

Weekly Insight
May 19, 2025

“How Much Is Enough for the Life I Want?”

This Week's Focus

Many people head into retirement thinking they will spend less than they do now. But the reality is not always so simple. Between rising costs, longer lifespans, healthcare, and wanting to make the most of your freedom—you might need more than you think.

This week's SFL Weekly Insights tackles one of the biggest questions we hear:

“Will I have enough?”

The answer depends on how well your plan reflects the life you actually want to live.

Content Overview



What annuity riders and add-ons are—and why they matter



How to identify if you are paying for features you do not need



Questions to help you align annuity features with your goals



Free tools you can use right now to stay protected



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small add-ons **BIG** COSTS



Annuities often come packaged with optional features called riders—add-ons that promise extra benefits like income guarantees, death benefits, or inflation protection. Some very helpful. Some very costly. Others might be entirely unnecessary for your unique situation.

Many retirees never review these features after purchasing the annuity. That can lead to thousands in added fees over time for benefits that may never be realized—or could have been achieved more efficiently another way.

Before you keep paying for something you do not need, ask yourself:

- **Do I know** what riders are attached to my annuity?
- **Am I still using** the annuity the same way I intended when I bought it?
- **Have my financial goals** or family needs changed?

Every feature comes with a cost—either in fees or reduced flexibility. Knowing whether that cost is worth it is essential to protecting your income.



From Features to Financial Fit



Understand What You Are Paying For—And Why

Riders and add-ons may sound technical—but what they really represent are choices. Choices about what you want your money to do, when you want it to do it, and how much you are willing to pay to get there. Some riders offer valuable benefits, like income guarantees or inflation protection. Others may duplicate protections you already have elsewhere—or may no longer serve the stage of life you are in.

This week's worksheet is a tool to help you step back and ask:
Is this still what I need?

Am I getting the value I expected?

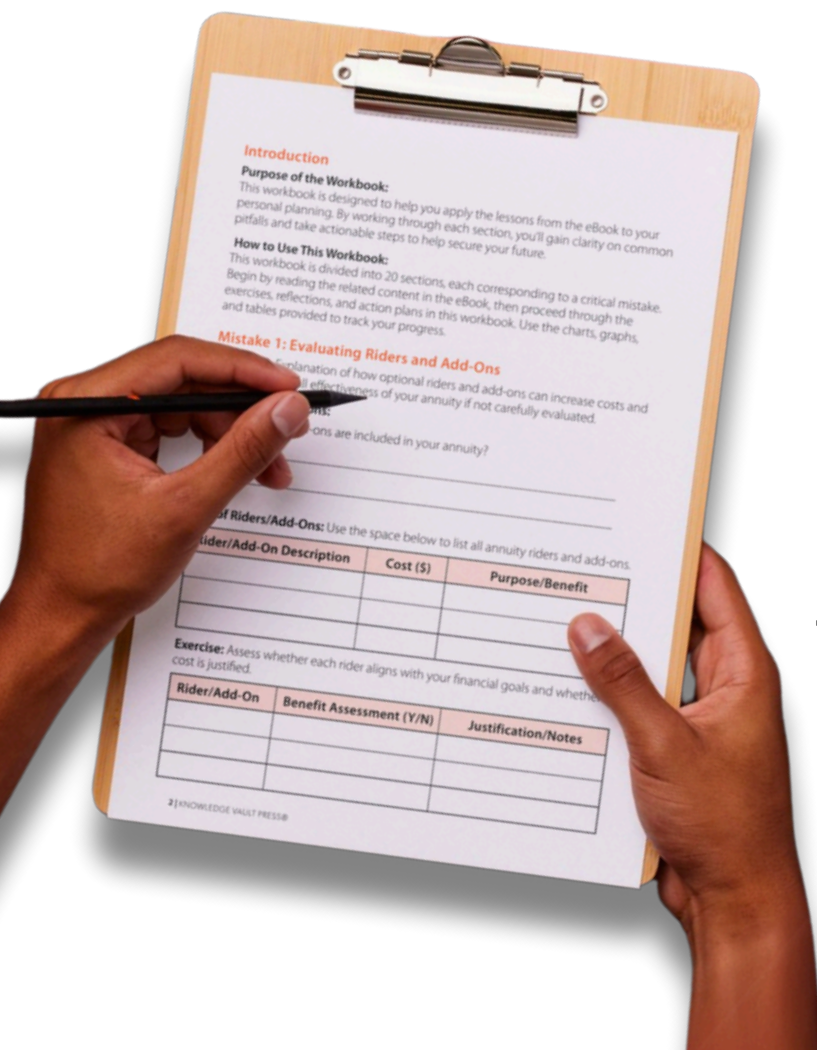
Would I choose this today if I were starting fresh?

How to Use This Page:

1. **List** each rider or add-on currently tied to your annuity
2. **Record** its cost and purpose—what does it claim to offer?
3. **Ask yourself** if that benefit is still relevant
4. **Decide** if each feature still fits your goals. Use the checklist.

This is not about cutting corners — it is about cutting clutter.

Every dollar spent on features you do not use is a dollar that could be redirected toward the life you actually want to live.



Mistake 1: Evaluating Riders and Add-Ons

Overview: Explanation of how optional riders and add-ons can increase costs and impact the overall effectiveness of your annuity if not carefully evaluated.

Reflection Questions:

Which riders or add-ons are included in your annuity?

List of Riders/Add-Ons: Use the space below to list all annuity riders and add-ons.

Rider/Add-On Description	Cost (\$)	Purpose/Benefit

Exercise: Assess whether each rider aligns with your financial goals and whether its cost is justified.

Rider/Add-On	Benefit Assessment (Y/N)	Justification/Notes



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