

How to Secure Guaranteed Income for Life: Retirement Planning Strategies with Jan Levine

The Retirement Disaster You Won't See Coming

You could lose 40% of your retirement savings overnight—and never see it coming.

Think that sounds extreme? It happened in 2008. Millions of Americans watched helplessly as their 401(k)s **shrunk by nearly half**, just as they were preparing to retire. Some had to **delay retirement for years**, while others were forced to **drastically downsize their lifestyle**. The worst part? **They didn't know how to prevent it.**

Now, you're sitting on your own hard-earned savings, hoping history doesn't repeat itself. But hope isn't a retirement strategy. **Protection is.**

Jan Levine, a veteran financial expert, helps pre-retirees **secure their savings before disaster strikes**. His secret? **A little-known financial loophole** that lets you **move your money to safety—without quitting your job, paying penalties, or triggering taxes.**

If you're 55 or older and don't have a **guaranteed plan to protect your 401(k) from the next crash**, keep reading. This could be the most important retirement decision you ever make.

The Retirement Trap Most People Fall Into

Most pre-retirees follow a simple formula:

1. **Work hard** for decades
2. **Contribute to their 401(k)**, sometimes with employer matching
3. **Watch it grow** (and try not to panic when the market drops)
4. **Hope it's enough** when they finally retire

But **hope is not a strategy**. If all your savings are tied up in the stock market and the economy shifts, you **lose control over your own future**. Most people don't even realize there's an alternative until it's too late.

Jan Levine sees it all the time. He works with people who have spent **30, 40, even 50 years building their retirement savings—only to realize they have no actual plan for keeping that money safe.**

If you're watching your account balance fluctuate and wondering:

- *Is my money actually safe, or am I just hoping it won't disappear?*
- *What happens if the market crashes right before I need to start withdrawing?*
- *Do I really want to gamble my retirement on forces I can't control?*

This uncertainty keeps people **stressed, second-guessing, and stuck**. The good news? You don't have to feel this way.

How an In-Service Rollover Protects Your Retirement

Most people assume that once their money is in a 401(k), **it has to stay there until they retire or leave their job.** That's not true. Thanks to a little-known rule called an **in-service rollover**, you can **move your savings into a safer, more stable financial vehicle—without quitting your job, triggering taxes, or facing penalties.**

Here's why this is a **game-changer** for retirement planning:

- **You don't have to leave your employer to take action.** Most people think they're locked into their 401(k) plan until retirement or a job change. That's not the case.
- **You can protect your savings before disaster strikes.** Instead of waiting for a market drop, you can **move your money into a secure, tax-efficient strategy** now—one that **guarantees your balance will never decrease.**
- **You create guaranteed income for life.** Unlike the ups and downs of the market, an indexed annuity locks in gains and provides you with a **steady stream of income for the rest of your life.**
- **You eliminate uncertainty.** No more guessing. No more hoping the market won't take another hit. Just a **clear, predictable plan for the future.**

Why Retirement Planning Is More Than Just Your 401(k)

Retirement security goes beyond just having a big 401(k) balance. Real financial stability requires a **holistic approach**, including:

- **Medicare planning.** Choosing the wrong coverage could cost you thousands.
- **Long-term care protection.** Most people avoid thinking about this, but it's one of the **biggest financial risks** in retirement.
- **Asset protection.** Making sure your money is **working for you—not against you.**

Jan Levine doesn't just focus on numbers—he looks at **your entire financial picture** to ensure you're truly prepared. His approach is personal, straightforward, and focused on **protecting what you've built.**

Your Retirement Future Is in Your Hands—What Will You Do?

You have a choice right now: **Take control of your financial future or leave it to chance.**

If you've read this far, something inside you knows the truth—you can't afford to sit back and **hope** your retirement funds will be there when you need them. You've worked too hard, sacrificed too much, and spent too many years building your savings to let **one market downturn** decide your future.

The next crash won't send you an invitation. It won't wait until you're "ready." And when it comes, you'll either be the person **watching your savings disappear**—or the one who planned ahead and **secured guaranteed income for life.**

Jan Levine has already helped countless people **protect their retirement before it's too late.** Will you be next?

Here's what to do **right now**:

- ✓ **Email Jan at jan.levine@bankerslife.com**
- ✓ **Connect on LinkedIn: [linkedin.com/in/janmlevine](https://www.linkedin.com/in/janmlevine)**
- ✓ **Take action before the market does.**

You can **keep gambling your retirement on forces you can't control**—or you can lock in your financial security starting today. **No second chances. No do-overs. Just one decision that changes everything.**

Your future self is waiting. **What will you tell them you did today?**

About Jan Levine

Jan Levine is a financial professional specializing in **retirement planning, asset protection, and guaranteed income strategies**. Many pre-retirees unknowingly leave their **401(k)s exposed to market crashes**, risking decades of hard-earned savings. With a career spanning from the 1980s, Jan has helped countless individuals **secure their retirement using little-known strategies like the in-service rollover**. As a top-performing agent at Bankers Life, he provides a **holistic approach**—covering Medicare, long-term care, and tax-efficient wealth preservation. If you want **certainty instead of guesswork** in your retirement plan, contact Jan at jan.levine@bankerslife.com or connect on **LinkedIn: [linkedin.com/in/janmlevine](https://www.linkedin.com/in/janmlevine)**.