



IMI MINI E-NEWS

Supplemental Report



PENSIONS... Secure or Not?

*"This topic was touched on briefly in the Cover story **"Claim Your Power Today..."** about the challenges facing the Baby Boomer generation as many drift into the retirement stage of their lives." This is an older Report but is still quite relevant to issues confronting today's Baby Boomer generation.*

Can pensions, which played an enormous role in the Traditionalist generation securing retirement lifetime income for our parents and grandparents, be relied upon as a 'sure source retirement income' for the Baby Boomers?

These are two sources of 'sure retirement income' ...Social Security and pensions. We can count on either one or both, to be in our mailbox or EFT into our checking account every month until the day we take our last breath. Social Security is having serious issues and this is a topic for another Newsletter. Pensions are slowly disappearing, some vanishing before our very eyes, thus, causing Baby Boomers a true cause for concern. Many who counted on this 'sure source' of income for their retirement are seeing it slowly being dwindled and/or disappearing before their very eyes.

Serious concerns and real-life situations are documented of retirees having to return to the workforce, retirees losing their homes, retirees having to choose between paying mortgage/rent or their much-needed life sustaining medications. With age comes inherent health issues and increasing costs for healthcare, some seniors pay in excess of \$2,000 per month for their medications not covered by Medicare!

"What has happened?" many are asking. Unfortunately, the signs for the pension's demise has been predicted for quite some time by key economist like Harry Dent and James Rickards.

Mr. Harry Dent [HS RESEARCH PUBLICATIONS and HS DENT INVESTMENT MANAGEMENT, and author of THE GREAT

CRASH AHEAD—STRATEGIES FOR A WORLD TURNED UPSIDE DOWN] with the help of his research foundation that he created, has discovered a powerful and inconvertible link between the science of 'generational analysis' and what the markets are about to do next. Through a firm grasp and understanding of what the markets are about to do next. Through a firm grasp and understanding of the economic, demographic and historical trends has made specific events virtually preordained. Based from his research, enabled Harry Dent to predict:

- ◆ JAPAN'S LOST DECADE
- ◆ RECESSION OF 1990-1992
- ◆ THE BIGGEST BULL MARKET RUN IN U.S. HISTORY
- ◆ 2008 CREDIT CRISIS AND STOCK MARKET CRASH

His research has shown some of the things going on concerning these demographics and socio-economic trends and how unstoppable their effects on the economy has proven to be over 100 years. Thus, 'the baby boomers, the biggest generational tsunami in our history descended on the workforce between 1968 and 1978.' Mr. Dent further explains, "the last of the big spenders are either retired or they're saving for their retirement years. In short, the baby boomers have essentially stopped spending all together on the things that drive economic growthhousing, cars, furniture, and other 'big ticket' items."

Harry Dent has made it clear of the path forthcoming ...and the economic impact it will have on the years ahead will not only be devastating ...it's known and predictable, an economic perfect storm!"

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When we see headlines over the past years like these:

AFTER DETROIT BANKRUPTCY FILING, CITY RETIREES ON EDGE AS THEY FACE PENSION CUTS by Zachary A. Goldfarb
July 21, 2013 **The Washington Post**

STRUGGLING, SAN JOSE TESTS A WAY TO CUT BENEFITS by Rick Lynman and Mary Williams Walsh **THE NEW YORK TIMES**

ONE OF THE NATION'S LARGEST PENSION FUNDS COULD SOON CUT BENEFITS FOR RETIREES by Jonnelle Marte April 20, 2016 **The Washington Post**

MORE RIPPLES IN THE PUBLIC PENSION CRISIS by Nilius Mattive October 18, 2016 **Uncommon WISDOM Daily**

DUPONT TO END PENSION CONTRIBUTION FOR ACTIVE EMPLOYEES by Jeff Mordock
November 16, 2016 **USA Today**

How can we even begin to discount when he states, “You are about to discover, there’s nothing you or I or any politician or government, or any team of monetary experts can do to stop it. As history has shown, these economic trends are virtually set in stone—as certain as the DNA with which we were born.”

When we observe the biggest fear the Baby Boomer has is ‘outliving their money’ during their retirement years, their fear is a valid one. Many are already living this reality. As Mr. Dent points out, “we are not the first nation with a toxic debt burden that poisons our economic system. We are not the only nation going through this right now: Japan, Europe, China, and the United Kingdom suffering also.”

“The result,” Mr. Dent says, “the greatest credit in modern history will continue to deleverage ...which means...deflation-not inflation is just ahead; with continued demographic decline, economic hardships, and their budget in crisis, State and Municipal governments will be forced into default, especially at the city and country level. Detroit is only the first.” This economic tidal wave has also hit Stockton, CA, San Jose, CA and San Bernardino, CA.

It’s imperative, more than ever during this time, that Baby Boomers seek out new avenues for securing ‘sure source’ retirement income vehicles. What is the best way to create your own ‘pension like sure source of income?

Fixed Indexed Annuities can increase retirement success to 97.5%. Eliminate the fear of running out of money during your retirement by combining a drawdown strategy with a fixed indexed annuity with a guaranteed lifetime withdrawal benefit.

Sitting down with a trusted financial professional is highly recommended during these turbulent times to secure the retirement of your dreams by creating your own guaranteed INCOME FOR LIFE ‘PENSION.’

