

Life



**NORTH  
AMERICAN<sup>®</sup>**

**A Sammons Financial Company**



North American  
**Charter<sup>®</sup> Plus**  
fixed index annuity

**New optional enhanced bonus rider +  
Barclays Transitions Indices**



**Issue ages:**

10-year 0-79\14-year 0-75 (may vary by state)

**Flexible premium, \$20,000 minimum**

**10 and 14 year surrender charge schedules available**

A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

# New optional enhanced bonus rider (EBR)

## Up to 19% premium bonus for 10-year

Premium	Base bonus	Enhanced Bonus (with EBR, for charge)	Total Immediate Bonus (if EBR elected)
\$20,000 - \$74,999	7%	9%	16%
\$75,000+	10%	9%	19%

## Up to 25% premium bonus for 14-year

Premium	Base bonus	Enhanced Bonus (with EBR, for charge)	Total Immediate Bonus (if EBR elected)
\$20,000 - \$74,999	9%	12%	21%
\$75,000+	13%	12%	25%

EBR not currently available in CA. 14-year option not available in all states. EBR can only be elected at product issue. Rider charge is 0.95% of accumulation value and is withdrawn as a partial surrender at each contract anniversary during the surrender charge period. This rider charge is considered a penalty-free withdrawal, and does not reduce the penalty-free withdrawal available to you. The rider charge, under certain scenarios, may result in loss of premium.

# How the new EBR works

## Charter Plus 10

Premium timing	Premium amount	Base premium bonus applied to all premium* in the first three years	Enhanced premium bonus applied to all premium* in the first three years <small>(with EBR, for charge)</small>	Total premium bonus percentage <small>(if EBR elected)</small>	Bonus amount
At issue	\$100,000	<b>10%</b>	<b>9%</b>	<b>19%</b>	<b>\$19,000</b>
Year 1	\$5,000				<b>\$950</b>
Year 2	\$5,000				<b>\$950</b>
Year 3	\$5,000				<b>\$950</b>
Year 4	\$5,000	0%		0%	<b>\$0</b>
<b>Total: \$120,000</b>		<b>Total premium amount plus bonus: \$141,850</b>			<b>\$21,850</b>



# North American Charter® Plus 10

fixed index annuity series

Issued by North American Company for Life and Health Insurance®

## Rate spotlight

As of 2/22/24

RegEd product code: 245FGNAC\_01

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

^ Net annual effective rate that reflects applicable strategy fees.

\*Optional enhanced bonus rider (EBR) has an annual cost of 0.95% of accumulation value assessed during the surrender charge period. The EBR and its features are not available in all states.

\*\*The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

1. Declared rates are based on current rates and are subject to change without notice.

2. Premium Bonuses are not factored into hypothetical projected illustrated rates. Premium bonus and Enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture.

Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

NOT FOR USE IN CALIFORNIA. \*State specific 10-year rates apply to the following states: AK, CT, DE, HI, ID, IN, MD, MN, MO, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus - available on premium received in first 3 years			Declared rates¹		Hypothetical projected illustrated rates²					
Premium	Base bonus	With 9% Enhanced Premium Bonus through optional additional benefit rider (EBR) for cost*	NA Charter Plus 10 year	NA Charter Plus 10 year state specific*	NA Charter Plus 10 year			NA Charter Plus 10 year state specific*		
\$20,000-\$74,999	7%	16%			Last 10 years	High	Low	Last 10 years	High	Low
\$75,000+	10%	19%								
Crediting method										
<b>FIXED ACCOUNT**</b>			2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%
<b>Annual Point-to-Point with Index Cap Rate</b>										
S&P 500®			5.00%	4.75%	3.47%	3.98%	3.33%	3.30%	3.78%	3.18%
<b>Monthly Point-to-Point with Index Cap Rate</b>										
S&P 500®			1.70%	1.55%	3.44%	4.91%	2.01%	2.91%	4.20%	1.65%
<b>Annual Point-to-Point with Participation Rate</b>										
S&P 500®			25%	25%	3.38%	3.85%	2.56%	3.38%	3.85%	2.56%
Goldman Sachs Equity TimeX Index			55%	50%	5.00%	7.02%	5.00%	4.55%	6.39%	4.55%
Barclays Transitions 6			100%	95%	8.55%	9.14%	5.69%	8.13%	8.69%	5.41%
Barclays Transitions 12			50%	45%	9.08%	9.69%	5.94%	8.19%	8.73%	5.36%
S&P Multi-Asset Risk Control 5% Excess Return			110%	105%	5.07%	6.60%	4.68%	4.85%	6.30%	4.47%
Fidelity Multifactor Yield Index™ 5% ER			110%	105%	5.13%	7.66%	5.13%	4.90%	7.31%	4.90%
Morgan Stanley Dynamic Global Index			110%	105%	6.38%	8.55%	6.38%	6.10%	8.17%	6.10%
<b>Two-year Point-to-Point with Participation Rate</b>										
S&P 500®			35%	35%	3.70%	5.29%	3.55%	3.70%	5.29%	3.55%
Goldman Sachs Equity TimeX Index			85%	80%	6.71%	10.85%	6.71%	6.34%	10.25%	6.34%
Barclays Transitions 6			150%	145%	10.14%	12.48%	7.12%	9.83%	12.09%	6.90%
Barclays Transitions 12			75%	70%	11.00%	13.48%	7.68%	10.32%	12.64%	7.21%
S&P Multi-Asset Risk Control 5% Excess Return			160%	150%	5.66%	8.87%	5.04%	5.32%	8.35%	4.75%
Fidelity Multifactor Yield Index™ 5% ER			160%	150%	6.39%	10.40%	6.39%	6.01%	9.79%	6.01%
Morgan Stanley Dynamic Global Index			160%	150%	8.16%	11.80%	8.16%	7.67%	11.11%	7.67%
<b>Annual Point-to-Point with Enhanced Participation Rate</b> (includes a strategy charge)										
Fidelity Multifactor Yield Index™ 5% ER annual strategy charge percentage			155%	150%	7.18%	10.73%	7.18%	6.95%	10.39%	6.95%
Morgan Stanley Dynamic Global Index annual strategy charge percentage			0.95%	0.95%	6.23% <sup>^</sup>	9.78% <sup>^</sup>	6.23% <sup>^</sup>	6.00% <sup>^</sup>	9.44% <sup>^</sup>	6.00% <sup>^</sup>
Morgan Stanley Dynamic Global Index annual strategy charge percentage			155%	150%	8.93%	12.01%	8.93%	8.65%	11.63%	8.65%
Morgan Stanley Dynamic Global Index annual strategy charge percentage			0.95%	0.95%	7.98% <sup>^</sup>	11.06% <sup>^</sup>	7.98% <sup>^</sup>	7.70% <sup>^</sup>	10.68% <sup>^</sup>	7.70% <sup>^</sup>
<b>Two-year Point-to-Point with Enhanced Participation Rate</b> (includes a strategy charge)										
Fidelity Multifactor Yield Index™ 5% ER annual strategy charge percentage			225%	215%	8.81%	14.31%	8.81%	8.44%	13.72%	8.44%
Morgan Stanley Dynamic Global Index annual strategy charge percentage			0.95%	0.95%	7.93% <sup>^</sup>	13.47% <sup>^</sup>	7.93% <sup>^</sup>	7.56% <sup>^</sup>	12.88% <sup>^</sup>	7.56% <sup>^</sup>
Morgan Stanley Dynamic Global Index annual strategy charge percentage			225%	215%	11.20%	16.20%	11.20%	10.74%	15.54%	10.74%
Morgan Stanley Dynamic Global Index annual strategy charge percentage			0.95%	0.95%	10.33% <sup>^</sup>	15.38% <sup>^</sup>	10.33% <sup>^</sup>	9.87% <sup>^</sup>	14.71% <sup>^</sup>	9.87% <sup>^</sup>

# North American offers guaranteed lifetime income solutions to help clients reach their retirement goals.

Client's desired income election year after issue <sup>5</sup>	Guaranteed Amount of income is based on guaranteed growth which does not change
Immediate income	<b>NAC BenefitSolutions<sup>®</sup></b> fixed index annuity
1	
2	<b>Income Pay Pro<sup>SM</sup></b> fixed index annuity
3	
4	
5	
6	
7	
8	
9	
10+	<b>NAC BenefitSolutions<sup>®</sup></b> fixed index annuity Enhanced death benefit option <sup>6</sup> – benefit base paid out over 5 years
Income never	

See disclosure slides for additional information.

