



Retirement options.  
Set up for success.

# Agenda.



## 1. Basic considerations

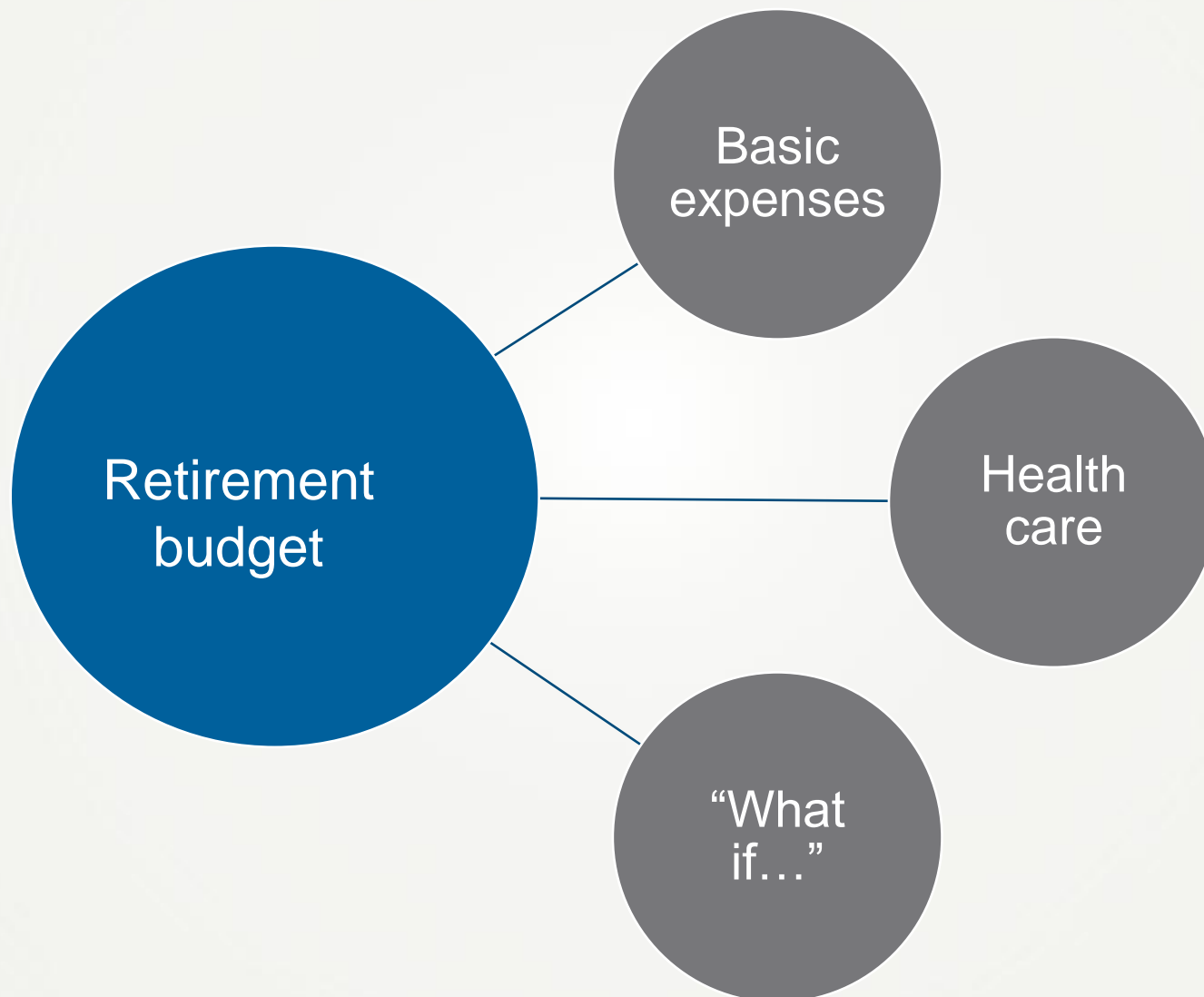


## 2. Minimize 7 common risks



## 3. Resources for you

# Start with the basics.



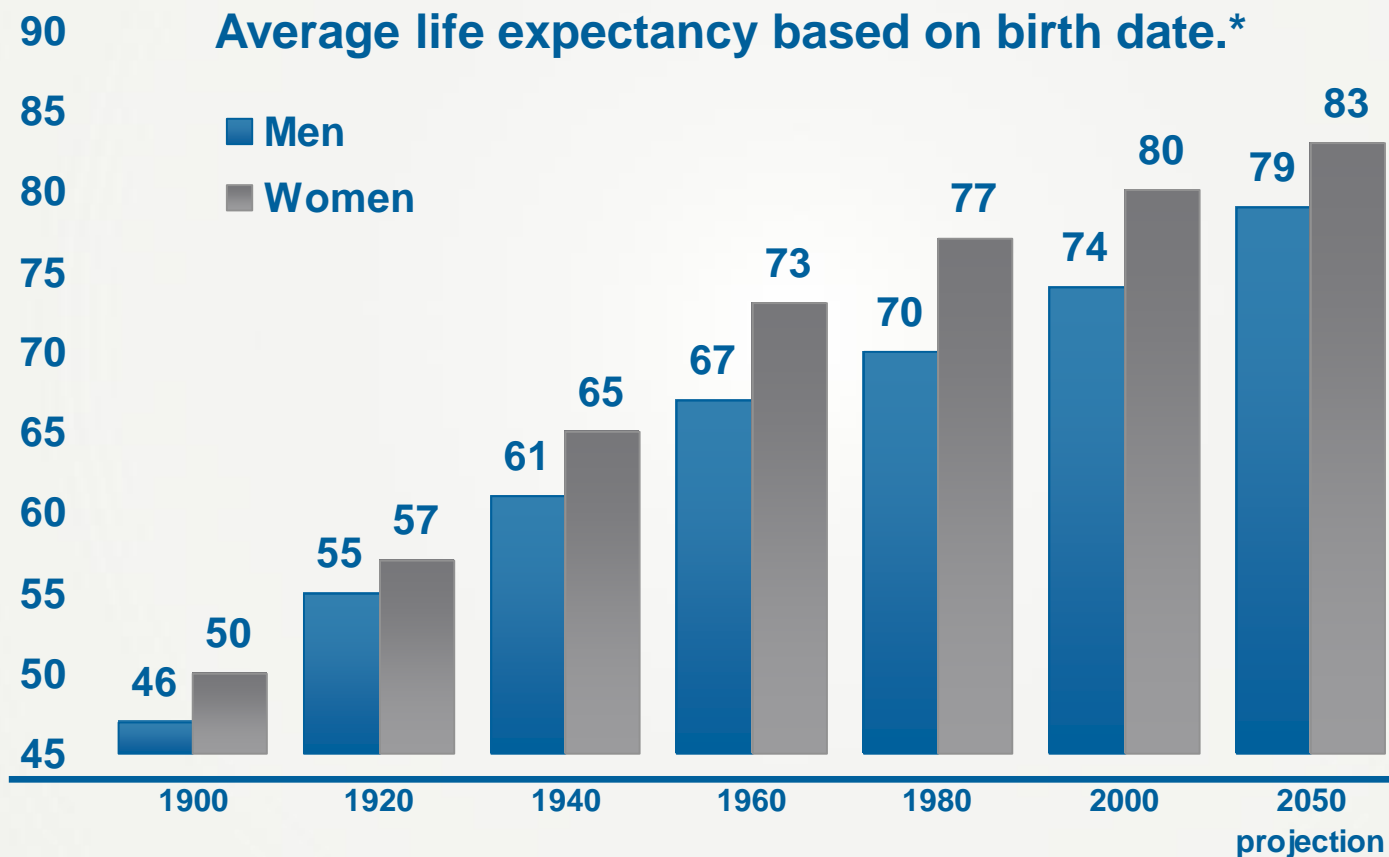
# 7 common retirement risks.

Plan and protect for  
your retirement



1. Longevity
2. Timing
3. Market downturns
4. Overspending
5. Taxation
6. Inflation
7. Health care

# Risk #1: Longevity.



Find more information at [www.ssa.gov](http://www.ssa.gov).

