



Income taxes could be your client's single largest retirement expense.¹

But you can do something to help prevent this from happening. Talk with your clients about options that can produce tax-efficient retirement income.

Here's why: Your clients may not even realize that once they stop working, their income tax bill could be a significant financial burden.

What you can do now: Start having conversations with clients in their 40s or early 50s, who are years from retirement.

Send this customizable pdf to GEN X clients and prospects. This conversation starter is designed to make them aware of the need to plan ahead.

[GEN X CONVERSATION STARTER](#)

Have questions or want to discuss a case?
Call the Producer Resource Center at **888-724-4267, ext. 4680**,
or email PRC@SagicorLifeUSA.com.

Visit us online at SagicorProducer.com.

¹FINRA, "[Taxation of Retirement Income](#)".

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