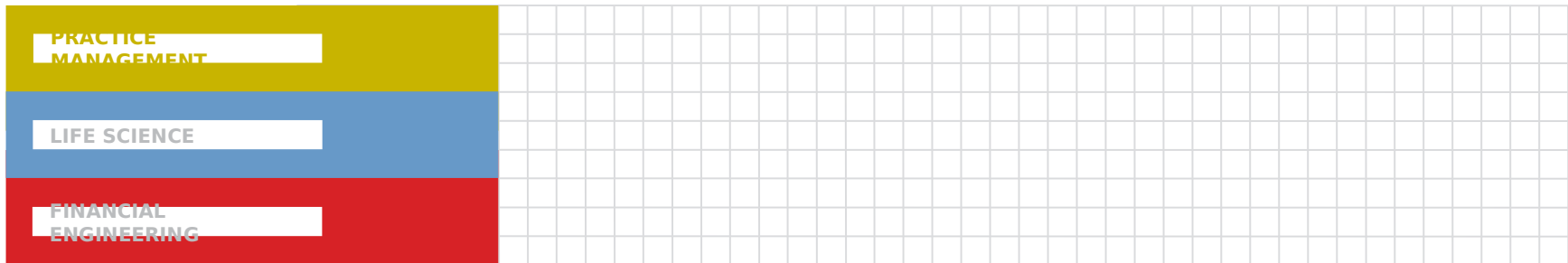


RETIREMENT REALITIES

Strategies for Helping Your Aging Baby Boomer Clients



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Source: 50+ Plus Communications Consulting.
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Retirement Realities: Agenda

RETIREMENT REALITIES

- **Profile of retiring boomers**
- **Retirement funding strategies**
- **Action plan for higher return**

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Retirees are:

- Living longer than before
- Working longer than before
- Saving more than before
- Facing healthcare issues

Retirement Funding Strategies

RETIREMENT REALITIES

- **Working longer**
- **Saving more**
- **Earning higher potential returns**

Working longer

- **Can make a huge difference but**
 - Not always a choice
 - 40% leave work early because of job loss or health
 - Difficult to replace job lost after age 50

Saving more

- **Great if clients can do it but**
 - Even affluent households save just 15%
 - Can't count on it

Target higher potential returns

• But what about risk?

Here's an action plan

- Target a longer time horizon
- Put equity risk in perspective
- Don't neglect growth-oriented strategies
- Consider risk-managed vehicles

Action Plan for Higher Potential Return: Risk Managed Vehicles

RETIREMENT REALITIES

The issue: How to keep retirees on track to meet their goals

One Solution: Risk Managed Investing

Risk managed investing

- Seeks to provide a more favorable tradeoff between risk and reward
- Two possible ways to potentially achieve:
 - Market level returns with below-market risk
 - Above market return with market level risk