

Discover

The J.D. Mellberg Difference

Smart.
Simple.
Personal.

The J.D. Mellberg Way.



Smart Retirement Solutions. Our Only Business.

In 2004, inspired by people like you preparing for retirement, we started something new. We envisioned a different retirement planning experience. It would be smart. Simple. Personal. And focused only on this stage of your life.

Instead of general advice about different periods of life, we dedicated our company to the specifics required for retirement planning only. Smart solutions for retirement is our rule, not the exception.

From this baseline, retirees and those planning for it could put their faith in us, knowing we would be out in front of the crowd, introducing new innovations, new experiences and new convenience, building a solid plan for your best retirement. We would become partners, not just client and advisor.

We think it should be that easy. Start with a single focus. End with a lifelong relationship.



Joshua D. Mellberg
Founder & President





WHO WE ARE.

AT THE END
OF THE DAY
YOU ARE THE
REASON WE DO
WHAT WE DO.

For more than a decade, J.D. Mellberg Financial has been providing smart solutions to residents across the country, with industry-leading products, exemplary personal service, quality education and exceptional resources that aim to transform the retirement planning industry.

J.D. Mellberg Financial is designed to address financial concerns with a clear and simple path to retirement. Retirement planning requires a company with a proven track record, financial strength and integrity. These attributes, along with our unwavering commitment to excellence, has earned J.D. Mellberg a reputation as one the most well-respected retirement planning firms in the country.

We're both honored and humbled by the many awards we've won as a company, including recognition as one of the fastest growing private companies in the U.S. by Inc. magazine on their Inc. 500/5000 list for the last seven years. Today, the firm's assets raised are well over \$2.2 billion. We're proud of our corporate accomplishments, but our client satisfaction perhaps speaks even more directly to our commitment to our customers – to find the best strategy for every person, every time.

We take the extra care every day and go above and beyond. We are committed to doing the absolute best we can for our customers.

J.D. Mellberg Financial is based in Tucson, Arizona, and has over 300 financial professionals located around the U.S.

WHAT WE DO.

WE SPECIALIZE IN WEALTH PRESERVATION.



Our company was founded on the principle of helping people achieve the dream of financial security during their retirement years. We strongly believe in tailoring the right plan with the right individual. One size does not fit all.

One of the first steps you can take to increase your financial confidence is to minimize the risk of loss. Retirement is not the stage of your life when you should be concerned about the volatility of the markets. Investment planners are often focused on financial growth. If you are ready to change your strategy to wealth preservation and greater confidence in your future income, then you have found the right company. At J.D. Mellberg, we specialize in asset preservation.

What makes us successful?

The answer is simple. We know that we have chosen a service occupation.

We set out to build lifelong relationships with our clients. We recruit experienced licensed professionals who enjoy helping our clients move toward the retirement lifestyle they want. We want you to feel confident that your finances will support your dreams. Then, if your goals change or unforeseen circumstances arise, we are there to help you make adjustments and refocus your strategy.

We do our best to provide resources about the choices available. To do that, we offer live seminars, a series of informative videos, and a library of reports, books and topical white papers. After all, we're not just preserving wealth; we're educating and helping people build their lives.

WHAT INSPIRES US?

People like you.



1 Healthy, Active Retirees.

Whether you like to travel, play golf or take your grandkids to the movie, we want you to be confident that you have the income to support your lifestyle. Retirement income planning may be the best way to fill your calendar.

2 Adult Children who Hold Power of Attorney (POA) for a Parent.

Being given the financial responsibility for an aging parent can be daunting. We can help guide you through the process offering products that are geared to offer protection from downside market risk, while providing a guaranteed* monthly income. So you can relax and enjoy your time with Mom or Dad.



3 Retirees Facing Severe Medical Issues.

We understand the emotional and financial impact of you or your spouse receiving a life-altering diagnosis, such as:

- Heart Disease
- Cancer
- Alzheimer's Disease
- Diabetes
- Lou Gehrig's Disease (ALS)
- Multiple Sclerosis

We can arrange for a reliable* lifetime income** protection against market downturns, a minimum guaranteed growth, plus the potential for greater growth credited to your principal. Some products even allow you to secure up to double income after a qualifying health event, to help cover assistance in your home or in a care facility.

(Limitations apply see your contract for terms.)



4 Single and Widowed Retirees.

One thing most single and widowed retirees have in common is that they do not want to become burdens to their families or friends if disability strikes. They have worked hard all their lives, and for the most part have been givers. They don't relish the idea of having to become takers.

We can help ease their minds to a great extent as we help them position themselves for the future. We do this by offering stability, security,* income, and growth, with the possibility of adding benefits for specific circumstances.**



WHAT REALLY MATTERS.

