



Paul and Lisa
65 & 63

Annuity Holder

“Seeking Flexibility As Our Life in Retirement Evolves”

Status: Recently retired restaurant owners; Still love to cook and entertain; 2 grown children

Hobbies: Pickleball and Biking

Investment Goals

- Seeking reliable sources in income in retirement as they transition from the accumulation to distribution life stage
- Maintain lifestyle. Need financial security to continue to host elaborate dinner parties for friends and family well into their future

Frustrations

- Feeling locked-in; they’ve chosen an annuity that seems expensive and may not provide enough of an income stream
- Although prudent and thoughtful investors, they did not fully understand the details of the annuity contract
- Inflation angst - sold off highly appreciated assets this year to cover expenses

MAI Benefits

- Flexibility to adjust to changes in risk and objectives as needs change
- Inflation Protection; Assets can appreciate over time while providing income
- Transparency of risks, costs, and investment decisions
- Liquidity and ability to grow capital over time