CORPORATE PROFILE

PWR RETIREMENT GROUP

PWR

RETIREMENT GROUP LLC

About PWR Retirement Group

PWR Retirement Group is a trusted retirement planning and wealth advisory firm serving individuals, families, and business owners across the United States and Puerto Rico. We help clients navigate their financial future with personalized strategies designed to protect wealth, grow assets, and secure retirement income.

Our advisors specialize in low-risk financial planning, tax-efficient investment strategies, and long-term income protection. We believe retirement should be more than a milestone—it should be a confident, fulfilling chapter of life.

Policies Managed
$380M+

Expert Advisors
18+ Certified Planners

Clients Served
950+ and growing

Advisory Locations
Puerto Rico & USA

Core Services :

- Retirement Planning
- Life Insurance
- Annuities
- IRA's
- Income Protection
- Risk Management
- Corporate Governance
- Final Expenses
- Estate Planning

OUR BUSINESS FRAMEWORK

Guiding Principles Behind PWR Retirement Group's Success

Ambition

To be the most trusted retirement and wealth planning firm for individuals, families, and entrepreneurs across the U.S. and Puerto Rico—delivering clarity, confidence, and consistent financial outcomes through expert advice and personalized income strategies.

Approach

To holistically support our clients by integrating annuities, IRAs, life insurance, estate planning, and low-risk investment options into customized financial blueprints—ensuring long-term independence, protection, and peace of mind.

Market Presence

To become the go-to advisory team for Americans and Puerto Ricans seeking secure, personalized, and results-driven retirement and wealth solutions—trusted across Puerto Rico and the USA.

Strategy

To provide seamless, advisor-led financial planning through in-person consultations, virtual meetings, and secure digital platforms—making retirement and wealth planning simple, transparent, and empowering for every client.

Philosophy

To operate with integrity, education, and discipline—fostering lifelong relationships built on honest advice, conservative strategies, and smart risk management designed to protect wealth and secure lasting legacies.

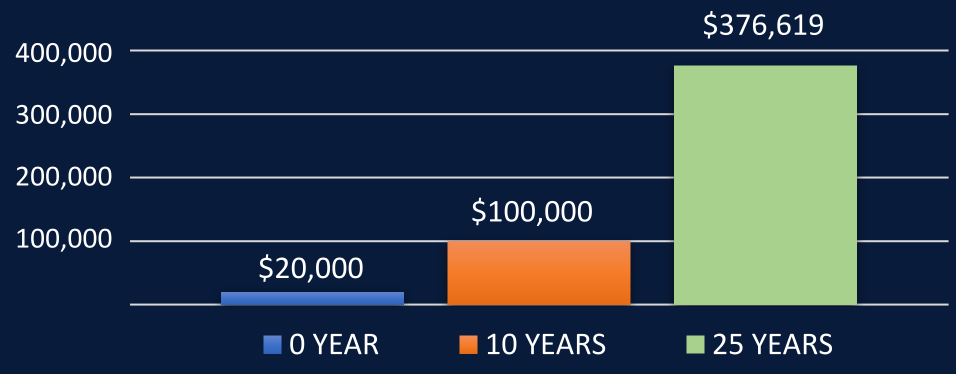
Retirement Planning

Plan Smart. Retire Confidently.

At PWR Retirement Group, we help you:

- Create personalized retirement income plans
- Use annuities and IRAs for long-term growth
- Withdraw tax-efficiently
- Optimize Social Security timing
- Protect your future from market risk

Discover how fast your retirement can grow:



Retirement Savings Growth Calculator

Initial Balance ($)

20000

Annual Contribution ($)

5000

Number of Years

25

Annual Interest Rate (%)

6

Calculate

Projected Total: $376,619.328 (After 25 Years)

Life Insurance

Protect What Matters. Build What Lasts.

Life insurance isn't just about death benefits—it's a vital tool for legacy planning, wealth transfer, and income protection. At PWR Retirement Group, we help you choose policies that align with your goals, family needs, and financial future.

What We Offer:

- Term Life Insurance for affordable coverage
- Whole & Universal Life for lifetime protection and cash value growth
- Indexed Universal Life (IUL) with tax-deferred accumulation
- Estate planning integration and beneficiary strategies
- Income-replacement and legacy creation

Comparison: Term vs. Whole Life Insurance

Feature	Term Life Insurance	Whole Life Insurance
Coverage Duration	Fixed term (10, 20, 30 years)	Lifetime
Cash Value	No	Yes, accumulates over time
Flexibility	Fixed premiums & coverage	Fixed premiums & coverage
Best For	Temporary financial protection	Long-term financial planning

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Annuities

Turn Your Savings Into Lifetime Income

Annuities provide guaranteed income that lasts as long as you live—no market worries, no guesswork. At PWR Retirement Group, we design annuity strategies that protect your savings, reduce tax exposure, and deliver predictable cash flow throughout retirement.

Why Choose Our Annuity Services?

Guaranteed Lifetime Income

Receive a steady income stream for life.

Tax-Deferred Growth

Your investment grows tax- free until you begin withdrawals.

Protection Against Market Volatility

Indexed annuities offer growth potential with built-in safeguards.

Flexible Payout Options

Choose from lump sum, monthly, or annual payments.

Annuities

How Our Annuity Consulting Works

Our annuity consultants in Puerto Rico follow a structured approach to ensure you select the right annuity:

1 Free Initial Consultation

We assess your financial situation, income needs, and risk tolerance.

2 Customized Annuity Comparison

We compare leading annuity options tailored to your profile and present a side-by-side breakdown of the best-fit solutions.

3 Policy Selection & Customization

Choose from a range of annuity products in Puerto Rico, including indexed annuities, fixed annuities, and variable plans.

4 Ongoing Support & Adjustments

As a trusted annuity service provider, we help you adjust your annuity as your financial needs change.

24% Bonus on Your Annuity Investment!

Grow Your Retirement Savings from Day One.

With our exclusive annuity bonus offer, your savings go further from day one. It's a secure way to grow your retirement income with guaranteed benefits and zero market risk.

Let's Break It Down:

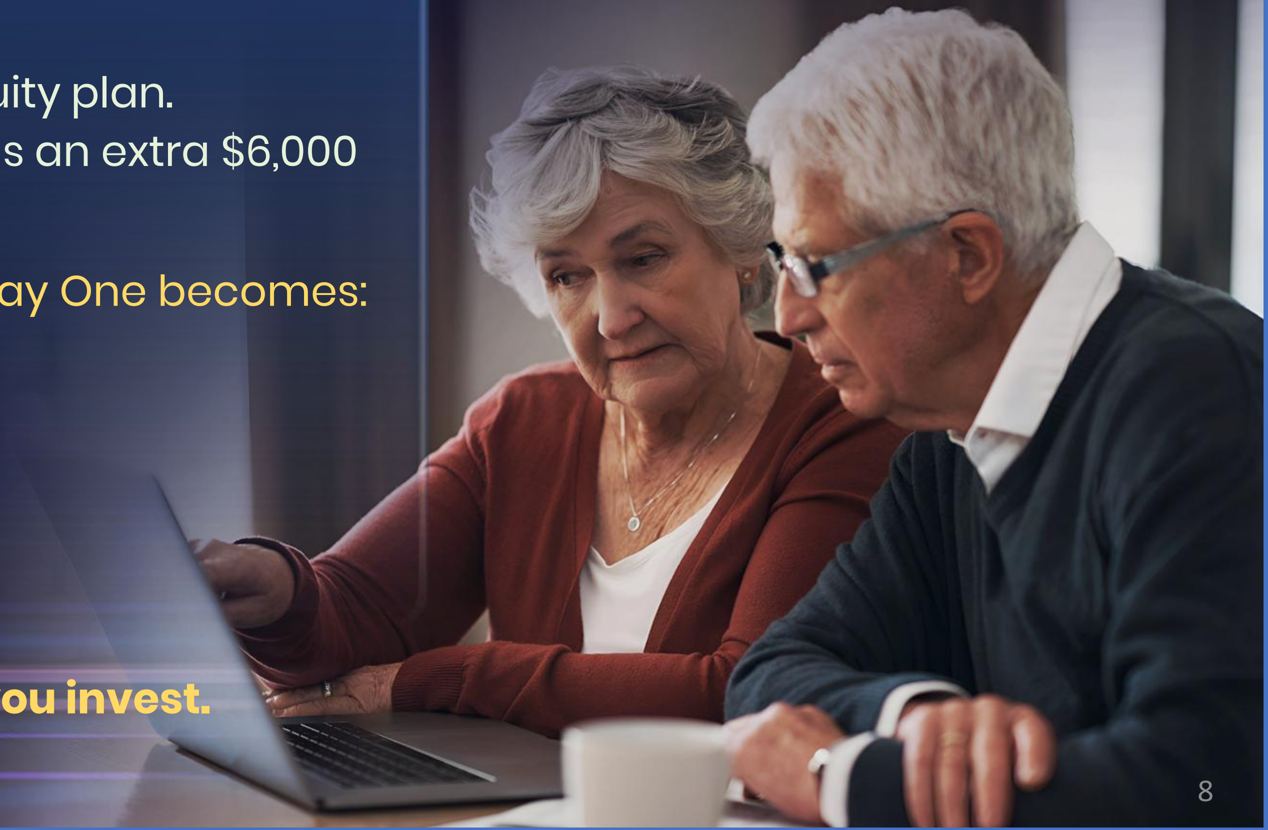
Imagine you invest $25,000 into a qualified annuity plan.
Right away, you receive a 24% bonus, which adds an extra $6,000 to your account.

That means the total value of your annuity on Day One becomes:

$25,000 (Minimum Initial Investment)

+ $6,000 (24% Bonus)

= $31,000 Total Starting Value



You start with more money from the moment you invest.

What is Annuity 1 2 3?

It's a powerful retirement solution designed to give you a guaranteed monthly check for life — even if your original investment runs out.

Three benefits: 1. Growth 2. Safety 3. Lifetime Income

TWO POWERFUL BONUSES

35% Bonus

If you begin receiving your monthly Cheque immediately, you'll receive a 35% bonus on the amount you invest — increasing your lifetime income.

50% Bonus

If you choose to begin your monthly Cheque after 10 years, you'll receive a 50% bonus — giving you a significantly larger pension in the future.

ADDITIONAL ADVANTAGES

1. 10% Liquidity
2. Annual Growth
3. Protection from Loss
4. Lifetime Security

IRAs: Grow Smarter - Retire Stronger

Individual Retirement Accounts Built for Tax-Efficient Wealth

IRAs are more than retirement accounts—they're financial engines for tax-smart growth. At PWR Retirement Group, we help clients unlock the full potential of IRAs with personalized rollover strategies and optimized tax planning.

Why IRAs Matter

1. **$7,000 – Annual IRA contribution limit (under 50)**
2. **$8,000 – Catch-up contribution limit (age 50+)**
3. **59½ – Age when penalty-free withdrawals begin**
4. **73 – Required Minimum Distributions (RMDs) start for Traditional IRAs**

Example:
Rolling over a $150,000 401(k) into a Traditional IRA can defer taxes and grow your money with no immediate penalties.

Income Protection

Safeguard Your Pay check. Protect Your Future.

Your income is your most valuable asset—and without it, everything else is at risk. At PWR Retirement Group, we design protection strategies that ensure your lifestyle, savings, and retirement plans stay intact—even when life takes an unexpected turn.

Why Income Protection Matters:

- A — 1 in 4 adults will face a disability before retirement
- B — 48% of U.S. households say they'd struggle within 3 months of lost income
- C — Income protection fills the gap when illness or injury interrupts your earnings

What We Provide:

- A — Short- and long-term disability insurance
- B — Custom benefit periods & payout amounts
- C — Tax-aware coverage planning
- D — Integration with annuities and life insurance
- E — Protection for self-employed professionals & business owners

Risk Management

Protect Your Retirement. Control the Unknown.

At PWR Retirement Group, we design risk-managed financial plans that shield your income, preserve your assets, and ensure your legacy—no matter what the market or economy throws your way.

