

Are your retirement assets enough? Are they protected?

Get retirement ready without being financially dependent on others. With life insurance you don't have to die to use, you can supplement and protect retirement assets to help maintain enough money during your golden years.



BABY BOOMER
BORN 1946-1964

RUNNING SHORT ON RETIREMENT SAVINGS

23% OF BOOMERS



surveyed have enough money for retirement

Source: Insured Retirement Institute: Boomer Expectations for Retirement 2017, 7th annual update on the retirement preparedness of the Boomer Preparation (800 surveyed)

**\$3,864 -
\$12,072**

ANNUALLY



Amount of income shortfalls in Boomer retirement

Source: Insured Retirement Institute: Boomer Expectations for Retirement 2017, 7th annual update on the retirement preparedness of the Boomer Preparation, 2017 (800 surveyed)



48% OF AMERICANS SURVEYED

retire earlier than planned due to health problems or disability, downsizing or closure of company

Source: Employee Benefit Research Institute: The 2017 Retirement Confidence Survey—Many Workers Lack Retirement Confidence and Feel Stressed About Retirement Preparations, March 21, 2017 (1,671 surveyed)



1-IN-4

65-year-olds living past age 90

Source: Social Security Administration, Accessed July 2017

HEALTHCARE EXPENSES



\$260,000

Health care costs in retirement for average retiring 65 year-old couple¹

Source: Fidelity: Healthcare Costs for Couples in Retirement Rise to an Estimated \$260,000, August 2016

Chronic conditions in older adults

92%
AT LEAST ONE

77%
AT LEAST TWO

Source: National Council on Aging: Healthy Aging Facts, 2017

FINANCIALLY ASSISTING OTHERS

61% OF AMERICANS

helped adult children financially in the past 12 months

Source: Pew Center Research: Family Support in Graying Societies, How Americans, Germans and Italians are Coping with an Aging Population, 2015 (1,692 surveyed)



\$303,880

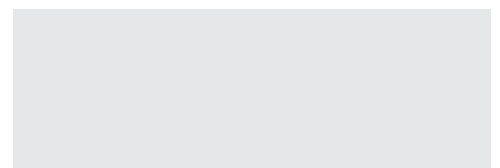
Average losses in lifetime wages and retirement benefits for adults supporting elderly parents²

Source: MetLife Mature Market Institute: The MetLife Study of Caregiving Costs to Working Caregivers: Double Jeopardy for Baby Boomers Caring for Their Parents, 2011

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¹ Estimate based on a hypothetical couple with traditional Medicare retiring in 2016 with average life expectancies; assumes no employer provided retiree health care coverage; excludes over-the-counter medications, most dental services and long-term care.

² Based on averages for lost wages, pensions, and Social Security benefits.

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