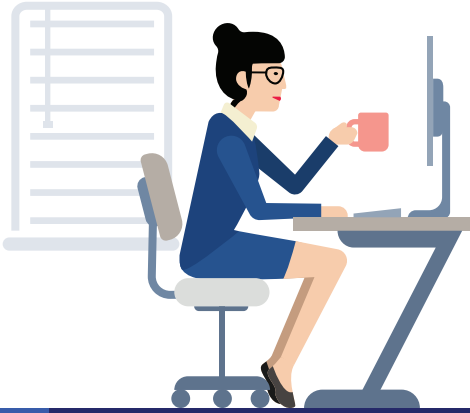


Is your financial plan robust enough for your retirement?

Help ensure a financially healthy retirement. With life insurance you don't have to die to use, you have flexibility that can help meet financial needs for both your planned and unplanned expenses.



71%

of Gen Xers **don't think they will have saved enough** at 65 to meet their retirement needs.¹

Planning for your financial future



81% of Gen Xers are without a financial plan for retirement.²



6x A 50-year-old should have about **6x his annual salary** saved to help ensure he has enough income to maintain his current lifestyle in retirement.³

Prepare for planned and unplanned expenses



The average couple will need an estimated **\$285,000** for medical expenses in retirement.⁶

Financial challenges of supporting others



76% of young adults are not financially independent from their parents by age 22.⁴



Gen Xers provide unpaid care to an adult while also taking care of children in their home.⁵



80% of older adults have at least one chronic health condition; **nearly 70%** have 2 or more.⁷



65% of Gen Xers experienced work impacts due to caregiving for children and elderly family members simultaneously.⁵



\$202,284 Average mortgage debt in 2019⁸



\$215,920 Average total costs to attend a private four-year college⁹

Get more flexibility for your future



Life insurance is one option to help build and protect your financial future. Research and leverage our tools, information, and dependable products.



For information on how the right products and options can meet your needs, contact your financial professional.

1. Transamerica Center for Retirement Studies. What Is "Retirement"? Three Generations Prepare for Older Age: 19th Annual Transamerica Retirement Survey of Workers. April 2019. (https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2019_sr_what_is_retirement_by_generation.pdf)
2. Fidelity Investments: Retirement Mindset Study. 2019. Page 3. https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/fidelity/retirement-mindset-fact-sheet.pdf
3. Fidelity; How much do I need to retire? August 21, 2018. <https://www.fidelity.com/viewpoints/retirement/how-much-do-i-need-to-retire>
4. Pew Research Center: Majority of Americans Say Parents Are Doing Too Much for Their Young Adult Children. October 2019. Page 1. <https://www.pewsocialtrends.org/2019/10/23/majority-of-americans-say-parents-are-doing-too-much-for-their-young-adult-children/>
5. The National Alliance for Caregiving: Burning the Candle at Both Ends: Sandwich Generation Caregiving in the U.S. November 2019. Page 9, 23. (https://caringacross.org/wp-content/uploads/2019/11/NAC_SandwichCaregiving_Report_digital112019.pdf)
6. Fidelity. How to plan for rising healthcare costs. April 2019. Page 1. <https://www.fidelity.com/viewpoints/personal-finance/plan-for-rising-health-care-costs>
7. National Council on Aging: Healthy Aging Fact Sheet. July 2018. Page 1. <https://www.ncoa.org/resources/fact-sheet-healthy-aging/>
8. Experian. Mortgage Loan Debt in the U.S. July 2019. <https://www.experian.com/blogs/ask-experian/how-much-americans-owe-on-their-mortgages-in-every-state/>
9. CollegeData: What's the Price Tag for a College Education? Page accessed February 3, 2020. <https://www.collegedata.com/en/pay-your-way/college-sticker-shock/how-much-does-college-cost/whats-the-price-tag-for-a-college-education/>

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