Our Risk Management Services:

- A Principal protection through guaranteed annuities
- B Inflation hedging with indexed growth tools
- C Tax exposure control using IRAs and Roth conversions
- D Healthcare risk planning with long-term care integration
- E Asset protection for high-net-worth individuals & business owners

Note: An indexed annuity can protect your savings from market losses while still earning up to 6–9% cap-linked growth—without risk to principal.

Corporate Governance

Responsible Stewardship. Transparent Advice.

At PWR Retirement Group, strong governance isn't just a policy—it's a promise. We uphold the highest standards of ethics, transparency, and accountability to ensure our clients receive honest, unbiased financial guidance at every step.

Governance That Builds Trust

- **100% fiduciary standard** – always acting in your best interest
- **Independent advice** – no ties to proprietary products
- **Regulatory compliance** – fully aligned with SEC & DOL guidelines
- **Ongoing advisor education** – 18+ certified professionals on staff
- **Clear communication** – every product, strategy, and risk explained in plain terms.

What It Means for You:

- No hidden fees or surprise charges
- Transparent product performance and downside risks
- Tailored solutions based solely on your needs—not sales quotas
- Consistent, compliant, and conflict-free financial planning

Final Expenses

Lift the Burden. Leave a Legacy of Love.

No one wants their family to face financial stress during a time of grief. That's why planning for final expenses is one of the most compassionate financial steps you can take.

At PWR Retirement Group, we help you secure affordable coverage to handle funeral costs, medical bills, and outstanding debts—so your loved ones can focus on healing, not bills.

"I just want to make sure they're okay when I'm gone."

We hear it every day—and we turn that wish into a plan.

What Final Expense Coverage Helps Cover:

- Funeral and cremation services (avg. cost: $7,800 in the U.S.)
- Medical bills and hospice expenses
- Outstanding credit card or personal debt
- Legal or probate costs
- Travel expenses for out-of-town family members

Peace of mind doesn't have to be expensive.

Estate Planning

Your Legacy Deserves More Than Assumptions

Estate planning isn't just for the wealthy—it's for anyone who wants to protect what they've built and guide where it goes. At PWR Retirement Group, we help you take control of your legacy with a clear, customized estate plan that reflects your wishes and protects your family.

What's Included:

- **Wills & Trusts** – Transfer assets smoothly and avoid probate
- **Powers of Attorney** – Appoint decision-makers for finances and healthcare
- **Beneficiary Planning** – Ensure accurate, tax-efficient transfers
- **Asset Protection** – Shield your estate from unnecessary taxes and creditors
- **Legacy Structuring** – Preserve family wealth for generations

Key Facts:

- 67% of Americans have no estate plan
- Probate can take 9–24 months and reduce estate value by up to 10%
- Proper planning can save families tens of thousands in legal and tax fees

Corporate Overview

2024: A Milestone Year for PWR Retirement Group

Financial & Impact Snapshot

Metric	Result	Growth Highlight
Retirement Plans Advised	$500+ Million	Up 35% Year-over-Year
Annuity Contributions Secured	$225 Million	Up 52% Year-over-Year
Client Retention Rate	97.4%	Highest in firm history
Retirement Consultations Held	16,000+	22% increase Year-over-Year
Total Clients Served	38,600+	Across U.S. and Puerto Rico
Guaranteed Income Contracts	$512 Million	Lifetime Income Secured

Key Milestones

6,300+ new clients onboarded in 2024—our highest annual growth yet.

12,000+ digital consultations completed via our secure advisor-led platform.

87% of clients selected guaranteed annuity or tax-deferred life insurance strategies.

Business Highlights

- ✓ Rated top-tier by clients for trust and transparency.
- ✓ Offering A+ Rated products from leading annuity and insurance providers.
- ✓ Broad adoption of Zero Market Risk solutions for safe retirement income.

Founder's Message

At PWR Retirement Group, our mission has always been clear — to empower individuals with financial clarity, long-term security, and the expert guidance needed to protect and grow their wealth.

Jonathan Pacheco Rivera

MDRT Recognized Top of the Table Member (USA)

Global Presence

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USA
(Florida, Texas, Chicago, Miami, los angeles New Jersey, Pennsylvania)

To Know More

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