

NorthBeam Financials

RETIREMENT CLARITY ACTION PLAN

A Complete Step-by-Step Strategy for Protecting and Growing Your Retirement

This is the Full Action Plan — the complete retirement strategy guide. You've already completed the Starter Kit and identified your gaps. Now it's time to go deeper — understanding exactly how Fixed Indexed Annuities, Life Insurance, IUL policies, and end of life planning work together to create a retirement that is truly protected, income-generating, and built to last. This workbook includes everything in the Starter Kit PLUS detailed deep-dive modules on every major retirement protection tool available through NorthBeam Financials.

— *Barbara Pierce, Founder of NorthBeam Financials*

■ WHAT'S IN THE FULL ACTION PLAN

Modules 1-5

Everything from the Starter Kit — Vision, Financial Snapshot, Protection Checklist, Overview, Action Steps

Module 6

Fixed Indexed Annuity Deep Dive — How FIAs protect and grow your retirement

Module 7

Life Insurance Strategy Guide — Term vs IUL — which is right for you

Module 8

IUL vs 401(k) Complete Comparison — side-by-side breakdown

Module 9

Complete Retirement Action Timeline — your week-by-week roadmap

Module 10

Family Protection Complete Checklist — close every gap

THE NORTHBEAM FINANCIALS INDEPENDENT ADVANTAGE We work with 85+ A-rated insurance carriers — so we always shop the entire market to find the best rate, the best product, and the best fit for YOU.

facebook.com/NorthBeamFinancials | bebuzzin.systeme.io/dd0e27a6

MODULE 6

FIXED INDEXED ANNUITY DEEP DIVE

How FIAs Protect and Grow Your Retirement — In Plain Language

Retirement Clarity Action Plan | NorthBeam Financials

A Fixed Indexed Annuity (FIA) is one of the most powerful and most misunderstood retirement tools available today. This module explains exactly how it works — and why thousands of Americans are using it to protect and grow their retirement savings.

HOW A FIXED INDEXED ANNUITY WORKS

✓ Your money is linked to a market index

Your FIA is connected to a market index like the S&P; 500. When the market goes up, your account credits gains up to your cap rate.

✓ A guaranteed floor protects you from losses

NorthBeam Financials offers a guaranteed floor of 0.75%. Even in the worst market crash, your account still earns 0.75%. Your worst year is still a winning year.

✓ Your gains are locked in permanently

Once gains are credited to your account, they can never be taken away by a future market downturn. Every gain becomes your new protected baseline.

✓ Your money grows tax-deferred

No annual taxes on your gains. Every dollar stays invested and compounds without tax drag — dramatically increasing your long-term balance.

✓ Guaranteed lifetime income is available

With an income rider, your FIA creates a guaranteed monthly paycheck that you can never outlive — even if your account balance reaches zero.

THE FIA ROLLOVER — ZERO TAXES, ZERO PENALTIES

Rolling your 401(k), 403(b), or Roth into a Fixed Indexed Annuity is one of the simplest financial moves you can make — and it costs nothing in taxes or penalties. Step 1: We review your current retirement snapshot together Step 2: We identify the right FIA for your goals and timeline Step 3: We process a direct rollover — zero taxes, zero penalties Step 4: Your money moves completely intact — no hidden fees, no losses Step 5: Your new account starts growing with a 0.75% guaranteed floor immediately

FIA vs MARKET-EXPOSED 401(k) — SIDE BY SIDE

Feature	401(k) in the Market	Fixed Indexed Annuity
Market loss risk	Full exposure — no protection	0.75% guaranteed floor — always positive
Hidden fees	1-2% annually draining your balance	No hidden fees
Tax on rollover	Taxed if not done correctly	Zero taxes on direct rollover
Penalties	10% penalty if under 59.5	Zero penalties on qualified rollover
Growth	Market-dependent — can be negative	Index-linked gains, locked in permanently
Income guarantee	No guaranteed income	Guaranteed lifetime income rider available
Death benefit	Taxable inheritance	Beneficiaries receive remaining account value

MY FIA PLANNING NOTES

What accounts do I want to consider rolling over?

What is my primary goal — accumulation or guaranteed income?

What questions do I want to ask Barbara about FIAs?

MODULE 7

LIFE INSURANCE STRATEGY GUIDE

Term vs IUL — Understanding Which Is Right for Your Age, Health, and Goals

Retirement Clarity Action Plan | NorthBeam Financials

Most people know they need life insurance but have no idea there are fundamentally different types. This module explains Term Life and IUL in plain language — and helps you understand which is right for you. Remember: your premium is based on your age and health TODAY. Every year you wait costs you more.

