

The Retirement Income Acceleration System

READ THIS FIRST:

Do not let the simple appearance of this report mislead you. I have a great graphics designer that puts together wonderful documents and reports with beautiful pictures. But I have voluntarily chosen to not do that for this report. Opting instead for minimal pictures.

Why?

Because I want this report to be easily printable for you if you happen to learn better by holding a physical copy in your hand. And white background with black font is very easy on a printer, as compared to other “more pretty” looking reports with solid color backgrounds, multiple pictures, etc., that when printed on an ink printer almost come out of the printer feeling wet and using up a substantial amount of your ink.

Also, if you prefer reading this document on your computer or smart phone, the black font on white background is easiest on the eyes.

Save this document to your computer for future reference. I want you to understand the simple, yet powerful, concept that is the Retirement Income Acceleration System, and how it might actually be the exact solution you are needing as you near retirement or may already be retired. It has helped many others, so it may also be a huge help to you.

Lastly, I have included links in this document that you can click on to take you to videos of me personally going deeper into the concepts to help you better understand how the Retirement Income Acceleration System might significantly help you overcome common challenges many retirees face.

Here's to your retirement success!

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Hi.

My name is Chris Hammond. I am the owner of Retirement Planning Made Easy.

What you hold in your hand (or are looking at on your computer screen) will introduce you to a concept that could possibly answer some of your common retirement challenges, worries, and anxieties that many people have as they are approaching retirement, or have recently retired.



Chris Hammond

This concept is not complex. It is straight forward... **yet can be amazingly effective.**

It is specifically designed for people in retirement, or nearing retirement, that may be concerned with some of the following:

- Worried about losing money in the market on their 401k, IRA or brokerage account
- Anxious about how am I going to get enough growth on my investments consistently over my retirement so that they will last me the rest of my life.
- Struggling with the reality that they need growth on their money so they can make withdrawals from their portfolio during retirement, but to get that growth may require them to take risks with their investments that could expose them to extraordinary possible losses leaving them in worse shape.
- Concerned that safe investments (like FDIC insured bank CD's) may preserve their principal, but the interest rates they pay are so tragically low they are not sufficient to live on, causing the investor to dig into their principal to meet their retirement needs. Which leads to the ultimate concern...
- Afraid that over time digging into their principal may possibly lead to their biggest fear of running out of money in retirement, or at the very least being in a position in their later years where their portfolio has been reduced so much that it has left them in a vulnerable position with few if any options.

This document you are now reading will introduce you to a concept that is **based on sound personal financial principles that have been around for decades.**

Yet for some reason, these principles are not as widely known and applied as they should be.

I blame the financial services industry for this oversight.

An oversight that could lead you to make decisions with your retirement money that are not in your best interest... **through no fault of your own.**

Who Am I

My name is Chris Hammond. I am a financial advisor. To be more specific, I am a financial advisor that focuses on helping people prepare for their retirement by showing them how to invest in such a way as to:

- Create predictable streams of income
- Streams of income that will last for the rest of your life (and your spouse's life)
- Income that in some cases can be designed to increase automatically over time, regardless of what the stock market does
- Help people stop losing money
- Help investors preserve their lump sum principal so they can't run out of money in retirement
- While building in liquidity and flexibility along the way

... And most important, do all these things simultaneously.

To accomplish all of these goals simultaneously, I use a process I call The Retirement Income Acceleration System.

I have utilized this system for clients to help them solve some of their biggest concerns they faced in retirement. Concerns such as, **how to generate lifetime income, how to combat inflation with automatic income increases over time, how to help preserve principal and not fully deplete their nest egg, how to help them turn their portfolio into a tool that will help support them financially in retirement while not having to worry about running out of money.**

The Retirement Income Acceleration System is a detailed strategy that shows you how to do this.

It is based on reality and math. Not hypotheticals and probabilities that say, "Congratulations you only have a 23% chance of running out of money in retirement."

There is no comfort in an answer like that, yet so many advisors deliver those types of "solutions" to their clients.

You only get one chance to retire.

Therefore, this system is based on guarantees that last a lifetime.

It is designed to help your life savings work for you in such a way as to create predictable guaranteed income, income that increases over time, without fully depleting or forfeiting your nest egg.

What Changes As We Approach And Enter Retirement...?

In a word... Income.

In retirement your primary income source goes away, namely your salary.

This can change everything in regards to how you invest your money.

In the earlier stages of life the goal is typically to see how much we can accumulate. During that phase it is more appropriate to take greater risks with your investments in order to achieve the higher growth rate.

While these investments may have greater growth potential, the downside is they will typically be more volatile, meaning some years they could be down 20%, 30%, or even 40%.

But that may be ok if you are still working and have your paycheck coming in to cover expenses so you can ride out the market correction.

But when you retire and the paycheck goes away, many people become dependent on regular withdrawals from their portfolio to cover retirement expenses. They may not have the option to put off making withdrawals until the market rebounds.

And if your portfolio happens to be down due to a market correction (like 2000-2002 or 2008), those necessary withdrawals you need to take will only further decrease the value of your portfolio... **possibly creating a mathematical death spiral that your portfolio may never recover from.**

That's why it is critical you work with an advisor that understands the **vast difference between the accumulation phase of life vs the preservation/income phase of life** that you may now be in. If you are reading this document, you are probably in (or approaching) the preservation / income phase of investing.