YOUR PEACE-OF-MIND.



If you are between the ages of **50-75**, you have some big decisions to make. For instance, how are you going to support yourself during retirement?

For many Americans entering retirement the concerns and questions they face are many; such as having enough savings to live on in retirement. It's not enough to build a great portfolio focused on **financial growth** it is also time to start thinking in terms of **wealth preservation**. With wealth preservation comes peace-of-mind.

The retirement investment scene isn't the same game as it was a decade ago. It isn't even in the same ballpark. The stock market's instability makes investment vehicles a risky place for your retirement assets. Any losses at this time may be difficult to recover. For example, if you have \$100,000 in a mutual fund that experienced a 20% loss, the value of your account is reduced to \$80,000. Will a 20% gain recoup your loss? No!

(see example below)

\$80,000 x 20% = \$16,000
\$80,000 + 16,000 = \$96,000
(still short of the original \$100,000)

GAIN REQUIRED TO RECOUP YOUR PRINCIPAL	
% Lost	% Gain Needed
20%	25%
30%	42.85%
40%	66.7%
50%	100%
20%	25%

Not a fan of losing money?

Neither are we. At J.D. Mellberg, we have the ability to offer our clients cutting-edge retirement planning solutions. Through these exclusive strategies, which are known by less than 1% of financial professionals in the U.S., we will show you how:

- to have protection against market downturns,
- to lock in guaranteed* income for life,**
- to have a potential for growth not at risk from stock market volatility.



MAKING EDUCATED DECISIONS.



"Knowledge is the key. With these tools, we can empower our clients to make well-informed financial choices for their retirement."

- Josh Mellberg

Before addressing any issues that relate to retirement savings and wealth preservation, we start our education with getting to know you. What are your priorities? What are your fears? What is your story?

And, we listen. We really listen.

Once we understand where you stand today, we identify and prioritize your needs. By assessing your tolerance for risk and understanding what impacts your current financial picture – things like income, expenses and any savings, we can begin to build a financial strategy to get you where you want to be.

That is why we take the time needed to make sure you understand everything. We are diligent educators of the retirement process. That is why we host an extensive online video library with reference reports for our clients. As you watch and read, we encourage you to write down any questions that you may have and discuss them with your advisor.

After all, this is about you. Your life and your journey. Together we can build a strategy tailored just for you based on your financial needs.

WHAT TO EXPECT

BEFORE YOU BEGIN.

We will schedule a strategy session for you with a J.D. Mellberg financial professional representative who specializes in retirement income planning. However, we don't call it a "meeting" because it is more than that. It's not a matter of selling you a product and sending you on your way. We are helping you plan for a significant number of years and that is not something we take lightly.

Our main objective is to help you identify the things that affect your financial confidence so that you can make more informed decisions. Allowing you to understand the options that we offer you. We want YOU to be in control of your money. To facilitate this, we offer you these opportunities:

- FREE, no obligation strategy session with one of our highly trained insurance licensed financial professionals.
- How to avoid costly mistakes you could be making with your retirement funds.
- Optional products from several different insurance companies.

YOUR FIRST APPOINTMENT

This can take place wherever it is convenient for you — in your home or office, in our office, or at another location. Or, if you prefer, we can even visit by phone or web conference. With over 300 financial

professionals around the country, we can accommodate whatever works best for you.

During our first discussion, we get into the details of your retirement goals and help you determine the answer to that all important question: What do you need your money to do for you? This discussion is very important. Your financial professional will use this information and our tools to translate your vision into a personal, measurable goal and to develop a written strategy to help you achieve retirement income for life.**

BEFORE YOUR APPOINTMENT

Think about why you're investing. Understanding the "why" will help you be better prepared to discuss your goals and strategies to help reach them.

Review our entire library. Our video archives and printed resources are available to you at no cost, whether you work with us or not.

Gather your statements. If you've worked with a financial advisor before, it's helpful to know about your current investments and your experience to date. If you're new to annuities, we promise to talk with you, not at you. Our goal is to empower you with the knowledge you'll need to pursue your goals.

Bring your questions. We want to make sure to answer any retirement questions you may have. What does your vision of the future look like and how can we help you get there? Write your questions down and bring them to your appointment.



Ready, Set, Go!

When you are ready, we will partner you with a J.D. Mellberg financial professional. Then following our **SIX-STEP PROCESS**, we will work together to build a strategy tailored to fit you. Now, let's get started making your retirement the greatest stage of your life!

01

INITIAL MEETING

The initial meeting with your J.D. Mellberg financial professional can take place on the phone, in your home or office, in our office, or at some other location.

02

WE DO OUR HOMEWORK

We study all the information you provided and start looking at a variety of products and strategies that may be the most suitable for your unique scenario.