# Managing a long retirement.

## Basic Expenses

Guaranteed lifetime  
income sources



- Social Security
- Pensions
- Annuities

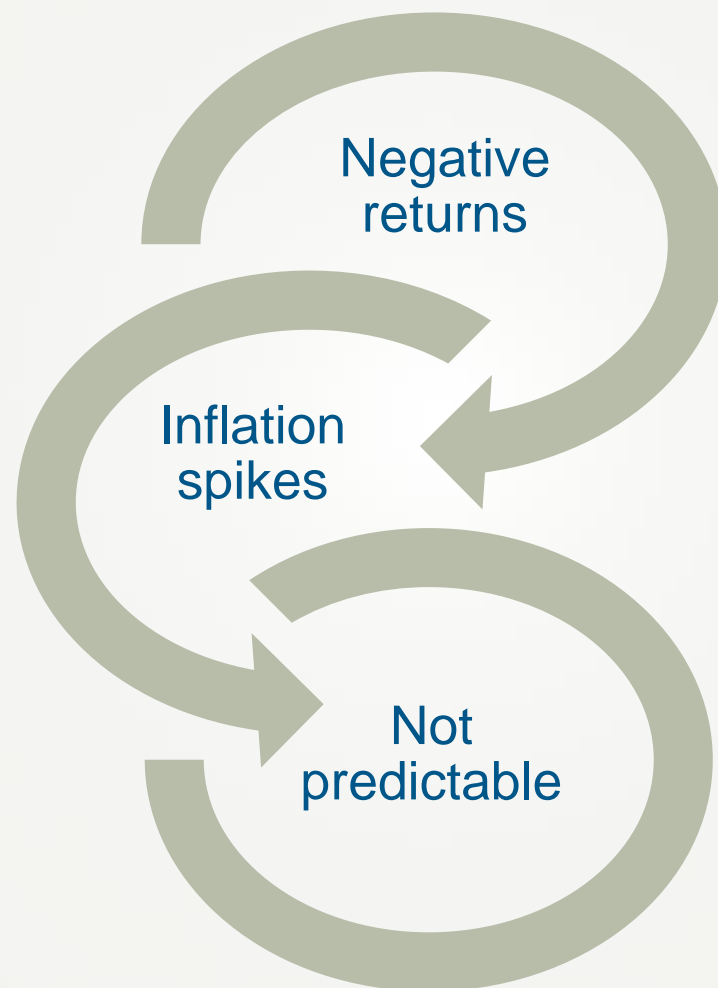
## Flexible Spending

Income and growth  
investments

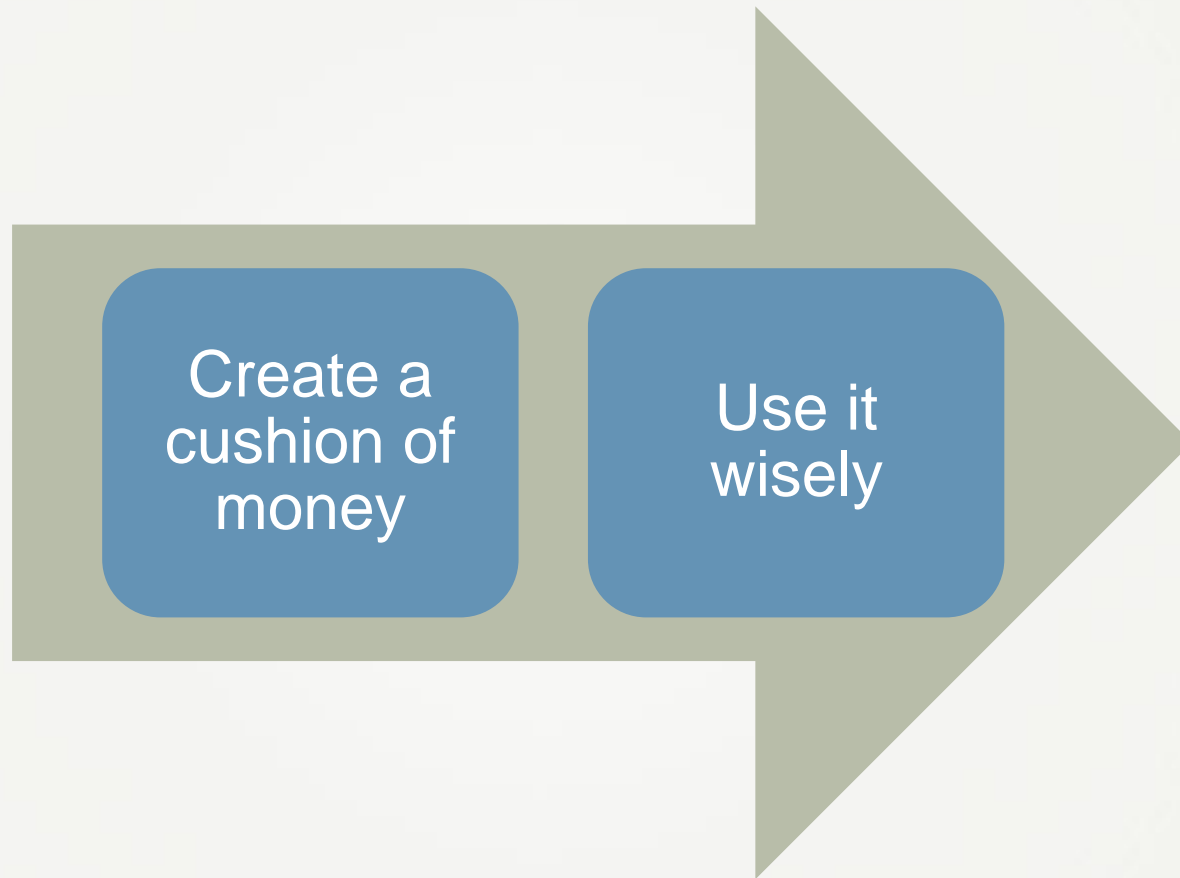