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**THANK YOU**





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**NAC VersaChoice<sup>SM</sup> 10** is issued on base contract form NA1012A/ICC17-NA1012A. MVA or appropriate state variation including all applicable endorsements and riders.

**Performance Choice®** is issued on base contract form ICC16-NA1007A.MVA/NA1007A or appropriate state variation including all applicable endorsements and riders.

**North American Charter® Plus** is issued on base contract form NA1007A, ICC16-NA1007A.MVA or appropriate state variation including all applicable endorsements and riders.

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Premium bonus and enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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NOTE ON SIMULATED RETURNS: Back-testing and other statistical analyses provided herein use simulated analysis and hypothetical circumstances to estimate how the Index may have performed between April 3, 2007 and March 17, 2022, prior to its actual existence. The results obtained from such "back-testing" should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from the results obtained from back-testing. Unlike an actual performance record, simulated results are achieved by means of the retroactive application of a back-tested model itself designed with the benefit of hindsight and knowledge of factors that may have possibly affected its performance. Morgan Stanley provides no assurance or guarantee that any product linked to the Index will operate or would have operated in the past in a manner consistent with these materials. Calculation based on simulated performance is purely hypothetical and may not be an accurate or meaningful comparison. Past performance (actual or simulated) is not necessarily indicative of future results.

**Risk factors:**

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 5% but the realized volatility may be less than or greater than 5% and the volatility target may adversely affect Index performance.
- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index has embedded costs. The components that are used in constructing the Index include adjustments for costs associated with trading within and between various components, as applicable. The return of such components and, as a result, the return of the Index will be lower than if there were no associated costs.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index.
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## Goldman Sachs Equity TimeX Index

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**Disclosures for slides 18, 23 & 31:** Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity’s current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

Life



**NORTH  
AMERICAN<sup>®</sup>**

**A Sammons Financial Company**

# Conquering the Mountain

How Life Insurance can position  
clients to win in Retirement

Gary Proco  
Regional Vice President



# The Ascent



# The Descent





## Retirement



# Challenges

Clients are worried of the challenges they could face in retirement that would have an impact on their finances.

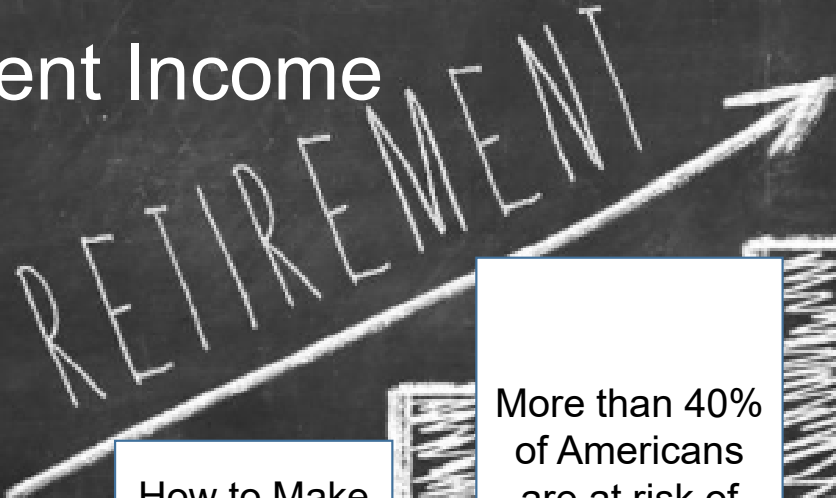
Retirement Income

Taxes

Volatility

Health Event

# Retirement Income



Americans Still Missing the Boat on Retirement Savings<sup>R1</sup>

What Happens if We All Run Out of Money for Retirement?<sup>R3</sup>

No Retirement Savings? Thinking you'll just work longer? Think Again.<sup>R5</sup>

