



# Sustain your lifestyle throughout your golden years

Have you set aside enough savings to be financially independent for retirement at age 66, or potentially even earlier?



**How long should I plan for?**



Life expectancy at birth in the United States<sup>2</sup>



65-year-olds today will live beyond age 90<sup>3</sup>



Baby Boomers are expected to retire by 2030<sup>4</sup>



**What about other sources of income?**



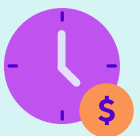
The estimated median retirement savings of American Baby Boomers<sup>5</sup>



of American Baby Boomer households currently have a pension<sup>6</sup>



The average monthly Social Security benefit for retired workers in 2022<sup>7</sup>



**How will my expenses change over time?**



of older adults have at least one chronic condition<sup>8</sup>



65+ care for another aging American<sup>9</sup>



The median monthly expense for assisted living<sup>10</sup>



## Reduce stress and enjoy flexibility

With life insurance protection you don't have to die to use, you can supplement and protect your assets to help you avoid being financially dependent on others. A wide range of flexible policy features and options can help address a range of retirement concerns.

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**For information on how life insurance can help supplement and protect your retirement assets, contact your financial professional.**

1. <https://www.wsj.com/articles/retirees-lift-fortunes-in-rural-america-11652020080>. Behind a paywall, but this article references the statistic from the Wall Street Journal: <https://legaljobs.io/blog/retirement-statistics/#:~:text=45%25%20of%20baby%20boomers%20have%20no%20retirement%20savings.,-As%20more%20and&text=Of%20the%2055%25%20who%20did,on%20their%20Social%20Security%20benefits>.
2. Vital Statistics Rapid Release, Number 023 (August 2022) (cdc.gov)
3. Older Adults' Health and Age-Related Changes (apa.org)
4. <https://www.pewresearch.org/fact-tank/2020/11/09/the-pace-of-boomer-retirements-has-accelerated-in-the-past-year/>
5. [https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2021\\_sr\\_four-generations-living-in-a-pandemic.pdf](https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2021_sr_four-generations-living-in-a-pandemic.pdf)
6. Guide to Retirement | J.P. Morgan Asset Management (jpmorgan.com) SITES: LIMRA Secure Retirement Institute Analysis of 2019 Survey of Consumer Finances, Federal Reserve Board, 2020. Latest available data as of December 31, 2021.
7. How Much Will I Get From Social Security? (aarp.org)
8. <http://stacks.cdc.gov/view/cdc/22022>
9. 5 facts about family caregivers | Pew Research Center
10. Cost of Long Term Care by State | Cost of Care Report | Genworth

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