- Income accounts
- Allocation funds
- Managed accounts

# Risk #2: Timing your retirement.



# Manage the risk of bad timing.



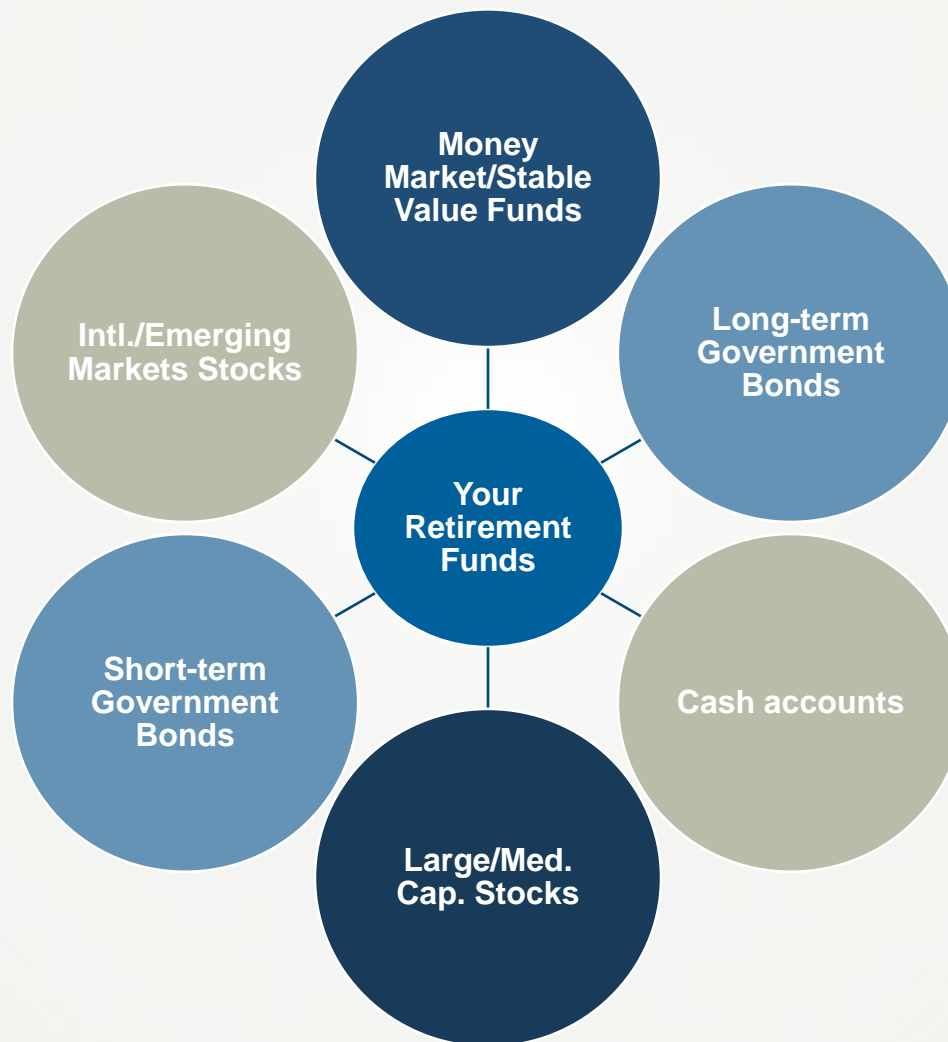
Your safety fund can fill gaps created by market declines and inflation spikes.