How to Make Your Money Last as Long as You Do<sup>R2</sup>

More than 40% of Americans are at risk of going broke in Retirement-and that's the good news<sup>R4</sup>

Many Americans Still Lack Retirement Savings<sup>R6</sup>

# Am I Saving Enough?

- Retirement landscape has shifted over the past generation
- Uncertainty about income sources and limitations on qualified plans
- Increased rise for use of cash value life insurance

# Taxes

Beware of  
Hidden Taxes in  
Retirement<sup>T1</sup>

You may be  
surprised what  
retirement  
income is taxed  
and what isn't<sup>T3</sup>

The truth about  
taxes in  
retirement<sup>T2</sup>

6 ways you  
might get taxed  
in retirement<sup>T4</sup>



# Are my Retirement Assets Tax Diversified?

	TAX QUALIFIED PLAN	MUTUAL FUND	DEFERRED ANNUITY	LIFE INSURANCE
<b>AT TIME OF CONTRIBUTION</b>				
INCOME TAXABLE	NO	YES	YES	YES
FICA TAXES APPLY	YES	YES	YES	YES
<b>GROWTH</b>				
TAX DEFERRED	YES	NO	YES	YES
<b>AT TIME OF DISTRIBUTION</b>				
INCOME TAXABLE	YES	YES	YES (LIFO)	NO (FIFO)
CAPITAL GAINS APPLY	NO	YES	NO	NO
<b>TAX TO HEIRS</b>				
INCOME TAXABLE	YES	NO	YES	NO

Neither North American Company nor its agents give tax advice. Please advise your customers to consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.