THE MOST IMPORTANT RULE IN LIFE INSURANCE: Your premium is locked in based on your age and health at the time of application — forever. A healthy 30-year-old pays a fraction of what a 50-year-old pays for the same coverage. A pre-existing condition can increase your premium by 50-300% — or disqualify you entirely. The best time to get coverage is RIGHT NOW.

TERM LIFE INSURANCE — MAXIMUM PROTECTION, MINIMUM COST

What it is	Coverage for a specific period — 10, 20, or 30 years — at the most affordable premium.
Death benefit	Tax-free lump sum paid directly to your named beneficiary — no probate, no delay.
Living benefits	Many policies include accelerated death benefits for critical, chronic, or terminal illness.
Best for	Young families needing maximum coverage at minimum cost. Parents. Anyone with dependents.
Funeral Concierge Rider	May be available on qualifying policies — 24/7 funeral planning support, cost comparison, will preparation, secure document storage.
Key advantage	Lock in your rate today based on your current health. Never pays more than your locked-in rate.

IUL — INDEXED UNIVERSAL LIFE — PROTECTION + WEALTH BUILDING

What it is	Permanent life insurance that never expires AND builds tax-advantaged cash value linked to a market index.
-------------------	--

Cash value growth	Linked to market index gains — up to your cap rate. Guaranteed floor means you never lose cash value to market crashes.
Tax advantages	Tax-deferred growth. Tax-advantaged access through policy loans not classified as taxable income. No contribution limits.
No mandatory withdrawals	Unlike a 401(k), there are no required minimum distributions at age 73.
Living benefits	Critical, chronic, and terminal illness benefits — access a portion of your death benefit while living.
Best for	Anyone who wants lifetime protection AND a tax-advantaged retirement wealth strategy. High earners who have maxed their 401(k).
Funeral Concierge Rider	May be available on qualifying policies — complete end of life planning support included.

LIFE INSURANCE STRATEGY BY DECADE

In Your 30s

Priority: Maximum protection for young family Best fit: Term Life for affordability + IUL started early for maximum cash value growth Key: Youngest and healthiest = lowest premium locked in for life

In Your 40s

Priority: Balancing protection with retirement wealth building Best fit: IUL to build tax-advantaged retirement income + Term top-up if needed Key: Still healthy enough for excellent rates — don't wait longer

In Your 50s

Priority: Permanent protection + retirement income strategy Best fit: IUL for lifetime coverage and cash value access in retirement Key: Act now before health changes affect your options significantly

MODULE 8

IUL vs. 401(k) — THE COMPLETE COMPARISON

Why Smart Savers Are Adding an IUL to Their Retirement Strategy

Retirement Clarity Action Plan | NorthBeam Financials

Most people assume the 401(k) is the best retirement savings vehicle available. It's the default — but it's not always the best. This comparison shows you exactly what a 401(k) can and can't do — and where an IUL fills the gaps.

Feature	401(k)	IUL
Contribution Limits	\$23,000/yr (\$30,500 if 50+)	No government limits on contributions
Market Loss Risk	Full market exposure — no floor	Guaranteed floor — gains never given back
Tax on Growth	Tax-deferred (taxed at withdrawal)	Tax-deferred — tax-advantaged access
Tax at Withdrawal	Taxed as ordinary income	Tax-advantaged policy loans — not income
Mandatory Withdrawals	Required at age 73 (RMDs)	No mandatory withdrawals — ever
Death Benefit	No death benefit for family	Tax-free death benefit to beneficiaries
Living Benefits	No living benefits	Critical, chronic & terminal illness benefits
Employer Match	Many employers match contributions	No employer match available
Coverage Duration	Savings account only — no protection	Lifetime protection that never expires
Market Upside	Full market participation (with risk)	Index-linked gains up to cap rate
Asset Protection	Limited creditor protection	Cash value protected from creditors (most states)

THE SMART STRATEGY — USE BOTH

Step 1 Maximize your employer 401(k) match first.

Free money from your employer is always worth taking. Contribute enough to get the full match.

Step 2**Add an IUL for everything the 401(k) can't do.**

No contribution limits. Tax-advantaged access. Lifetime death benefit. Market growth with floor protection. NorthBeam Financials shops 85+ carriers to find your best IUL option.

Step 3**Add a Fixed Indexed Annuity for guaranteed lifetime income.**

Roll existing retirement accounts into an FIA — zero taxes, zero penalties — for guaranteed income you can never outlive with a 0.75% guaranteed floor.

