

MEMBER PROFILE

ROSALY LOPES

Volcanologist

Annuity is
her ticket to
a lifetime of
volcanoes

VOLCANOLOGIST FINDS CONFIDENCE IN ANNUITY

Rosalyn Lopes can recall the exact moment when she decided to become a volcanologist. “During my college days, I was taking this class — Geology of the Earth and the Planets — and one day the professor did not show up,” she explains. Eventually someone announced to the class that Mount Etna had erupted and the professor was on his way to Sicily to study it.

“The volcano erupts and the professor has to go? That’s what I want to do,” she recalls, smiling from ear to ear. From that moment forward, Lopes knew which career path she would follow, even if it was covered with 2,000-degree Fahrenheit lava. Since then, she’s been to active volcanoes on all seven continents, including Mount Erebus in Antarctica.

THERE’S NO PLACE FOR RISK IN HER RETIREMENT

“Every volcano is a little different,” she explains. “So you’ve really got to know something about that volcano and know its behavior and its pattern, and then figure out how you’re going to go there.”

As with any profession, it helps if you love what you do. But in the field of volcanology, you have to love the risk too. Dodging lava bombs, avoiding deadly levels of noxious gases and side-stepping lava while conducting field studies are just part of the job.



“

Managing risk on volcanoes is like managing risk on other things. You have to be educated. You’ve got to learn and you’ve got to use that knowledge to assess the risk.

— Rosaly Lopes

Continued...

MANAGING RISK ON THE JOB

Lopes and her team were doing research when a crater erupted, spewing lava bombs into the air. They froze, avoided the bombs and stayed safe.

Despite her appetite for risk in her career, Lopes doesn't feel the same way when it comes to her money. In fact, she has a completely opposite outlook. "I take a lot of risk when I go to volcanoes, but in my personal life, not so much. I tend to be more conservative, particularly with my finances."



Lopes decided to purchase two annuities because they offer her the stability and flexibility she was looking for in retirement products. "I want to have the option to help my son and grandkids. I want to have the option to stay home and write books if I want to. It's all about options in retirement."

She likens her annuity to a way out of a dangerous situation on the job. "You know some things are pretty risky, but you calculate those risks and still do it. But you want your basic safety guaranteed. You want to have, let's say, your escape route if you're on the volcano."

Managing risk is nothing new to Lopes. While conducting research on Mount Etna, a crater suddenly erupted, launching volcanic bombs into

the air. "You don't run," she says. "You stay where you are, you look up and if a bomb is coming toward you, you dodge it."

Like all volcanologists, Lopes wants to know why volcanoes are formed, and she studies their eruptive activity to hopefully one day be able to predict future eruptions. The impact volcanoes have on the Earth and how they affect humans and the environment is something she feels is worth sharing.

"I'm a very big supporter of education and outreach. I do a lot of talks in schools. It's really important to encourage young people to go into STEM (science, technology, engineering and math) subjects."

When Lopes finally hangs up the seismometer, she wants to be confident that her retirement income can support the lifestyle she envisions for herself. "I think very much in terms of paycheck and 'play check.' You need the check to pay for the basics. Then hopefully you have plenty of money to play as well."

There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses. Investments in annuity contracts may not be suitable for all investors.

Northern Lights Distributors, LLC, a FINRA/SIPC member, was retained to facilitate FINRA review of this material in order to meet certain requirements of The Alliance for Lifetime Income. Northern lights Distributors, LLC is not affiliated with The Alliance for Lifetime Income.

