



LIVING IN RETIREMENT

Planning With Purpose Workbook



AGFinancial.org/PlanningWithPurpose

An elderly couple is sitting on a dark green metal park bench in a lush green field. The man is in the foreground, wearing a light green short-sleeved shirt, light-colored trousers, and tan sandals with dark socks. The woman is behind him, wearing a white top. They are both looking towards the right. In the background, another similar bench is visible on a path.

What will you be doing at 97?

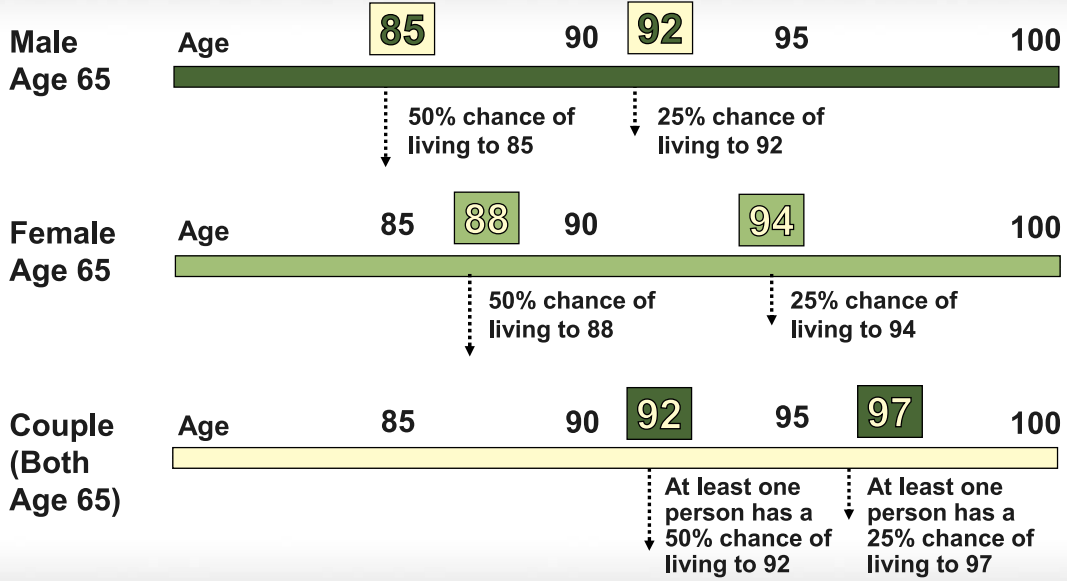
A couple today, where both are 65, has a 25% chance that one of them will live to be 97 years old. Making your assets last may be one of the greatest risks you face.


A thorough plan on how to invest and how to withdraw can go a long way to managing this risk as you enjoy retirement.

“My son, do not forget my teaching, but keep my commands in your heart, for they will prolong your life many years and bring you prosperity.” Proverbs 3:1-2, NIV



 Longevity



 NOTES

Making it Last.

It is important to take a look at all of your assets. Many have probably appreciated greatly over the years but aren't providing enough income. This is where solid planning can help.

There are many ways to unlock those assets so they provide income for you.

The channels to do so may also provide a great blessing to a loved one while providing tax benefits for you.

The one variable you have direct control over is how much you will withdraw annually.

Factor inflation in and you may need twice as much income 25 years from now just to equal the buying power you have today.

Common assets that can be unlocked for more income:

Real Estate • Securities • Businesses



+ LIVING IN RETIREMENT

What is your current income?

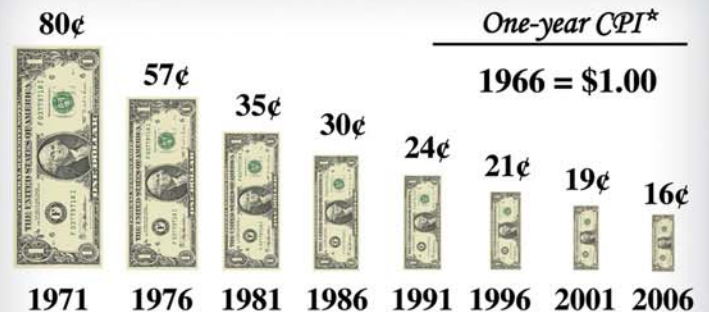
How much retirement income do you need?

What are your current assets?

Do you have assets that could be unlocked for more income?

Are your investments keeping pace with inflation?