# Volatility

Volatility is back. Are your retirement investments ready?<sup>V1</sup>

How to handle market volatility close to retirement<sup>V2</sup>

Don't Let Volatility Rear-End Your Retirement Plans<sup>V3</sup>

Don't let market volatility derail your retirement<sup>V4</sup>



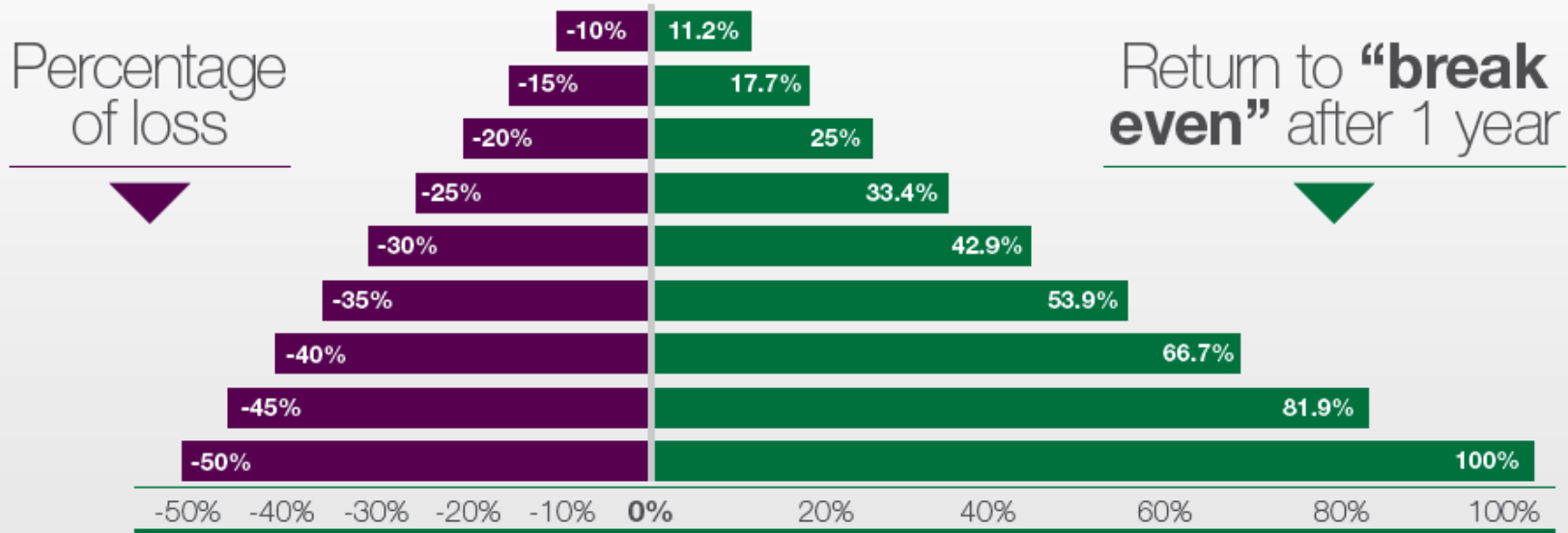
# The Lost Decade



Data Source: Yahoo Finance April 2018

# The Break-Even Point

The



► **Interest credits floored at 0 percent:** No risk of loss of premium due to market downturns.

professional for details.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for additional optional benefit riders could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

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# Sequence of Returns

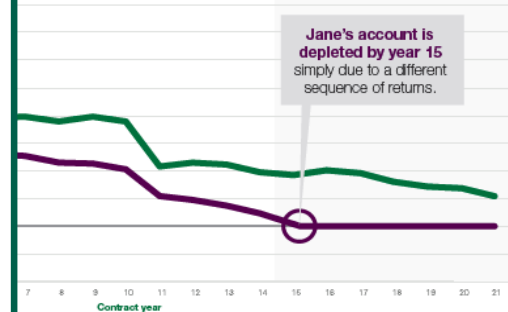


Going against the **GRAIN**

Year	George		Jane	
	Gain/Loss	Account value	Gain/Loss	Account value
At Issue	-	\$500,000.00	-	-
1998	26.67%	\$595,342.37	-	-
1999	19.53%	\$675,731.38	-	\$500,000.00
2000	-10.14%	\$580,259.47	-10.14%	\$422,345.82
2001	-13.04%	\$478,490.84	-13.04%	\$341,173.38
2002	-23.37%	\$343,696.62	-23.37%	\$238,464.71
2003	26.38%	\$396,451.03	26.38%	\$263,458.53
2004	8.99%	\$399,407.63	8.99%	\$254,454.51
2005	3.00%	\$380,493.64	3.00%	\$231,190.44
2006	13.62%	\$398,228.88	13.62%	\$228,591.43
2007	3.53%	\$381,225.80	3.53%	\$205,600.87
2008	-38.49%	\$216,053.76	-38.49%	\$108,019.48
2009	23.45%	\$229,691.17	23.45%	\$96,318.32
2010	12.78%	\$225,217.12	12.78%	\$74,795.60
2011	0.00%	\$195,210.91	0.00%	\$44,794.18
2012	13.41%	\$187,358.58	13.41%	\$16,777.44
2013	29.60%	\$203,938.68	29.60%	\$0
2014	11.39%	\$193,751.40	11.39%	\$0
2015	-0.73%	\$162,561.58	-0.73%	\$0
2016	9.54%	\$145,201.35	9.54%	\$0
2017	19.42%	\$137,573.41	19.42%	\$0
2018	-6.24%	\$100,863.78	-6.24%	\$0

Assumptions:  
Initial premium \$500,000, annual withdrawal \$30,000, S&P 500® Index

Year	George		Jane	
	Gain/Loss	Account value	Gain/Loss	Account value
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Consult your financial professional for details.

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# Health Event

Long-Term Care Expenses Growing as a Worry for Retirees<sup>HE1</sup>

Out-of-Pocket Health-Care costs likely to take half of Social Security Income by 2030, analysis shows<sup>HE2</sup>

Health Care will cost \$280,000 in Retirement-and that doesn't include this huge expense<sup>HE3</sup>

Pete the Planner: Long-Term health care costs blow up couple's retirement planning<sup>HE4</sup>

# Would a sickness impact my financial plan?

- 50% of mortgage foreclosures are the result of financial hardship due to critical illness<sup>1</sup>
- More than 60% of bankruptcies are tied to critical illness<sup>2</sup>
- For every 1,000 people who are 50 years old, roughly 12 to 15 might experience a critical illness of cancer, heart attack, stroke, kidney failure, or an organ transplant. 90% of claims are tied to the first 3.<sup>3</sup>
- Someone turning age 65 today has almost a 70% chance of needing some type of Long-Term Care services<sup>4</sup>