03

WE MEET AGAIN

We will present several best-case strategies that we believe may get you the most income for the least amount of premium and best fit your needs and goals.

04

BACK TO WORK

If you decide to follow one of the paths we have identified, we will help implement it for you. This can take several weeks but we will communicate each step throughout the process.

05

FINAL DETAILS

As soon as all the financial product pieces are in place, we will arrange a time to finalize the strategy – signing contracts and funding. Now you can sit back, relax and reap the benefits.

06

WE ARE IN YOUR CORNER

We know that life is crazy and priorities can change. So don't worry, if life throws you a curveball we can help you negotiate the changes and adjust your swing.



8 EIGHT THINGS

WE THINK YOU MUST DO TO PREPARE FOR RETIREMENT

Budget For Retirement – If you haven't spent time analyzing your expenses in retirement, now's the time! You should calculate all your expenses of what you spend now and what will change once you retire. One of the biggest mistakes retirees make is underestimating their expenses.

Do a Fee and Cost Analysis of Your Investments – Once you have calculated all of your monthly expenses, use a retirement analyzer to validate you won't run out of money during retirement. Here is a great calculator we found online (https://ffcalcs.com/how_long).

Make Changes to Your Health Insurance – It can be easy and convenient to simply renew your current plan for next year. However, this simple misstep could become extremely costly. If there are signs that you may need more coverage in the coming years, you should make those changes accordingly with your insurance plan.

Determine How Much You Will Be Taxed – As you know, your various sources of retirement income will be taxed! It's important to meet with a professional tax expert to help you determine how much of it will be taxed and maybe even help you find ways to help minimize your taxes in retirement.

Make a Timeline of Your Retirement Income – You should write down year by year a timeline that shows you when all your retirement income sources will begin. This will help you manage your cash flow and determine if there are any gaps in your retirement.

Maximize Your Social Security – There are so many ways to turn on your Social Security benefits and there are also many loopholes you may not be aware of. Make sure you speak with an expert before turning on Social Security to ensure you're getting the most out of your hard earned money.

Inflation Proof Your Retirement – Did you know you could have increasing income for life with certain retirement vehicles? Find out how in our free report "NextGen Annuity™ Strategies". Just call **(800) 207-0571** and ask to speak with one of our licensed insurance professionals.

Separate Your "Paychecks" from Your "Playchecks" – Your "paychecks" is income that you need to be able to count on, such as bills, food, clothes, etc. While your "playchecks" is that extra money which can be used for anything from investing in the stock market, to buying a new car. It is important to know the difference and plan accordingly.

*Retirement income for life**
means not being concerned about
outliving your money or changing your
lifestyle to make ends meet. To help
achieve these goals, we offer annuity
contracts and proprietary strategies
that fewer than 1 in every 100 financial
professionals in the U.S. have access to.*

*We are honored you are considering
working with us to help achieve your
retirement goals. After all, this is all
about you. Your life and your journey.*

*Starting with a single focus and
ending with a lifelong relationship.*

We hope to see you soon!



Joshua D. Mellberg, Founder & President



The Washington Post



PROVIDENCE
Journal



WSJ



Joshua Mellberg has been featured on CNBC, Yahoo! Finance, and has been a weekly contributor to New York Daily News. He has given hundreds of lectures on retirement preparation, tax-minimization, and income planning strategies all over the nation. Josh also regularly holds national training events for financial professionals within the industry. Today more than 14 million people all across the United States have visited J.D. Mellberg's websites. Josh's popular financial information videos have been downloaded and viewed more than four million times over the past year, with an average of 350,000 visitors each month. J.D. Mellberg Financial has been Rated A+ by the Better Business Bureau since 2004. He is a seven-time Inc. 500/5000 Honoree, Inc. 5000, 2011-2017. He is humbled by the many awards he has received over the years. However, his biggest reward in life is the vast number of hard-working Americans that he has been able to help successfully navigate through their retirement years.



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*Annuity guarantees rely on the financial strength and claims-paying ability of the issuing insurance company and are not guaranteed by any bank or the FDIC.

**Some annuities may have a lifetime income guarantee as part of the base policy; others may have riders available that provide this benefit. Riders may also be available for benefits like an annual increase to help combat inflation or for as much as doubling your income in case of a qualifying health event. These annuities are not long-term care and are not substitute for such coverage. Optional riders may be available with a charge.

By responding to this offer you may put in touch with a licensed insurance agent regarding retirement income strategies using fixed insurance products. J.D. Mellberg Financial is insurance licensed in all 50 states (AR8771938/ CA0K73712/ TX1908101) and all producers of J.D. Mellberg Financial have the appropriate licenses for the products they offer.