

WILL YOUR MONEY LAST A LIFETIME?

While most people look forward to a carefree retirement **only half of Americans** have calculated just how much they need to save for retirement.

Whether your dreams involve traveling to new destinations, spending time with grandchildren, fishing or lending a hand at a favorite charity, it takes thoughtful and strategic planning to ensure your savings stretch throughout the entirety of your retirement.¹

RETIREMENT CALCULATORS

can serve as useful tools to gauge not only how much money you may need for retirement but also how long your retirement savings might last. One commonly used and simple approach to **MAKE MONEY LAST** throughout retirement is based on the:

4% RULE

WHICH SUGGESTS WITHDRAWING 4% OF YOUR INITIAL RETIREMENT SAVINGS ANNUALLY, ADJUSTED FOR INFLATION.

This general rule aims to provide direction for a sustainable income stream while preserving savings.²

If you are just beginning to fill your nest egg or if you have a head start on funding your golden years, **NOW IS THE TIME TO MEET WITH YOUR FINANCIAL ADVISOR** to determine how long your retirement savings will last. Your advisor can offer income diversification strategies to help you meet the gaps between your savings and your dreams. Be sure to ask about annuity options with lifetime income guarantees to maximize the longevity of your retirement dollars!

Scan the QR code to access a retirement funds longevity calculator.



SOURCES:

1. Employee Benefits Security Administration, U.S. Department of Labor.
2. <https://www.forbes.com/advisor/retirement/four-percent-rule-retirement/>

The concepts discussed here are for educational purposes and are not intended to provide advice for your specific situation. Visit with a financial professional to discuss your needs and goals and to review strategic options.

Annuities are generally underwritten and issued through an insurance company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state. Consult your advisor for more information.

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