1 The American Group Insurance Brokerage Service, Inc. <http://americangroupinsurance.com/Critical-Illness/>

2. United States Critical Illness Insurance Resource Center, 2018 <http://www.criticalillnessinsuranceinfo.org/learning-center/individuals.php>

3. New York Times, Insurance for Critical Illness May Add Security, but at a Cost, May 18, 2016. <https://www.nytimes.com/2016/03/19/your-money/insurance-for-critical-illness-adds-security-but-at-a-cost.html>

4. LongTermCare.gov <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>

# A Solution

Clients are afraid of the financial impacts of dying too soon, outliving assets, or getting hurt along the way

Supplement Retirement  
Income

Tax Advantaged

Risk Protection

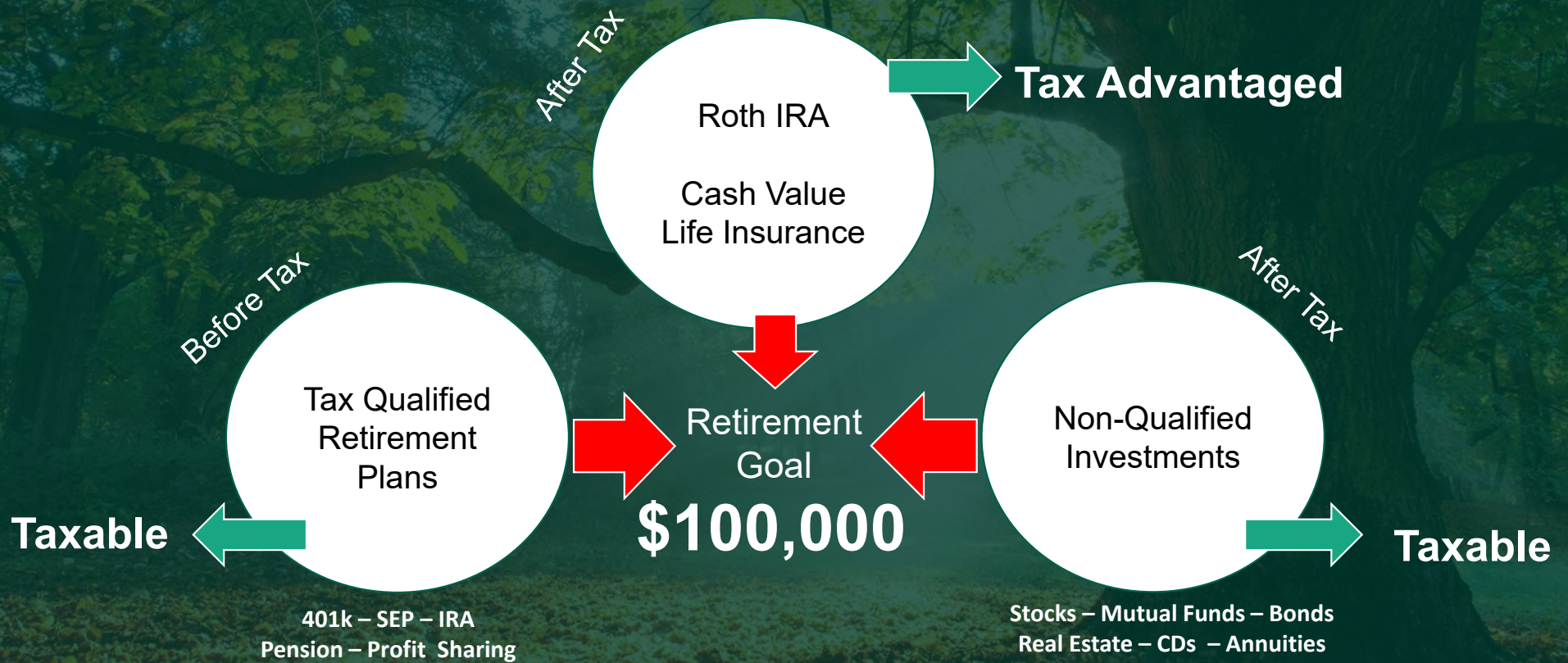
Living Benefits

# Life Insurance Death Benefit Need

- Income Replacement
- Legacy Building
- Final Expenses
- Estate Management

But what about the Potential Cash Value?

