Welcome to

Financial Strategies for Successful Retirement®
This material is intended to provide general information and is not intended to provide tax or legal advice. This material is not intended to be used to avoid tax penalties. It was prepared to support the promotion or marketing of the matter addressed in this document. Because individual situations vary, each situation should be examined carefully to determine appropriate strategies. It is recommended that decisions be made after consultation with competent financial, tax, and legal professionals.

Seminar instructors are not agents or employees of Broadridge Investor Communication Solutions, Inc. (Broadridge) or Voya Services Company. Instructors may be licensed to provide products through insurance companies and registered to provide financial services through registered investment advisory firms and securities through broker/dealer firms.
Broadridge and Voya Services Company prohibit instructors from engaging in any product endorsement or selling during the seminar. When the seminar is over, instructors may offer financial advice, products, or other services as affiliates of registered investment advisory firms, registered representatives of broker/dealer firms, and agents for insurance companies. These services are not offered on behalf of Broadridge and/or Voya Services Company. Broadridge and/or Voya Services Company do not sell or endorse any insurance or investment products and do not allow instructors to use their names to solicit insurance, securities, or other financial services or products at any time.

“Standard & Poor’s,” “S&P 500” and “Standard & Poor’s 500” are trademarks of Standard & Poor’s Financial Services LLC.
Everyone Needs Retirement Planning

Most people spend time dreaming about having the financial freedom to do what they want.

Unfortunately, most people do not spend enough time preparing for the financial realities of retirement.

Many Americans have discovered that it is possible to increase their retirement savings without seriously reducing their standard of living.

This course will give you knowledge that you need.

Once your finances are in place, you may consider various leisure activities.
My Objectives

Please take a few moments to list your reasons for attending this class. Identifying what you want to receive from this experience will help you focus on the information that is most helpful to you.

1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________
Agenda

Financial Basics
Retirement Income
Investments
Risk Management
Estate Planning
Optional Retirement Planning Consultation
Lifestyles

The Lifestyles pages offer you some nonfinancial ideas to consider as you prepare for retirement.

Lifestyles Directory

Financial Basics
Are You Ready for Retirement?
Stress and Retirement

Retirement Income
10 Tips for a Healthy Retirement
The New “Working” Retirement

Investments
Traveling Outside the United States
Volunteerism

Risk Management
Preparing for Social Change
Thinking about Relocating?

Estate Planning
Road Scholar
Lifelong Learning
Some retirement planning topics need more explanation than your instructor has time to provide. Other topics are important to some people but not to others.

**Financial Basics**
- Using Credit Wisely and Controlling Debt
- Federal Income Tax Terms

**Retirement Income**
- Taxation of Social Security Benefits
- Social Security Tips
- Traditional IRA Deductibility Phaseout
- Defined Benefit Pension Plan
- 401(k) Plan
- 403(b) Plan
- SIMPLE Plan
- SEP-IRA Plan
- 457 Plan
- Early Retirement Distribution Choices
# RESOURCE PAGE INDEX

**Investments**
- Types of Investment Risk
- Safe But Not Stable
- Stock Classifications
- Individual Investment Considerations
- Selecting Mutual Funds

**Risk Management**
- Property and Casualty Insurance
- Important Medicare Considerations
- Long-Term-Care Policy Considerations

**Estate Planning**
- Determining Your Taxable Estate
- Estate Planning Suggestions
How This Course Can Help You

This course will help you learn how to:

• Assess your retirement income needs.
• Understand a variety of investment choices.
• Potentially increase your investment returns.
• Use federal tax laws to your advantage.
• Make wise use of your employer-provided benefits.
• Protect yourself and your family from economic catastrophes.
• Transfer your possessions to the next generation.
• Develop a plan to meet your retirement goals.
Financial Basics

“Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.”

Ayn Rand
Retirement Income: Perception and Reality

Perception¹

- Employer-sponsored retirement savings plans: 51%
- Social Security: 30%
- Other personal savings/investments: 26%
- Traditional pension: 27%
- Part-time work: 26%
- Individual retirement accounts: 26%

* Totals to more than 100% due to multiple responses being allowed.

¹ 2019 Retirement Confidence Survey, Employee Benefit Research Institute.
Retirement Income: Perception and Reality

**Reality**

- Employer-sponsored retirement savings plans
- Social Security
- Other personal savings/investments
- Traditional pension
- Part-time work
- Individual retirement accounts

24%  59%  32%  43%  9%  25%

* Totals to more than 100% due to multiple responses being allowed.

© 2020, Voya Services Company

### How Long Will You Be Retired?

<table>
<thead>
<tr>
<th>Current age</th>
<th>1941 life expectancy(^1)</th>
<th>Current life expectancy(^2)</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth</td>
<td>62.3</td>
<td>76.1</td>
<td>81.1</td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>69.3</td>
<td>78.7</td>
<td>82.6</td>
<td></td>
</tr>
<tr>
<td>55</td>
<td>72.8</td>
<td>80.6</td>
<td>83.9</td>
<td></td>
</tr>
<tr>
<td>70</td>
<td>79.0</td>
<td>84.5</td>
<td>86.7</td>
<td></td>
</tr>
<tr>
<td>85</td>
<td>88.7</td>
<td>90.9</td>
<td>92.0</td>
<td></td>
</tr>
</tbody>
</table>

1. 1941 Standard Ordinary Mortality Table, National Association of Insurance Commissioners.
   Figures show life expectancy for 2017.
Are You Ready for Retirement?

Are you prepared financially?
Do you love your job?
How will you fill your time?
Is your spouse ready?
Where will you live?
Nine Reasons People Fail Financially in Retirement

1. **Procrastination.**

2. 

3. 

4. 

5. 

6. 

7. 

8. 

9. 

PREVIEW