

# A Guide for Independent Financial Professionals

## Leveraging the "Retirement Risk" Series



Helping your clients navigate the complexities of retirement planning is a critical part of your role. The "Retirement Risk" series is designed to support you in this endeavor by providing valuable insights and resources to address the four key retirement risks: longevity risk, market risk, inflation risk, and interest rate risk. This guide will help you understand these risks, introduce them to your clients, and demonstrate how Oceanview's annuities can provide solutions.

### Understanding the Four Key Retirement Risks

- 1. Longevity Risk:** The risk of outliving one's retirement savings due to increasing life expectancy.
- 2. Market Risk:** The potential for investment losses due to stock market volatility, particularly during the early years of retirement.
- 3. Inflation Risk:** The risk that the purchasing power of retirement savings will diminish over time due to rising prices of goods and services.
- 4. Interest Rate Risk:** The potential for low interest rates to impact the growth of retirement savings and the income generated from those savings.

## Introducing Retirement Risks to Clients

When discussing retirement planning with your clients, it's essential to address these risks head-on. Consider bringing up retirement risks during annual reviews or when clients express concerns about their retirement readiness. Use simple, relatable examples to illustrate each risk, and leverage the content from the "Retirement Risk" series to support your explanations.

For example, when discussing longevity risk, you might say, "With advancements in healthcare, people are living longer than ever before. While this is great news, it also means your retirement savings need to last longer. Let's take a look at this article, which explains longevity risk in more detail and discusses some potential solutions."

## Positioning Oceanview's Annuities as a Solution

Fixed Indexed Annuities (FIAs), like those offered by Oceanview, can be a powerful tool in addressing retirement risks. FIAs provide:

1. **Principal Protection:** Safeguarding the initial investment against market downturns.
2. **Growth Potential:** The opportunity for growth based on the performance of selected indices.
3. **Guaranteed Lifetime Income:** The option to convert the contract value into a guaranteed lifetime income stream.

Use the "**Retirement Risk**" series to demonstrate how Oceanview's annuities can help mitigate these risks.

## Integrating the "Retirement Risk" Series into Your Sales Process

Identify clients and prospects who could benefit from learning about retirement risks, such as those nearing retirement or expressing concerns about their retirement readiness. Share the "Retirement Risk" series content with them and discuss their thoughts and concerns.

Consider incorporating the series into your educational events, such as seminars or webinars, to provide valuable information to a broader audience.

## Compliance Considerations

When using the "Retirement Risk" series, ensure that your communications adhere to compliance guidelines. When sharing the content, include proper disclosures and disclaimers.

## Additional Resources and Support

Oceanview is dedicated to supporting you in your efforts to educate clients about retirement risks and solutions. In addition to the "Retirement Risk" series, we offer:

- A dedicated support team for financial professionals
- Supplementary materials, such as brochures and client handouts

## Conclusion

The "Retirement Risk" series is a valuable resource for independent financial professionals seeking to educate their clients about the key risks they may face in retirement. By understanding these risks, introducing them to your clients, and positioning Oceanview's annuities as a potential solution, you can help your clients build more secure and fulfilling retirements.



### Call to Action

To learn more about the "Retirement Risk" series or to access additional resources, please contact Oceanview's sales support team at (833) 656-7455 or visit [www.oceanviewlife.com/retirement-risk-series](http://www.oceanviewlife.com/retirement-risk-series).

Talk to your financial professional about a  
**Harbourview Fixed Indexed Annuity,**  
and how it may help your financial future.

### Contact Oceanview Life and Annuity Company:

(833) 656-7455

[www.oceanviewlife.com](http://www.oceanviewlife.com)



Scan the QR Code  
to Visit Us Online



FOR FINANCIAL PROFESSIONAL USE ONLY, not for use with the general public.

Oceanview's Single Premium Fixed Indexed Annuity Contract (ICC19 OLA FIA), product riders and state variations are issued by Oceanview Life and Annuity Company, Denver, CO (in CA d/b/a Oceanview Life and Annuity Insurance Company). Product features, limitations and availability may vary. Not available in all states.

ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK OR CREDIT UNION NOR INSURED BY THE FDIC OR OTHER STATE OR FEDERAL REGULATOR. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. This material contains highlights only, is for educational purposes, and should not be considered as a recommendation to purchase any product.

Ref ID 3626233

[Sales Tool] Leveraging Retirement Risk Agent