# Taxable Money vs Tax-Advantaged Money

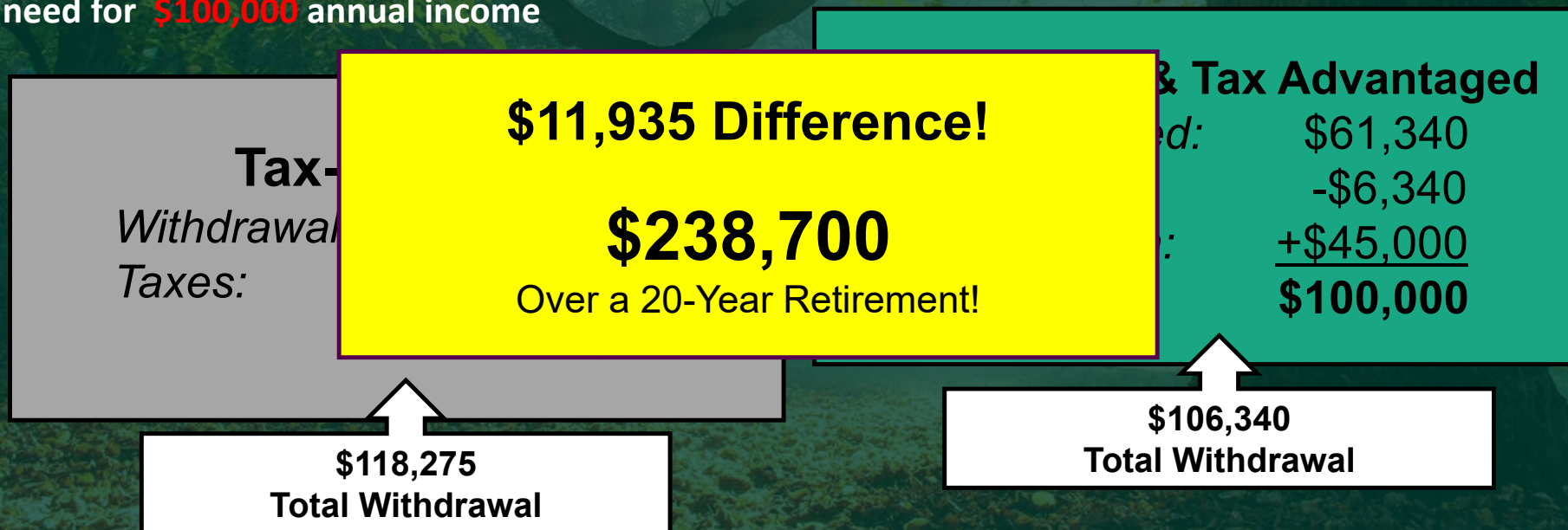




# Retirement Case Study

Hypothetical

In addition to Death Benefit, there is a need for **\$100,000** annual income



# Life Insurance Considerations

- Cost of Insurance (COIs) charges and other charges
- Life policy may not guarantee an avoidance of loss of premium, depending on funding
- Additional premiums may be necessary to continue the desired death benefit, depending on funding
- Review illustrations thoroughly for guaranteed and non-guaranteed death benefit values
- Modified Endowment Contracts (MECs) may have tax implications<sup>1</sup>

<sup>1</sup>For most policies, withdrawals are free from federal income tax to the extent of the investment in the contract, and policy loans are also tax-free so long as the policy does not terminate before the death of the insured. However, if the policy is a Modified Endowment Contract (MEC), a withdrawal or policy loan may be taxable upon receipt. Further, unpaid loan interest on a MEC may be taxable. A MEC is a contract received in exchange for a MEC for which premiums paid during a seven-year testing period exceed prescribed premium limits (7-pay premiums)

## Next Steps.....

- Identify Clients
- Request Illustrations
- Schedule client Meeting



Gary Proco  
Regional Vice President

Thank  
You!