Inflation



*Consumer Price Index

The Consumer Price Index returns utilized to calculate the value of a dollar over time is the CPI All Urban Consumer Not Seasonally Adjusted Data supplied by the Bureau of Labor and Statistics. CPI Data levels can be obtained from <http://data.bls.gov>

Invest Wisely.

Appropriate allocation is vital to your retirement income. Retirees with portfolios overly concentrated in conservative investments run the risk of outliving their assets. Sound investment planning includes the right mix of stocks, bonds and other investments and does not have to compromise your biblical values. Our solutions can provide you with peace of mind knowing your money is not invested in companies that profit from such things as abortion or pornography.

“

Solomon understood the principle of staying at it and not worrying about the wind or the rain:

When the clouds are full of water, it rains. When the wind blows down a tree, it lies where it falls. Don't sit there watching the wind. Do your own work. Don't stare at the clouds. Get on with your life. Just as you'll never understand the mystery of life forming in a pregnant woman, so you'll never understand the mystery at work in all that God does. Go to work in the morning and stick to it until evening without watching the clock. You never know from moment to moment how your work will turn out in the end.” *Ecclesiastes 11:3-6, The Message*

+ RISK QUIZ

	Answer the following questions below and then total your score at right	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Your Score	TOTAL SCORE: <input type="text"/>
1	I seek the maximum possible investment return even though, in the event of an extended down market, it could potentially take me several years to recover from losses.	100-80% 5	80-60% 4	60-40% 3	40-20% 2	20-0% 1		<p>Suggested Portfolio</p> <p>Score: 10-19 Conservative 20% Equities / 80% Fixed</p> <p>-----</p> <p>Score: 20-26 Moderate 40% Equities / 60% Fixed</p> <p>-----</p> <p>Score: 27-33 Balanced 60% Equities / 40% Fixed</p> <p>-----</p> <p>Score: 34-40 Aggressive 80% Equities / 20% Fixed</p> <p>-----</p> <p>Score: 41-50 Equity Aggressive 100% Equities</p>
2	I'm unwilling to take several years to recover from losses and therefore prefer investments with the lowest possible risk, regardless of return.	1	2	3	4	5		
3	I'll take only the amount of investment risk required to avoid loss of buying power due to inflation.	1	2	3	4	5		
4	The safety of my retirement savings is important, because I won't have other significant financial resources for retirement.	1	2	3	4	5		
5	The growth of my retirement savings is important, because I won't have other significant financial resources for retirement.	5	4	3	2	1		
6	I'll sacrifice maximum returns in exchange for steadier, more consistent growth of my assets.	1	2	3	4	5		
7	I'll invest for higher returns and accept higher risk so that I may save enough to improve my lifestyle after I'm retired.	5	4	3	2	1		
8	If I can contribute more to my savings plan, I'll likely take less risk and settle for a lower return.	1	2	3	4	5		
9	If there were such a thing as a guaranteed investment, I would put all of my money into it even if returns did not keep up with inflation.	1	2	3	4	5		
10	I will retire in:	0-4 yrs. 1	5-10 yrs. 2	11-15 yrs. 3	16-20 yrs. 4	21+ yrs. 5		

How much is enough?





+ QUESTIONS TO CONSIDER

How much is enough for you?

How much is enough to leave your family?

How much is enough to leave for God's work?

“

Scripture talks about this very topic specifically in the parable found in Luke chapter twelve:

...The ground of a certain rich man produced a good crop. He thought to himself, “What shall I do? I have no place to store my crops.” Then he said, “This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.” But God said to him, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” This is how it will be with anyone who stores up things for himself but is not rich toward God.”

Luke 12:16-21, NIV

Putting it all together.

Investment Solutions

AG Loan Fund Certificates - offer some of the highest rates in the industry and funds invested provide loans to grow AG churches and ministries.

Wealth Management Solutions

AG Financial Wealth Management Solutions - offering the right mix of stocks, bonds and other investments that do not compromise your biblical values—faith-based, screened funds that screen out companies that profit from abortion, pornography, alcohol, tobacco and gambling.

“

Honor the Lord with your wealth.” Proverbs 3:9, NIV

+ ESTATE PLANNING SOLUTIONS

STEWARDSHIP TRUST WITH A COMPLETE DOCUMENT PACKAGE

- Revocable Living Trust
- Power of Attorney
- Advanced Healthcare Directive
- IRA/Charitable Trust Option For Income to Children

*This is not an offering to sell securities referred to herein. The offering is made only by the Offering Circular which includes risk factors. The Offering Circular may be obtained by writing or calling AG Loan Fund or online at AGFinancial.org. Investments are not available in Pennsylvania or Washington, D. C. AG Loan Fund is an affiliated entity of AG Financial Solutions.

