

FORTUNE

— POWER YOUR OWN RETIREMENT —



ROBIN HOPPES

When I was a little girl growing up on our family farm in South Texas, I was with my dad "helping" every chance I could get. When I was big enough, he taught me how to shoot and took me hunting. I have the best childhood memories!

I would go with Dad to check on the livestock, mend fences, and bail hay. The cattle needed feed, water, minerals and salt blocks. Some of them needed to be wormed or taken to market, and we had to keep a close eye on the heifers that were going to have calves. We had eight wells and one- to two-acre ponds on our farm. We fished, swam and stocked those "tanks" with bass and catfish. One pond had a windmill pumping water. I was fascinated by that big windmill and drank from it often; the water was cool with a mineral taste.

Dad taught me what became an important lesson for my life. He said, "Robin, we have to take care of the land because the land takes care of us. What we take from this land we must always give back." He said the windmills provide water for the livestock and for the land, and we cut hay from that land to feed the cattle.

Dad explained to me how the windmills provide electricity for our hay barn. He said we could convert water to electricity by explaining that when the wind blows, it turns the blades of the windmill gears, causing the pump to pull water from the ground. Then Dad turned on a big generator that converted the water to electricity and ultimately powered lights to the barn. My dad, a kind and honorable man, taught me many valuable lessons as I was growing up, lessons that I use as a financial expert today.

Webster's Dictionary defines "convert" as: *To change into a different form so that it can be used in a different way.* The principles of converting cash to income also hold true. Let me ask you this: When you retire, how will you convert the cash from your IRAs, 401ks, TSPs, etc. into income? Let's say you have a 401k and you retire. How will you get paid? Will someone send you a monthly check? Not likely. You have to convert the cash that you have saved during your working years into income for retirement, right?

Fixed indexed annuities (FIAs), with lifetime income riders, are designed for both retirees and pre-retirees to convert cash into guaranteed lifetime income. FIAs are a safe place to preserve and grow your retirement savings. Your principal, bonus and interest are contractually guaranteed not to lose due to downturns in the markets.

Are you ready to purchase a lifetime income that you don't have today? Find a financial professional to help you, a professional you trust who has your best interests at heart. Remember, just because someone has an insurance license doesn't mean he or she has the necessary skills. If you are uncertain or uneasy about this person, get a second opinion.

If you are looking for a retirement income stream, one that you and your spouse can never outlive, find out if an FIA with a lifetime income rider is right for you. It just may be the windmill you need to power your retirement!

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