest of the money take real long-term risk.

Essentials covered. For life.

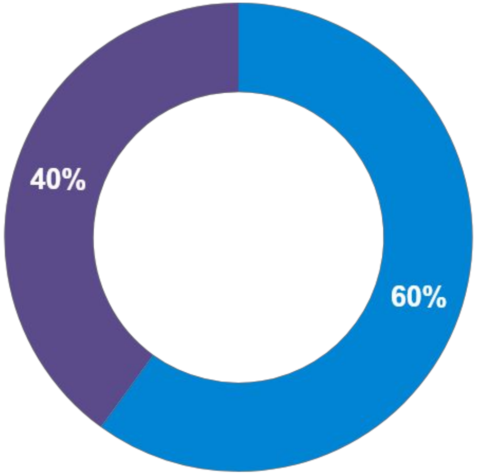
Foundation + Floor = every essential dollar arrives on schedule regardless of markets.

Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

STEP 4 · LAYER 3

The Growth Engine

With essentials guaranteed, everything above the floor is free to pursue long-term growth. The Growth Engine pairs two components with two different jobs.



60% · Investment Portfolio

A diversified, professionally managed allocation such as a Global Core portfolio. Job: long-term growth, liquidity, and rising income for the discretionary life.

40% · Growth Annuity

A growth-focused annuity (such as a fixed indexed annuity) with a 0% floor in down years and index-linked crediting in up years. Job: stabilize the engine.

Typical split. Actual allocation is set by the Investment Strategy Assessment and the client's Design Profile.

Why the 40% Growth Annuity Sleeve

Sequence protection

In down markets, withdrawals come from the annuity sleeve instead of selling depressed equities. The portfolio gets time to recover, which defuses the early-retirement sequence-of-returns problem.

Volatility buffer

A 0% crediting floor means the sleeve does not participate in market losses. That dampens the volatility of the whole Growth Engine and keeps clients invested through rough years.

The bond alternative

The sleeve occupies the role bonds traditionally played, with no duration risk when rates rise, tax deferral, and index-linked upside potential in exchange for caps and limited liquidity.

Fixed indexed annuities are insurance contracts, not securities, and do not directly participate in the market. Caps, participation rates, spreads, and surrender charges apply and limit growth potential. Guarantees are backed by the claims-paying ability of the issuer. Comparisons to bonds are conceptual; performance outcomes vary by product and period.

STEP 5 · LAYER 4

The Legacy Layer

With income secured and growth engineered, the top of the Stack positions assets to transfer on purpose, not by accident. Two tools do the heavy lifting.

Life insurance

- Delivers an income-tax-free death benefit to heirs
- Converts unneeded RMD dollars into leveraged legacy
- Riders can add living benefits such as chronic illness protection

Roth conversions

- Fill low-bracket "gap years" between retirement and RMDs
- Move growth from forever-taxed to never-taxed accounts
- Blunt the SECURE Act 10-year rule for non-spouse heirs

North American: Strength and Stability

A+ A.M. Best (Superior)

A+ S&P Global (Strong)

A+ Fitch Ratings (Stable)

140+ years

In business since 1886

$46.9B

Total assets (12/31/2025)

98%

Investment-grade bond portfolio

708,000+

Life and annuity policies in force

Privately held member of Sammons Financial Group, insulated from the short-term earnings pressure public carriers face.

OUR PREFERRED GROWTH ANNUITY

VersaChoice 10

10.1% S&P 500 annual cap

For premium of $75,000+ · 0% floor in down years

OUR PREFERRED INCOME ANNUITY

Income Pay Pro

Guaranteed lifetime income, the product funding the Income Floor in our case study.

Data as of 12/31/2025 per statutory annual statements. A.M. Best A+ (Superior): 2nd highest of 15; S&P A+ (Strong), affirmed 5/15/2025: 5th of 22; Fitch A+ (Stable), 6/17/2025: 5th of 19. Ratings reflect claims-paying ability, not product performance, and are subject to change. Cap is current as of July 2026 for the S&P 500 annual point-to-point option at the stated premium band; subject to change at renewal.

THE STACK IN ACTION

Meet the Sample Household

Sample household

- Married couple, both age 65
- Retiring at 67, two years from now
- $1,000,000 in total savings
- Essentials Number: $6,000/mo
- Social Security at 67: $4,200/mo combined
- Income gap: $1,800/mo

The two-year runway is an asset. It gives every move below time to work before the first paycheck is needed.

The plan, in three moves

1

Fund the Income Floor

$250,000 buys the $1,800/mo gap as guaranteed lifetime income, starting the month they retire.

2

Build the Growth Engine

The remaining $750,000 is split 60/40: diversified portfolio plus an indexed annuity buffer.

3

Position the Legacy

Roth conversions in the low-bracket years plus a survivor life insurance review.

