



Welcome to our retirement seminar on building a comfortable lifestyle for tomorrow. We're glad that you could join us here today.

Before we get started, I'd like to introduce myself and my company.

[Note to presenter: Give a brief personal background, then talk about your organization and give its location. If appropriate, introduce other members of your organization who are in the room and discuss any housekeeping issues.]

Our Commitment

- Provide sound financial information
- Help you identify goals
- Offer complimentary, no-obligation consultation

The information provided in this presentation is not written or intended as tax, legal, investment, or retirement advice or recommendations, and it may not be relied on for the purpose of avoiding any federal tax penalties. Individuals are encouraged to seek advice from an independent tax or legal professional.

We use seminars like this one to introduce ourselves and to develop strong working relationships with members of the community like you.

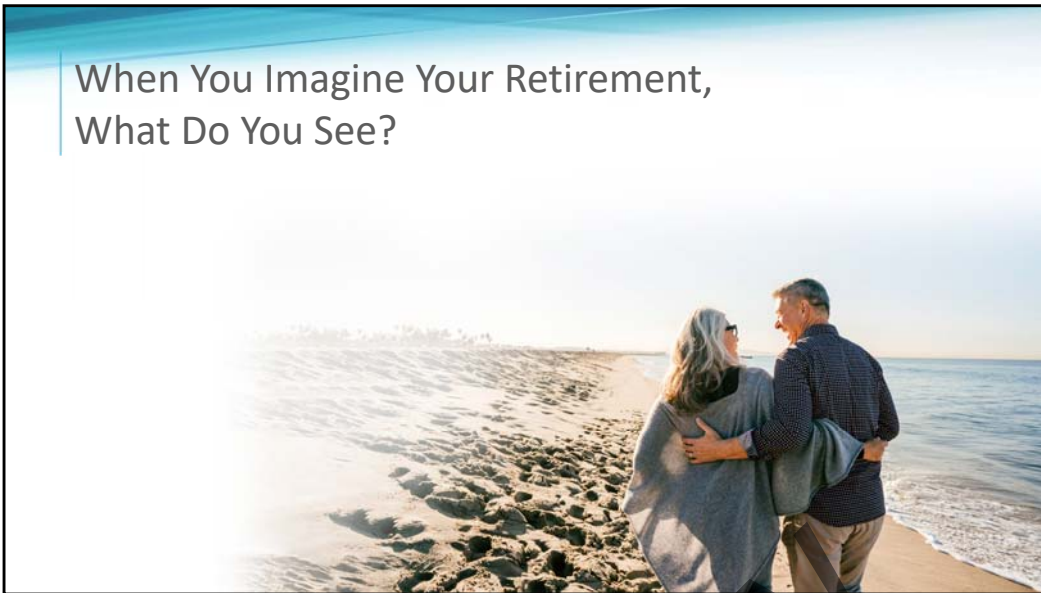
Our commitment extends beyond simply offering financial services. We are committed to helping you evaluate your financial situation and giving you tools to help make informed decisions and pursue your financial goals.

We hope that after attending the seminar, you'll want to meet with us in our office. This is a complimentary, no-obligation consultation that we offer to everyone who attends our seminars. During that meeting, we can discuss any questions you have as a result of what we discuss here. If you prefer, we can use that time to examine your specific situation and begin the process of helping you formulate a financial strategy that will suit your needs.

We know that we'll establish a working relationship with you only when *you* are confident that we can be of service. We want you to understand your options and to know how you may benefit from working with us.

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When You Imagine Your Retirement, What Do You See?



When you close your eyes and imagine your own retirement, what do you see? Most people imagine retirement as a happy time, a reward for a lifetime of hard work, full of possibility and potential.

Many of us look forward to pursuing hobbies and traveling, while others may see the opportunity to go back to school or to start a new career or business.

We have good reason to see retirement in a positive light. After all, Americans are living longer, healthier lives than ever before. In fact, retirement could make up a full third of our lives. Of course, this means that our retirement assets will have to do more for us over a longer period of time.

This makes *planning* for our retirement essential.

Three Keys to Funding a Comfortable Retirement

- 1. Determine Your Needs**
2. Develop an Investment Strategy
3. Protect Your Nest Egg

There are three keys to funding a comfortable retirement.

First, you need to determine your retirement income needs. This involves examining a number of factors that will influence your situation, assessing the resources that are available to you, and putting pen to paper to calculate a retirement accumulation goal.

Second, you need to develop an investment strategy to pursue your retirement savings goal. As many of us learn the hard way throughout our financial lives, the markets can be volatile and unforgiving. Investing strategically can help you reduce your exposure to market risk as you pursue portfolio gains.

Finally, it's important to protect your nest egg while you save. This means making regular adjustments to your portfolio when necessary and considering some risk protection to help safeguard your assets from unexpected events.

Let's discuss these key steps in greater detail.

Factors That Influence Your Retirement Income Needs

- Retirement age
- Length of retirement
- Health-care needs
- Inflation
- Lifestyle



What factors will influence your retirement income needs?

What resources will be available to meet these needs?

And how much money will you need to retire comfortably?

These factors will influence your income needs: the age when you plan to retire, the length of your retirement, your health-care needs and expenses, the effects of inflation, and the type of retirement lifestyle you envision.

Let's focus on each of these issues.

Retirement Age

- The earlier you retire, the shorter the period of time you have to accumulate funds and the longer those dollars will need to last
- Social Security isn't available until age 62*
- Medicare eligibility begins at age 65

*Claiming Social Security at age 62 results in a permanently reduced benefit amount.



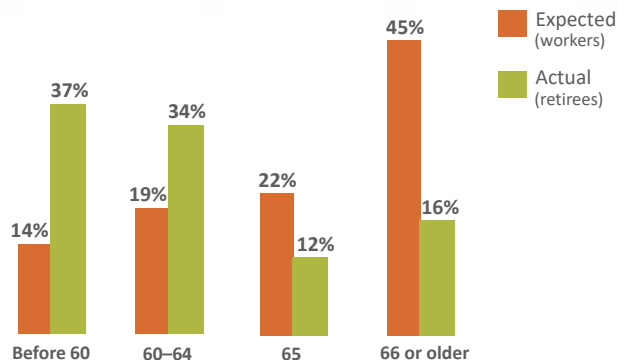
Have you thought about the age when you'd like to retire?

This is important, because the earlier you retire, the shorter the period of time you have to accumulate funds, and the longer the period of time those dollars will need to last.

Although you can retire at any time, most people wait until they're eligible for Social Security retirement benefits. You can claim Social Security as early as age 62, but keep in mind that the longer you wait (up to age 70), the more you'll receive each month. We'll take a more detailed look at Social Security in a little while.

Also, you're not eligible for Medicare health coverage until age 65, so if you want to retire before then, you'll want to plan for private health insurance.

Planned and Actual Retirement Age



Source: Employee Benefit Research Institute, 2019 (numbers don't add up to 100 due to rounding)

Keep in mind that you can't always control your retirement age.

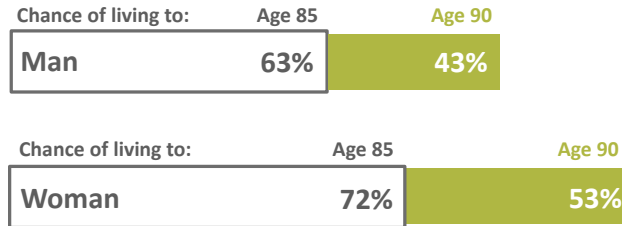
A recent survey found that the ages when workers *expect* to retire were later than the *actual* ages when retirees left the workforce.

Consider the possibility that you might be unable to continue working because of poor health or changes at your company, such as downsizing or workplace closure.

Source: Employee Benefit Research Institute, 2019 (numbers don't add up to 100 due to rounding)

Length of Retirement

At **age 65**, a healthy individual may expect to spend **20 years** or longer in retirement.



Source: Society of Actuaries, 2020

The second influential factor is the length of your retirement.

With recent advances in technology and medicine, life expectancies are stretching considerably. As you can see, chances are good that you'll be spending a large portion of your life in retirement. In fact, a healthy 65-year-old is likely to live another 20 to 30 years. Are you prepared, financially speaking, to live this long?

[Note to presenter: Discuss chances of a man and a woman living to age 85 or 90.]

Source: Society of Actuaries, 2020