MODULE 9

YOUR COMPLETE RETIREMENT ACTION TIMELINE

A Week-by-Week Roadmap from Where You Are to Where You Want to Be

Retirement Clarity Action Plan | NorthBeam Financials

This timeline gives you a clear, actionable roadmap. Don't try to do everything at once. Work through each phase systematically and connect with Barbara at NorthBeam Financials when you're ready to take each step.

PHASE 1 — THIS WEEK: ORGANIZE AND ASSESS

Day 1-2	Complete all 5 Starter Kit worksheets. Pull together all account statements.
Day 3-4	Calculate your total retirement balance, estimated income, and monthly budget need.
Day 5-7	Identify your top 3 gaps. Schedule a free consultation with Barbara.

PHASE 2 — THIS MONTH: PROTECT YOUR SAVINGS

Week 2	Review your 401(k), 403(b), or IRA — identify hidden fees and market exposure.
Week 3	Discuss FIA rollover options with Barbara. No taxes, no penalties, no pressure.
Week 4	If appropriate, begin the FIA rollover process. Paperwork handled for you.

PHASE 3 — NEXT 90 DAYS: PROTECT YOUR FAMILY

Month 2	Get your life insurance coverage in place. Lock in your rate while you're healthy.
Month 2-3	Complete your will, healthcare directive, and beneficiary designations.
Month 3	Organize your important documents. Consider the Funeral Concierge Rider.

PHASE 4 — ONGOING: GROW AND REVIEW

Every 6 months	Review your retirement snapshot. Update as life circumstances change.
Annually	Review beneficiary designations, coverage amounts, and income projections.

As needed

Connect with Barbara for any major life changes — marriage, new child, job change.

MY PERSONAL RETIREMENT TIMELINE

My target retirement age:

My current age:

Years until retirement:

My #1 retirement priority right now:

My scheduled consultation with Barbara:

MODULE 10

FAMILY PROTECTION COMPLETE CHECKLIST

Close Every Gap — Leave No Burden Behind

Retirement Clarity Action Plan | NorthBeam Financials

After 25 years as a nurse, I've seen what happens to families who weren't prepared. This complete checklist covers every area of family protection — so the people you love are never left with a financial crisis on top of their grief.

LIFE INSURANCE COVERAGE

■ Do you have life insurance in place?

(If no — this is your most urgent priority today)

■ Is your coverage amount sufficient?

(10-12x income + mortgage + debts + education)

■ Are your beneficiaries current?

(Review after every major life change)

■ Does your policy include living benefits?

(Critical, chronic, terminal illness coverage)

■ Is your premium locked in?

(Based on your age and health TODAY)

RETIREMENT SAVINGS PROTECTION

■ Are your retirement savings protected from market losses?

(FIA — 0.75% guaranteed floor)

■ Do you know your hidden fees?

(FIAs from NorthBeam Financials have no hidden fees)

■ Do you have guaranteed lifetime income?

(FIA income rider — paycheck you can never outlive)

■ Have you considered an IUL?

(No limits, no mandatory withdrawals, market growth with protection)

Has your 401(k) rollover been reviewed?

(Zero taxes, zero penalties on direct rollover)

END OF LIFE PLANNING

Do you have a current will?

(Will Prep tools may be available through Funeral Concierge Rider)

Are your final wishes documented?

(Burial preferences, service details, personal messages)

Are your documents organized?

(Secure document storage may be available through qualifying policies)

Does your family have funeral planning support?

(Funeral Concierge Rider available on qualifying policies)

Have you designated a healthcare proxy?

(Legal authority to make medical decisions for you)

FAMILY FINANCIAL SECURITY

Could your family survive 6 months without your income?

(Life insurance fills this gap long-term)

Is your mortgage protected?

(Coverage should include remaining mortgage balance)

Are your children's education plans protected?

(Factor education costs into coverage amount)

Does your family know where everything is?

(Document storage tools available through qualifying policies)

Have you communicated your wishes?

(Have the conversation now — it's the most loving thing you can do)

YOUR RETIREMENT DESERVES COMPLETE PROTECTION Protected savings. Guaranteed income. Life insurance. Family protection. End of life planning. NorthBeam Financials helps you build a retirement plan with no gaps — shopping 85+ A-rated carriers to find the best solution for YOUR specific situation. Connect with Barbara Pierce today:
facebook.com/NorthBeamFinancials bebuzzin.systeme.io/dd0e27a6

Barbara Pierce | Founder, NorthBeam Financials | Independent Insurance Professional | facebook.com/NorthBeamFinancials | bebuzzin.systeme.io/dd0e27a6 | This workbook is for educational purposes only and does not constitute financial or legal advice. Rider availability and cost vary by policy and carrier. Please consult a licensed professional.