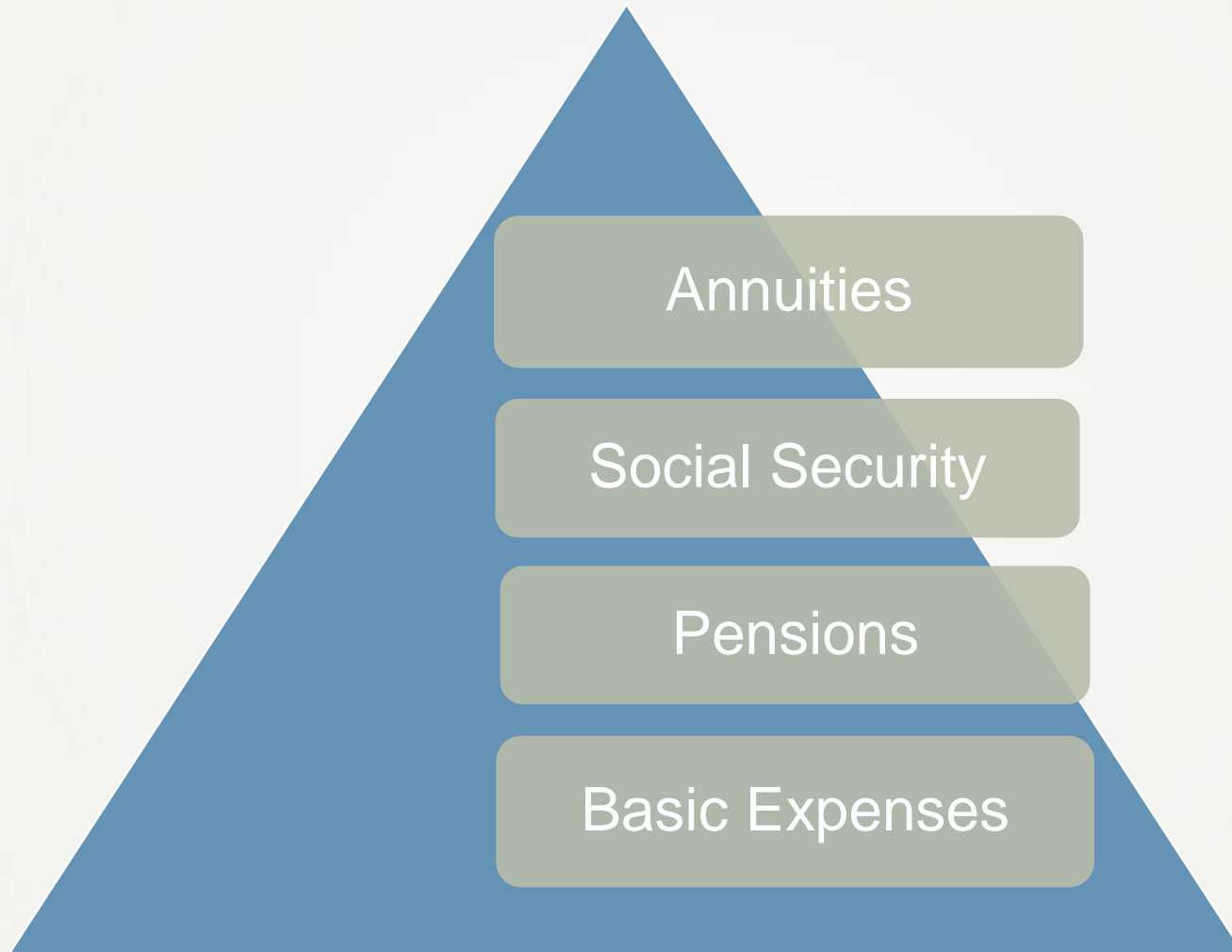
# Risk #3: Market performance.



