

Applied Financial & Insurance Services

Presenting:

How Long Will Your Retirement Savings Last?

Are Your Retirement Expenses in line with Your Retirement Income?

800.867.6600

The information in this presentation is for educational purposes only & is not intended to provide accounting, legal or investment advice.

10720B

95% of Americans have financial fears about retirement.

42% expressed fears related to retirement income - specifically...

“Will I outlive my retirement savings?”

Source: “2005 Financial Retirement Fears” study by the National Association for Variable Annuities.

**It's not a question of
"How Much?"**

**It's a question of
"How Long?"**

***"How Long Will My Retirement Savings
Last?"***

Do you know how...

- **Inflation**
- **Time**
- **Rising Healthcare Costs**
- **Social Security**
- **Long-Term Care Needs**

...will affect your retirement income?

**Utilizing specially designed software,
we can help you take a look at important issues:**

Will I run out of money in retirement?

What **happens to my spouse** financially when I die?

What happens if my spouse has a **prolonged illness**?

How could **long-term care costs** impact my savings?

Should I **pay off my mortgage** before I retire?

Should I elect the STRS **survivorship benefit**?

Based on your retirement income needs and your retirement savings do you know...

- **When you can retire comfortably?**
- **Will you need to look at working a part-time job during retirement?**

You can sleep better if you have a
clear idea whether your
retirement expenses are in line
with your retirement income.

Addressing the Survivor Benefit Option

If you have a monthly pension plan, STRS/PERS, we have the capability to compare the cost of the survivor benefit option to the cost of purchasing your own insurance.

In almost all cases the savings are significant.

In order to properly prepare for retirement you need to know the answers to the following questions:

- **WHEN can you comfortably retire?**
- **How much income is necessary to fit Your Needs?**
- **From what sources is your income going to come?**
- **Will your money last as long as you do?**
- **How much risk is prudent?**
- **What is the income impact on the Survivor at the 1st death?**
- **If you have a pension plan, is the pension survivor option the most economical way to protect your spouse?**
- **Is estate protection a major concern?**

Information necessary for retirement analysis.

- ✓ Desired “after tax” income during retirement
- ✓ Desired date of retirement
- ✓ Source of income, i.e. pension, Social Security, other sources, etc.
- ✓ All savings that are specifically earmarked for retirement
- ✓ Estimated return/rate prior to and following retirement
- ✓ Estimated rate of inflation
- ✓ Desired percentage of risk during retirement
- ✓ Existing life and/or long-term care insurance
- ✓ Minimum balance desired

Conclusion

This approach is based on helping you look at what you are currently doing and what you have done in the past, to help you formulate answers to the questions that are universally asked by retirees.

Using the this software tool we will review your retirement options and will show you how to make the necessary adjustments to help make your retirement years **WORRY FREE.**

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