



# 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?** **20 years** is how long a 65-year-old today can expect to live.<sup>2</sup>

**1 in 3** 65-year-olds today will live beyond age 90.<sup>2</sup>

**30.4 Million** “peak Boomers” – those born between 1959 & 1964 – will turn age 65 between 2024 and 2030.<sup>3</sup>

**What about other sources of income?** **\$225,000** The estimated median retirement savings of Peak Boomers.<sup>3</sup>

**Only 25%** of American Baby Boomers expect to source retirement income from a pension plan.<sup>1</sup>

**\$1,976** The average monthly Social Security benefit for retired workers in 2025.<sup>4</sup>

**How will my expenses change over time?** **70%** Chances that someone turning 65 today will need some type of long-term care in their remaining years.<sup>5</sup>

**42%** of Americans are at risk of developing dementia at any time after age 55.<sup>6</sup>

**\$5,350+** The median monthly expense for assisted living.<sup>7</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.

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<sup>1</sup>Transamerica, "The Multigenerational Workforce: Life, Work, and Retirement," June 2024

<sup>2</sup>U.S. Dept. of Health and Human Services, NCHS Data Brief, "Mortality in the United States, 2022," March 2024

<sup>3</sup>Sonecon, "The Peak Boomers Impact Study," April 2024

<sup>4</sup>Social Security Administration, "Fact Sheet: 2025 Social Security Changes."

<sup>5</sup>U.S. Dept of Health and Human Services, "How Much Long-Term Care Will You Need?" January 2025

<sup>6</sup>NYU Langone Health, "Lifetime risk and projected burden of dementia," January 2025

<sup>7</sup>Genworth, "2024 Cost of Care Survey," July 2024

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