• Not FDIC or SIPC Insured • Not a Bank Deposit • No AG Financial Solutions Guarantee

ATTRACTIVE TRUST INVESTMENTS

- AG Loan Fund Investments*



To See Our Current Rates, Visit:
www.AGFinancial.org/Rates

PERSONAL TRUST SERVICE

- Personal Trust Officer
- Quarterly Account Statements
- Annual Statement of Income and Deductions

+ PLANNED GIVING SOLUTIONS

DONOR ADVISED FUND

- A Simple Planned Giving Account That May Be Funded With Cash, Securities or Real Estate
- Contribute Now For Distribution Later
- Receive a Full Charitable Income Tax Deduction
- Give to the Ministry of Your Choice
- Flexible Investment Options
- Great Alternative to a Private Foundation

Practical planning.

How a Gift Annuity Works

A person, age 79, invests \$100,000 from a matured CD in a gift annuity. The investment occurs as follows:

1)	Purchase price of gift annuity:	\$100,000
2)	Fixed lifetime gift annuity rate:	7.4%
3)	Annual gift annuity payments	\$7,400
4)	Current income tax deduction	\$48,640
5)	Income tax savings (30% bracket)	\$15,590
6)	Net cost of gift annuity	\$85,410
7)	Effective gift annuity rate	8.7%
8)	Tax-free portion of income	62.5%
9)	Equivalent gift annuity rate	11.0%
10)	Minimum gift to ministry	\$50,000

*Depending upon the laws of the state in which you live, your Assemblies of God gift annuity will be issued by the General Council of the Assemblies of God or Assemblies of God Foundation and will be a general obligation of the issuing organization. Assemblies of God Foundation is an affiliated entity of AG Financial Solutions. Gift Annuities are not available in Alabama, Hawaii, New Jersey, New York, or Washington.

ADDITIONAL INFORMATION FOR ARIZONA RESIDENTS:

Assemblies of God Foundation ("Foundation") was organized under the laws of the State of Missouri on December 22, 1992, and is a qualified charity under section 501(c)(3) of the Internal Revenue Code or any successor provisions. This charitable gift annuity is not insurance under the laws of the State of Arizona, is not subject to regulation by the Director of Insurance, and is not protected by any State Guaranty Fund. The state of Arizona and the Department of Insurance have neither approved nor disapproved of the gift annuity being offered, nor have they reviewed the information provided to determine its accuracy or completeness. The Foundation's current financial statements are available upon written request.

ADDITIONAL INFORMATION FOR OKLAHOMA RESIDENTS:

A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.

ADDITIONAL INFORMATION FOR SOUTH DAKOTA RESIDENTS:

Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

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Lay up for yourselves treasures in Heaven.” Matthew 6:20, ESV



+ CHARITABLE REMAINDER TRUST

A person can transfer an asset to the trust (e.g.; cash, securities, real estate) and receive these benefits:

- 1) A lifetime income stream
- 2) An immediate income tax deduction
- 3) A tax-free sale of appreciated assets
- 4) Income stream may be extended to heirs for up to 20 years
- 5) The joy of making a significant gift

What is your plan?

Not everyone faces the same challenges in life's financial journey.

AG Financial Solutions specializes in creating personalized financial plans to meet your needs.

Step One:

PLAN

Step Two:

PERSONALIZE

Step Three:

MONITOR



+ PLANNING SUMMARY

RETIREMENT PLANNING

Retirement start date: _____

What is your current retirement income need? \$ _____

RETIREMENT ASSETS (Combined total with spouse)

Current Social Security Income: \$ _____

Current Employment Pension: \$ _____

Current 401(k) / 403(b) / IRA: \$ _____

ESTATE PLANNING/DISTRIBUTION

Your estate plan was last updated?

No estate plan <2 years 2-5 years >5 years

What level has been completed?

Will Trust Advanced Estate Planning

Net Worth Summary

Cash and Bank Accounts: \$ _____

Notes, Accounts Receivable: \$ _____

Retirement Assets (IRAs, 401(k)s, 403(b)s, etc.): \$ _____

Securities (Stocks, Bonds, Mutual Funds): \$ _____

Annuities: \$ _____

Investment Real Estate: \$ _____

Residence(s): \$ _____

Business Interest: \$ _____

Miscellaneous Assets: \$ _____

Total Assets: \$ _____

Total Liabilities: \$ _____

Net Worth: \$ _____