Char Tharaldson  
Internal Wholesaler

# Article Source Information

Life

## Retirement

<sup>R1</sup>Forbes: *Americans Still Missing The Boat On Retirement Savings* <https://www.forbes.com/sites/kateashford/2018/02/28/retirement-3/#3b0101b26935>

<sup>R2</sup>The New York Times: *How to Make Your Money Last as Long as You Do* <https://www.nytimes.com/2017/02/18/your-money/retiring-longevity-planning-social-security.html>

<sup>R3</sup>U.S News: *What Happens if We All Run Out of Money for Retirement?* <https://money.usnews.com/money/retirement/articles/2018-05-30/what-happens-if-we-all-run-out-of-money-for-retirement>

## Taxes

<sup>T1</sup>Nerd Wallet: *Beware of Hidden Taxes in Retirement* <https://www.nerdwallet.com/blog/taxes/taxes-in-retirement/>

<sup>T2</sup>Washington's Top New: *The truth about taxes in retirement* <https://wtop.com/business-finance/2018/07/the-truth-about-taxes-in-retirement/>

<sup>T3</sup>The Washington Post: *You may be surprised what retirement income is taxed and what isn't* [https://www.washingtonpost.com/news/get-there/wp/2018/04/16/you-may-be-surprised-what-retirement-income-is-taxed-and-what-isnt/?utm\\_term=.a43e1f0f0aff](https://www.washingtonpost.com/news/get-there/wp/2018/04/16/you-may-be-surprised-what-retirement-income-is-taxed-and-what-isnt/?utm_term=.a43e1f0f0aff)

<sup>T4</sup>USA Today: *6 ways you might get taxed in retirement* <https://www.usatoday.com/story/money/personalfinance/retirement/2018/04/18/6-ways-you-might-get-taxed-in-retirement/33879055/>

## Volatility

<sup>V1</sup>MarketWatch: *Volatility is back. Are your retirement investments ready?* <https://www.marketwatch.com/story/volatility-is-back-are-your-retirement-investments-ready-2018-08-17>

<sup>V2</sup>CNN Money: *How to handle market volatility close to retirement* <https://money.cnn.com/2018/03/24/pf/retirement-stock-wall-street-volatility/index.html>

<sup>V3</sup>Kiplinger: *Don't Let Volatility Rear-End Your Retirement Plans* <https://www.kiplinger.com/article/investing/T047-C032-S014-dont-let-volatility-rear-end-your-retirement-plans.html>

<sup>V4</sup>CBS News: *Don't let market volatility derail your retirement* <https://www.cbsnews.com/news/dont-let-market-volatility-derail-your-retirement/>

## Health Event

<sup>HE1</sup>Forbes: *Long-Term Care Expenses Growing As A Worry For Retirees* <https://www.forbes.com/sites/tedknutson/2018/04/24/long-term-care-expenses-growing-as-worry-for-retirees/#6a08127cea88>

<sup>HE2</sup>The Washington Post: *Out-of-pocket health-care costs likely to take half of Social Security Income by 2030, analysis shows* [https://www.washingtonpost.com/business/get-there/out-of-pocket-health-care-costs-likely-to-take-half-of-social-security-income-by-2030-analysis-shows/2018/01/26/25b38a3a-0221-11e8-9d31-d72cf78dbeee\\_story.html?utm\\_term=.8608e7988fc8](https://www.washingtonpost.com/business/get-there/out-of-pocket-health-care-costs-likely-to-take-half-of-social-security-income-by-2030-analysis-shows/2018/01/26/25b38a3a-0221-11e8-9d31-d72cf78dbeee_story.html?utm_term=.8608e7988fc8)

<sup>HE3</sup>MarketWatch: *Health care will cost \$280,000 in retirement-and that doesn't include this huge expense* <https://www.marketwatch.com/story/health-care-will-cost-280000-in-retirement-and-that-doesnt-include-this-huge-expense-2018-04-19>

<sup>HE4</sup>USA Today: *Pete the Planner: Long-term health care costs blow up couple's retirement planning* <https://www.usatoday.com/story/money/personalfinance/columnist/2018/09/07/long-term-health-care-costs-blow-up-couples-retirement-plan/1081101002/>

Life



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