[Click here to watch 5-min video of me explaining just how dangerous it can be to you when your advisor does not understand the differences in the Accumulation Phase vs. Preservation / Income Phase of life.](#)



www.RetirementPlanningMadeEasy.com/Accumulation-Preservation/

The Retirement Income Acceleration System has helped many of our clients have a better retirement because they know:

- Their retirement income is guaranteed for life

- A stock market crash will have no impact on their income
- Their income can be set up to get larger over time to offset rising costs of living
- Their time spent managing their investments can potentially be reduced to 1-hour per year
- And it has helped them to no longer need to worry about the daily changes in the market, or what the latest interest rate is because their income needs and asset preservation needs are met

Conclusion: Financial planning in retirement is vastly different than the old advice you received during your working years.

Questions to Ask Yourself

Who may benefit the most from the Retirement Income Acceleration System?

Well, if you are near retirement, or already retired, here are some questions to ask yourself about your current retirement plan. **If you cannot answer YES to all of these questions, then the Retirement Income Acceleration System may help you add additional fortification to your retirement plan.**

- Will my current financial plan guarantee that I have **enough** income to live on in retirement?
- Will my current financial plan guarantee that I will **never run out of income** in retirement?
- Will my current financial plan guarantee that my **income will automatically increase over time** to help offset rising costs of living?
- Does my current financial advisor specialize in helping retirees and near retirees?
- Does my current financial plan help preserve my nest egg and grow it?
- Will my current financial plan take care of my spouse if something happens to me?
- **Does my current financial plan help protect me if and when a stock market downturn occurs?**
- Under my current plan, would I still be able to take income withdrawals from my portfolio even if a stock market downturn occurred... **or would I have to stop withdrawals, possibly restrict my lifestyle, or be forced back to getting a job again?**

If you can't answer YES to all these questions, the Retirement Income Acceleration System may help you to bring additional security to your very retirement.

[Click here to see a video where I go deeper into these questions as well as discuss the specific type of person that stands to potentially benefit the most by being able to answer these questions.](#)



www.RetirementPlanningMadeEasy.com/8-Questions/

The Simple, Yet Powerful Concept That is The Retirement Income Acceleration System

Many people that reach out to me for help express frustration with “solutions” they have been shown in the past.

1. On one end of the spectrum are solutions that are good at growing your nest egg, but not so good at guaranteeing income for life.
2. On the other end of the spectrum are solutions that may be good at guaranteeing income, but they are not so good at growing money long-term.

The first “solution” leaves you open to a market downturn causing your savings to potentially evaporate in losses. The second solution leaves you open to the risk of rising costs of living eating away at your ability to afford your lifestyle.

The Retirement Income Acceleration System seeks to address both the necessities of growth on investments, as well as providing predictable income for life. It does this through a 3-bucket approach.

Bucket #1: Emergency Cash

The first bucket is for the sole purpose of having liquid cash on hand to handle emergencies that may arise. This could be home repairs, new car, or many other things.

The Emergency Cash Bucket helps make sure you don’t have to divert funds from other buckets that are serving the very important role of providing income and growth.

Bucket #2: The Income Bucket

The Income Bucket provides income for life. This can be deposited directly into your bank account on a monthly basis if you so choose. If done properly, and set up early enough, it can often times be set up to automatically get bigger over time. This helps you to offset the effects of rising costs of living over time.

Bucket #3: The Growth Bucket

The Growth Bucket is where you put your money that is allocated to long-term growth potential, to help your nest egg remain intact throughout retirement... even while drawing income to live on.

[Check out this 5-minute video. I discuss the power of this 3-Bucket Method, and how it might actually be able to solve the challenges you may be facing in retirement.](https://retirementplanningmadeeasy.com/3-buckets-explained/)



<https://retirementplanningmadeeasy.com/3-buckets-explained/>

The Laddered Income Growth Strategy

With money set aside for emergencies as well as potential growth, we can now take a more detailed look at how we create an automatically increasing retirement income for life.

Did you know? There are contractually guaranteed and insured products available that will pay you monthly income for the rest of your life, and will keep paying that income long after the original deposit runs out... ***Guaranteed***

By combining a few of these products together and staggering them over time, you can have a stair-step effect to where you automatically get a raise in your retirement income every few years as you get older...

When you know how to use these products correctly, and exactly how much of your overall money to put into each of them, you can create an increasing income on autopilot that can never run out, and can never be negatively affected by a stock market downturn.

By using very specific mathematical formulas we are able to calculate the exact amount of income you'll need to live comfortably in retirement. These mathematical formulas help us decide the exact financial tools and the precise amount we need to distribute into each of them to make your nest egg work for you.

By combining the 3 Financial Buckets with the Laddered Income Growth Strategy and our mathematical process we can optimize the Retirement Income Acceleration System to match your ideal personal and lifestyle requirements. This is the only system that allows you to generate increasing retirement income, cover for emergencies while still allocating money for growth potential.



Next Steps – A Unique Opportunity



The Retirement Income Acceleration System can help create massive change to a financial future when properly understood and implemented. But unless it's set up correctly it may remain an underutilized tool that sits in the background. It's like having the keys to a supercar but not knowing how to drive it.

So, if you'd like to see how well this Retirement Income Acceleration System can work for you, I'd like to show you with an in-depth look into your financial

situation in a one on one Discovery Session.

On this discovery session we will

- Get an understanding of your financial and personal goals
- Have a look at your current plan and see where that will lead you
- See if, and how much better off your situation can be with the Retirement Income Acceleration System in place

On this call, you will be talking to me, not a junior advisor or assistant.

To book your Discovery Session simply [CLICK HERE](#).



Chris Hammond

**BOOK A STRATEGY
SESSION NOW**

www.RetirementPlanningMadeEasy.com/Schedule/

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