# Diversify to manage market risk.



# Guaranteed income strategies.

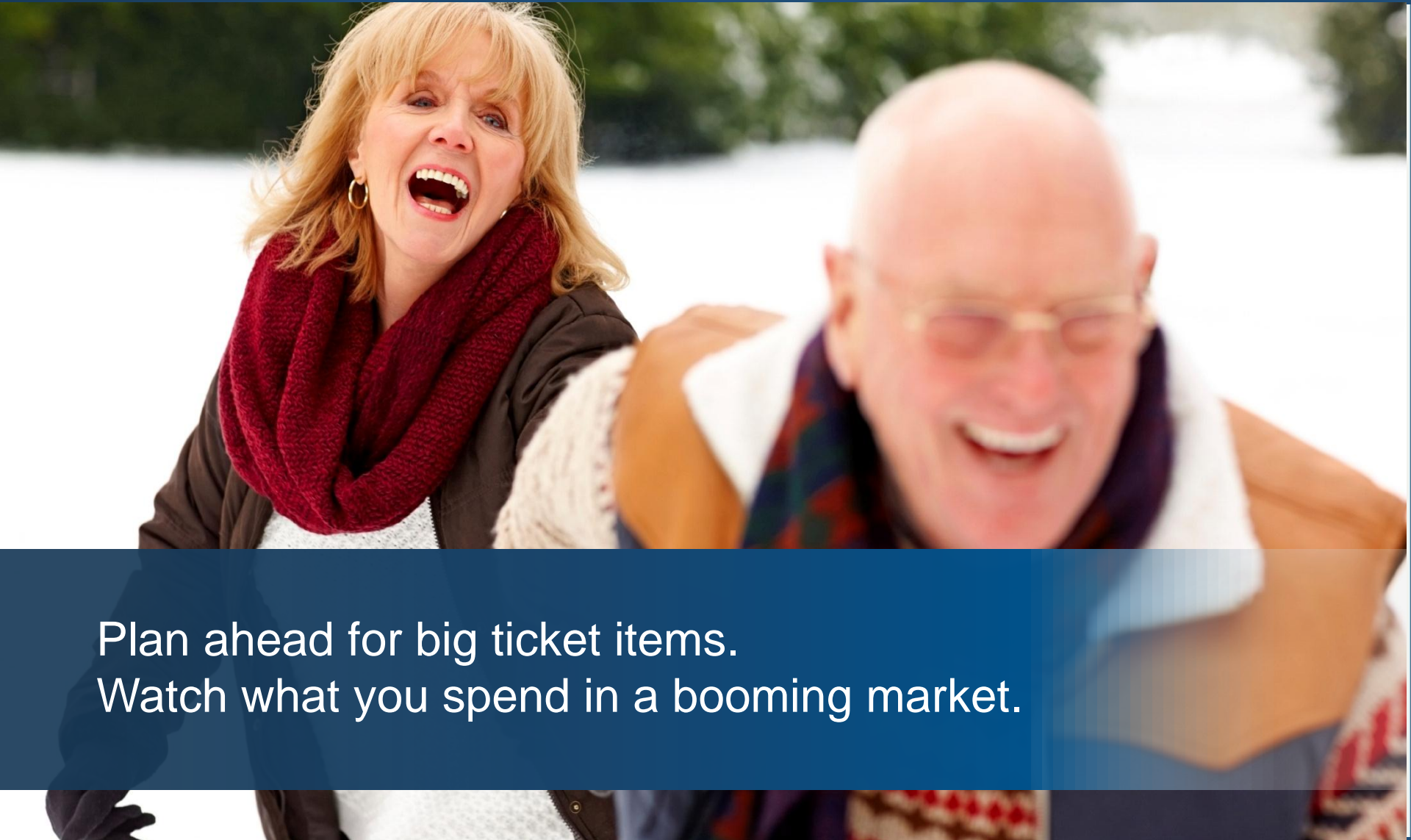


# Guard your “what if...” fund.



