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FORUM 400™



Leadership for Advanced Life Underwriting®



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About our firm:

Tempewick Wealth Management is a wealth and insurance firm with professionals specializing in estate and investment planning, business succession and wealth transfer.

TEMPEWICK

WEALTH MANAGEMENT



Role of Life Insurance in Retirement Planning

What Role Can Cash Value Life Insurance Play in Your Retirement Planning?

Cash value life insurance brightens your financial picture with flexibility, accessibility to cash values, tax-deferred growth and an immediate death benefit.

In addition, there are a number of roles that cash value life insurance can play in your retirement planning:

Source of Retirement Income

At retirement, the cash value available in the policy can be:

- taken in a lump sum by surrendering the policy;
- converted into a guaranteed lifetime income; or
- periodically withdrawn and/or borrowed to supplement your retirement income (withdrawals and loans will reduce the policy's death benefit and cash value available for use).

Retirement Income Protection

At retirement, you can elect the maximum life annuity pension option from our pension plan and use life insurance death benefits to help replace your pension income for your spouse, if you should die first. You and your spouse then enjoy a higher pension income while both of you are alive, with the knowledge that if something should happen to you, your spouse will have a continuing source of retirement income.

Accelerated Death Benefits

Many life insurance companies make it possible for policyholders to collect a proportion of a policy's death benefit early, if the policy holder is terminally ill, stricken with a specific catastrophic illness or requires long-term care in a nursing home.

Securities offered through Kestra Investment Services, LLC (Kestra IS), Member FINRA / SIPC. Investment Advisory Services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Kestra IS and Kestra AS are not affiliated with Tempewick Wealth Management LLC. This material is for informational purposes only and is not meant as Tax or Legal advice. Please consult with your tax or legal advisor regarding your personal situation.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative. 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years. 3. Favorable regulatory and complaint history review*; 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. 6. one-year client retention rate 7. Five-year client retention rate 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,143 New Jersey wealth managers were considered for the award; 626 (16 percent of candidates) were named Five Star Wealth Managers.