Fund the Income Floor

Total savings

$1,000,000

Ready to be given jobs

$250,000

North American Income Pay Pro

- Defers for two years while they finish working
- At 67, turns on $1,800/mo of guaranteed joint lifetime income
- The gap is closed the same month the paychecks stop

Remaining to allocate: $750,000

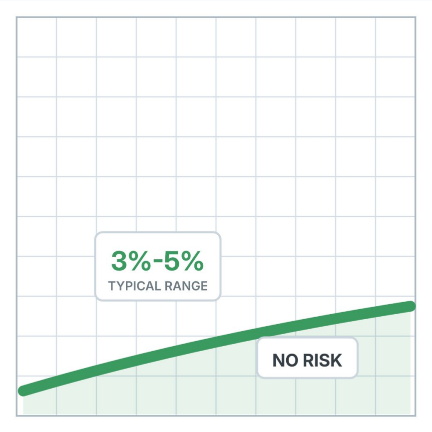
Essentials: covered for life from day one of retirement

Hypothetical illustration. Income figures depend on current rider terms, payout rates, ages, and deferral period, and are subject to change. Rider charges may apply. Guarantees are backed by the claims-paying ability of the issuing insurance company.

Asset Location

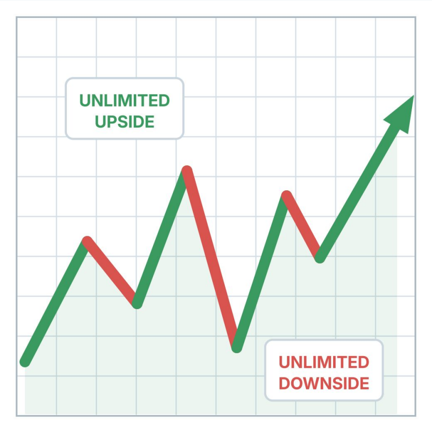
Diversify between different risk/reward strategies. There are three ways money can grow.

1 FIXED



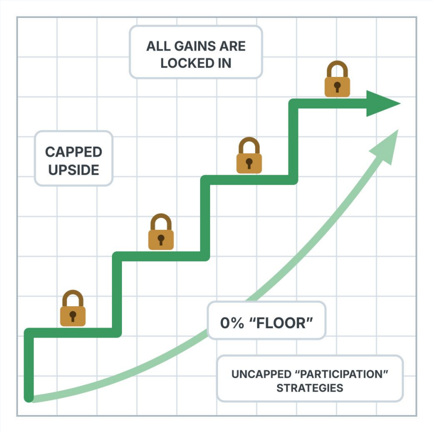
Low guaranteed growth

2 VARIABLE



Full stock market exposure

3 INDEXED



Stock market linked growth, with built-in downside protection

Different strategies. Different levels of risk. One goal: **Protect and grow your wealth.**

Conceptual illustration, not actual performance. Indexed annuity credits are subject to caps, participation rates, and spreads; the 0% floor does not reflect any rider charges or surrender schedules.

Build the Growth Engine

Remaining savings

$750,000

Split 60/40 by job

60% · $450,000

Global Core Portfolio

Diversified, professionally managed growth. Funds the discretionary life and long-term inflation fight.

40% · $300,000

North American VersaChoice Indexed Annuity

10.1% annual cap, 0% floor. The volatility buffer: withdrawals come from here in down years so the portfolio is never sold at a loss.

Every dollar now has a role. Unallocated: $0.

Hypothetical illustration. Cap and floor reflect current product terms and are subject to change at renewal. Fixed indexed annuities are insurance contracts, not securities; surrender charges and crediting limitations apply. Advisory services and portfolio management are separate from insurance products.

The Completed Stack

At age 67, day one of retirement

- $6,000/mo of essentials fully guaranteed for two lifetimes
- $750,000 Growth Engine with a built-in volatility buffer
- Two gap years already earmarked for Roth conversions
- One picture the couple can explain to their kids

Legacy
Roth conversions in gap years + survivor life insurance review

Growth Engine
$750,000: $450,000 Global Core + $300,000 VersaChoice (60/40)

Guaranteed Income Floor
$250,000 Income Pay Pro paying $1,800/mo joint life from 67

Foundation
Social Security: $4,200/mo combined, beginning at 67

WHY IT WORKS

Better for Clients. Better for Your Practice.

For the client

- One picture they can actually understand and retell
- Permission to spend: essentials never depend on markets
- Sequence risk engineered out of the fragile early years
- A legacy that transfers by design, not by default

For your practice

- A repeatable process you can run in every appointment
- Annuities positioned by job description, not product pitch
- Natural fit for hybrid practices: advisory + insurance each do their job
- A planning story referral partners and compliance can get behind

RECAP

The Five Steps, Every Time

1

Essentials

Find the monthly Essentials Number.

→

2

Foundation

Total Social Security + pension income.

→

3

Income Floor

Close any gap with lifetime income.

→

4

Growth Engine

Split the rest ~60/40, portfolio + growth annuity.

→

5

Legacy

Life insurance + Roth conversions.

Same order, every client. The design changes; the discipline does not.

Every dollar has a role.
Every vehicle has a job.

Questions?

Sean Jantz · Jantz Wealth Solutions · jantzwealth.com
The Straight-Talk Retirement Guide, available on Amazon