SmartLock™

RETIREMENT SHIELD · DISTRIBUTION PROTECTION

A Y-UFinancial® Strategy

Don't gamble with your distributions.

You spent a lifetime accumulating. What protects it during the years you draw it down?

Most plans are built to grow your money, but say little about the withdrawals retirement forces you to make, often at the worst possible time. A market drop, a tax hit, or a health event can each turn those distributions against you, and there's no telling which will strike first. SmartLock™ lets you reposition a portion of your assets to guard against all four risks at once, so the rest of your plan can keep doing what it does best: grow.

THE PROBLEM — Four risks threaten your money the moment you start drawing it.

MARKET RISK

Withdrawing during a downturn locks in losses and can drain a portfolio years too early.

TAX RISK

Withdrawals raise taxable income, taxing Social Security and raising Medicare premiums.

CARE RISK

About 70% of those turning 65 will need long-term care, often the costliest event in retirement.

LEGACY RISK

Outliving coverage or paying endless premiums can leave your family shortchanged.

HOW SMARTLOCK™ WORKS

1. **Reposition a portion**
   Move a small part of your assets, not all, with a single transfer into a policy that grows at a guaranteed rate.

2. **Cover all four risks**
   One structure covers market, tax, care, and legacy risk, with unlimited long-term care that never runs out.

3. **Let the rest grow**
   With your distributions protected, the rest of your portfolio can stay invested and grow.

4. **Use it or keep it**
   If you never need care, nothing is lost; the value passes on to your family instead.

MARKET	TAX	CARE	LEGACY	GROWTH
Protected from downturns	Tax-efficient by design	Unlimited, no cap or clock	Use it or keep it, never lost	Guaranteed cash value

THIS MAY BE RIGHT FOR YOU IF

Who Retirement Shield is built for

- ✓ You're nearing or in retirement and starting to draw on your savings.
- ✓ You worry about market losses, taxes, or care costs eroding your income.
- ✓ You want care protection without paying premiums every year.
- ✓ You'd rather protect a portion than liquidate your whole plan.
- ✓ You want to protect both yourself and your spouse or partner.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → Which distribution risk would hit my plan the hardest?
- → What happens to my income if the market drops the year I retire?
- → How would a few years of care costs affect my savings?
- → Can I protect against all four risks without ongoing premiums?
- → Can my existing accounts be repositioned into this?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU