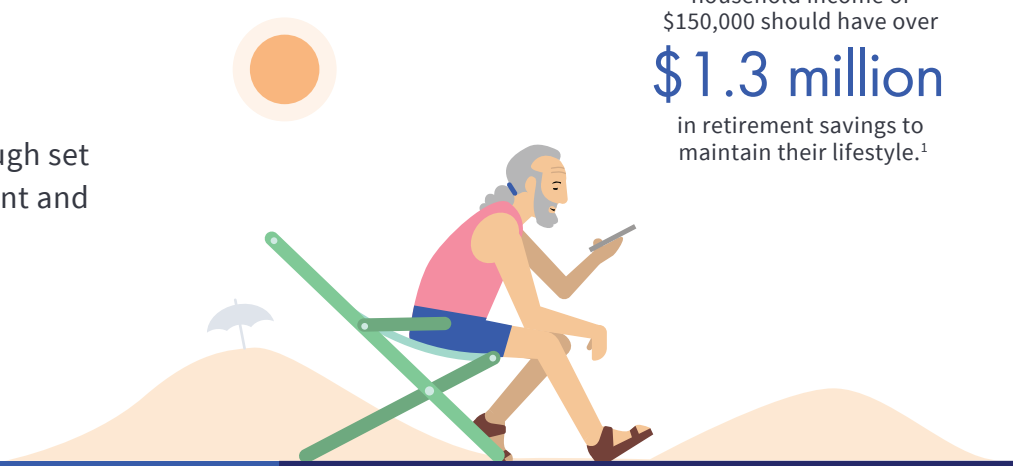


Can you finance your desired retirement?

You may wonder if you have enough set aside to be financially independent and enjoy your golden years.



A 60-year-old with an annual household income of \$150,000 should have over **\$1.3 million** in retirement savings to maintain their lifestyle.¹



Do YOU have enough for retirement?



More than 1 in 3 65-year-olds today will live to **age 90**.²



More than 1 in 7 65-year-olds today will live to **age 95**.²



\$17,736
The average annual Social Security benefit for retired workers in 2019³



41% of workers are **not confident** they will have enough for medical expenses during retirement.⁵

The potential impact of health care costs on your retirement assets



Over 8.3 million individuals needed **long-term care** in 2016.⁶



1 in 10 people aged 65+ has Alzheimer's dementia.⁷



\$4,051
The median monthly cost for an assisted living facility⁸



Nearly 50% of all workers are not confident in their ability to afford long-term care in retirement.⁴

Caring for others is affecting savings goals



50% of Baby Boomers have sacrificed or are sacrificing their own retirement savings in order to help their adult children financially.⁹



83% of the help provided to older adults in the United States comes from family members, friends, or other unpaid caregivers.¹⁰



\$132 billion
The estimated total work-related opportunity cost of unpaid caregiving by 2050¹¹

Less stress,
more 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.



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

1. JP Morgan Asset Management. The Guide to Retirement: 2019 Edition. Page 14. https://am.jpmorgan.com/blob-gim/1383421113847/83456/JP-GTR-2019-FINAL.pdf?segment=AMERICAS_US_ADV&locale=en_US
2. Social Security Administration; Retirement Benefits. Page accessed February 14, 2020. (<https://www.ssa.gov/benefits/retirement/>)
3. Center on Budget and Policy Priorities. Social Security Benefits Are Modest. January 2020. Page 2.. (<https://www.cbpp.org/sites/default/files/atoms/files/1-11-11socsec.pdf>)
4. EBRI and Greenwald. 2019 Retirement Confidence Survey Fact Sheet #1; 2019. Page 1. https://www.ebri.org/docs/default-source/rcs/2019-rcs/rcs_19-fs-1_confid.pdf?sfvrsn=c6553f2f_4
5. Government Accountability Office. The Nation's Retirement System: A Comprehensive Re-evaluation Needed to Better Promote Future Retirement Security; February 2019. Page 2. <https://www.gao.gov/assets/700/696766.pdf>
6. National Center for Health Statistics, Long-term Care Providers and Services Users in the United States, 2015–2016; February 2019. Page 1; https://www.cdc.gov/nchs/data/series/sr_03/sr03_43-508.pdf
7. Alzheimer's Association. 2019 Alzheimer's Disease Facts and Figures; 2019. Page 18; <https://www.alz.org/media/documents/alzheimers-facts-and-figures-2019-r.pdf>
8. Genworth. Cost of Care Survey 2019. November 2019. Accessed January 31, 2020. <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>
9. Bankrate. Half of parents financially helping their adult children say it's putting retirement savings at risk. April 2019. <https://www.bankrate.com/personal-finance/financial-independence-survey-april-2019/>
10. Alzheimer's Association. 2019 Alzheimer's Disease Facts and Figures; 2019. Page 31; <https://www.alz.org/media/documents/alzheimers-facts-and-figures-2019-r.pdf>
11. Health Affairs. Work-Related Opportunity Costs Of Providing Unpaid Family Care In 2013 And 2050. June 2019. Page 1. <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2019.00008>

Policies issued by American General Life Insurance Company (AGL), Houston, TX, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states, and product features may vary by state.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

©2021 AIG. All rights reserved.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED