

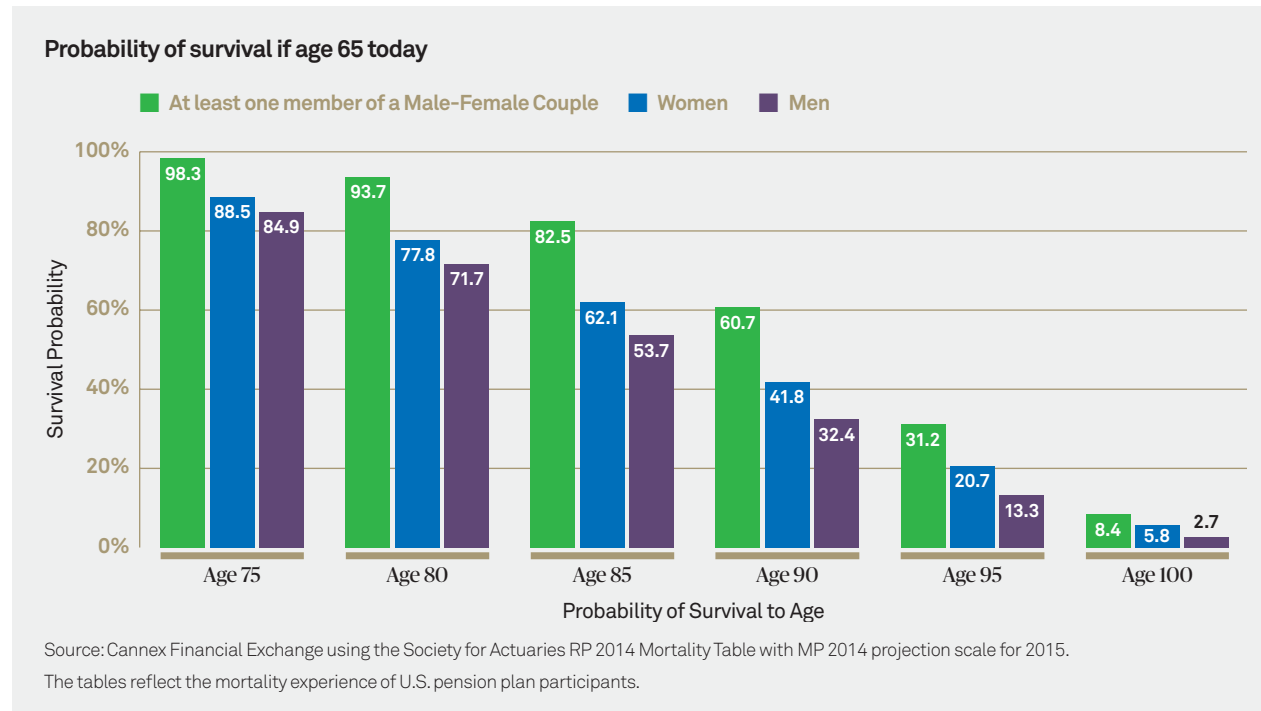
Brave Conversations on Personal Retirement



Earning

Longevity

Plan for *Your* 30: It's a long time and it's longer than you think.



Why Should You Care?

It's not just life expectancy. Longevity is the probability or chance of reaching older ages, which increases as you get older. Whether single or married, living into your 80s and 90s is quite common.

Planning for a long life may make all the difference in your success.

What's the Good News?

- Enjoy the longevity bonus — you get more time to do what you love.
- Forget retirement; enjoy your “reHirement.”
 - Work longer at the job you love.
 - Find a new job to love.
 - Volunteer and do what you've always wanted to.
- Have a “real” retirement — a healthy time to travel, have fun and spend with loved ones.
- Medical advances allow a healthier old age.



You are NOT Average:

A 65-year-old today has a 62% (women) to 54% (men) chance of living to age 85.

Source: Cannex Financial Exchange using RP 2014 Mortality Table with MP 2014 projection scale for 2015.

Not FDIC-Insured. Not Bank-Guaranteed. May Lose Value.

Take Action! ▶▶▶

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- ✓ **Plan on it**
Plan on living perhaps 30 years or more in retirement. And, if married, plan for your spouse to outlive you.
- ✓ **Manage your risks**
It's not just the risk of running out of money because retirement is so long. Include inflation risk, sequence of return risk, income shock risk, health care risk and long-term care risk in your retirement income plan.
- ✓ **Claim later**
Consider filing for Social Security payments later to increase your payment when you really need it — later in life.
- ✓ **Work longer or part-time**
If possible, spend work earnings, not your savings, in early retirement.
- ✓ **Invest strategically**
Take a longer investment view for savings and continue to diversify, including products to guarantee or insure your income stream.



People still underestimate life expectancy. Only 38% of women and 35% of men think they will live to age 85.*

Source: EBRI Retirement Confidence Survey 2016.



Because many investors will spend around 30 years in retirement, now is the time for you and your financial professional to plan for your future. This will be the time when pressures and responsibilities that once filled your days will diminish and you'll have more time to focus on you.



We believe

To achieve the retirement you desire, first **target an outcome** and then work with your financial advisor to **develop a financial plan**. Discuss the four interconnected financial behaviors — earning, spending, investing and insuring — because they will greatly impact your plan.

* **Life Expectancy** is a statistical measure of how long a person may live, based on the year of their birth, their current age and other demographic factors including gender.

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