

Managing Your Retirement Income

Presentation Slide List

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| 1. Welcome | 2. Agenda |
| 3. What's different about retirement? | 4. What are the primary risks you'll face as a retiree? |
| 5. Risk #1: Longevity Risk | 6. Risk #1: Longevity Risk |
| 7. Risk #2: Inflation Risk | 8. Risk #3: Healthcare Cost Risks |
| 9. Long-term Care Need Statistics* | 10. Lack of long-term care insurance can wipe out even the best-laid plans |
| 11. Risk #4: Market Risks | 12. 4a. Under-exposure to stocks might increase the chance you run out of money |
| 13. 4a. Under-exposure to stocks might increase the chance you run out of money | 14. 4b. Loss of investment value early in your retirement |
| 15. \$100,000 hypothetical investment with loss in the early years | 16. \$100,000 hypothetical investment with loss in the later years |
| 17. How much will I need in retirement? | 18. Retirement Income Sources |
| 19. Estimating Retirement Spending | 20. Estimating Retirement Spending |
| 21. Creating a retirement income solution | 22. Retirement income needs change based on retirement phases & changing priorities |
| 23. Retirement income needs change based on retirement phases & changing priorities | 24. What are my options for closing retirement income gaps? |
| 25. Options for closing potential gaps between retirement resources and expenses | 26. Increase returns on managed assets to close gaps (option 1) |
| 27. Create additional lifetime income to close gaps (option 2) | 28. Spend less in retirement to close gaps (Option 3) |
| 29. Consider working longer to close gaps (options 4 & 5) | 30. Postpone Social Security benefits to close gaps (option 6) |
| 31. Comparison of Cumulative Social Security Payments Over 30 Years | 32. Increase savings before retiring to close gaps (option 7) |
| 33. Evaluate home equity as a resource later in retirement to close gaps (option 8) | 34. One Option Will Lead to Another |
| 35. How do I convert retirement resources into income? | 36. The challenge of managing retirement income |
| 37. Which type of retirement income allocation plan is best for your situation? | 38. A combination of SWP and annuitization may increase savings longevity |
| 39. When to update your plan | 40. Managing Your Retirement Income |