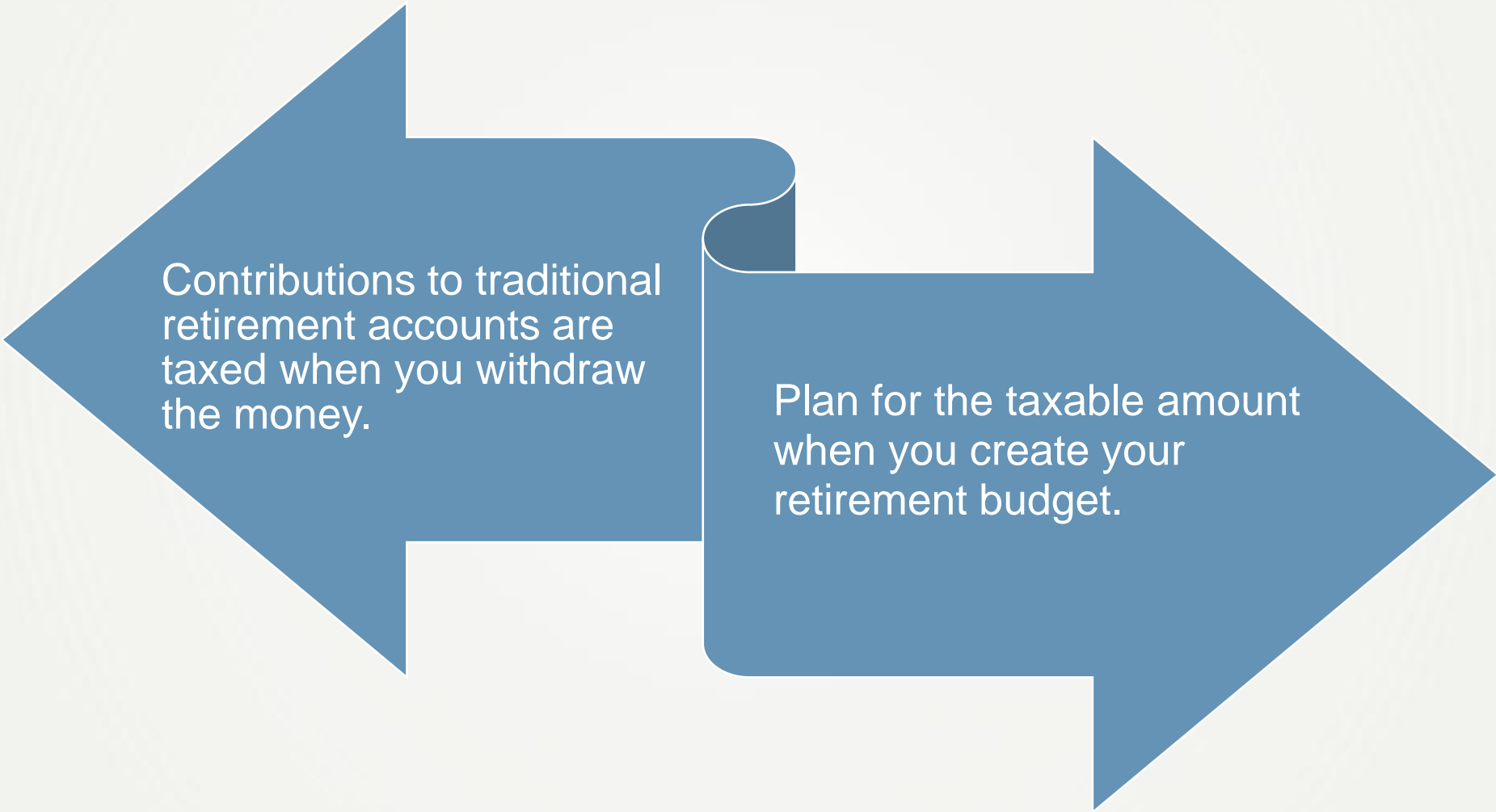


# Risk #4: Overspending.



Plan ahead for big ticket items.  
Watch what you spend in a booming market.

# Risk #5: Taxes.



Contributions to traditional retirement accounts are taxed when you withdraw the money.

Plan for the taxable amount when you create your retirement budget.

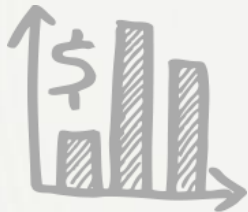
\*Representatives are not tax advisors, for information on tax consequences see a tax professional.

# Risk #6: Inflation.



Even a mild, 3% annual inflation rate can add up over your retirement years.

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Diversify investment types.  
Include CDs, annuities, treasuries,  
corporate bonds, stocks.

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Diversify maturity dates.  
Have something coming due regularly.

# Risk #7: Funding your health care.

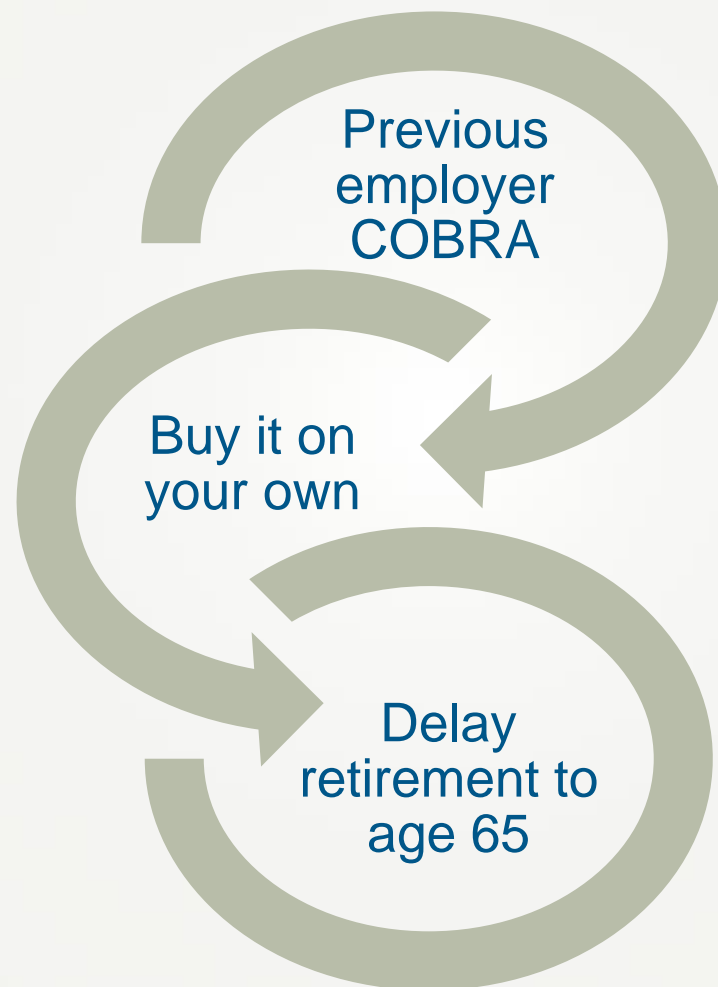
1. Medicare starts at 65 for most

2. Employer-sponsored retiree insurance not prevalent

3. Individual coverage is costly for those not employed



# Health care transitions to retirement.



# Long term care.

70%

of people turning 65 can expect to use some form of long term care

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\$6235

Average monthly cost for a semi-private room in a nursing facility

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\$3293

Average monthly cost at an assisted living facility

# Planning reduces your risks.



# Personalized support resources.



Make the most the resources on  
[www.benefitsforyou.com](http://www.benefitsforyou.com).



Call the Investor Guidance Center,  
800.999.8786, Mon. – Fri.,  
7 a.m. – 5 p.m. CT.

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