

# WHERE WILL YOUR INCOME COME FROM IN RETIREMENT?

With your future retirement may come greater freedom to enjoy travel, hobbies, volunteer activities or whatever you have dreamed about during your career. Of course, the downside is no longer earning your regular paycheck. With the help of your trusted financial professional, you can develop a sound strategy for income diversification to help ensure a more predictable and financially secure retirement.

**SOCIAL SECURITY** COMES TO MIND FIRST AS A SOURCE OF RETIREMENT INCOME FOR MANY; however, those benefits typically replace only about **37% of past earnings**!

To make up that paycheck shortfall, many turn to these sources for both **growth and diversified retirement income**:

- Company or government pension
- Annuities
- 401(k) or IRA
- Roth accounts
- Stocks, bonds and mutual funds
- Savings accounts and CDs
- Inheritance
- Real estate income

Whether you retire in 10 months or 10 years,

**NOW IS THE TIME TO MEET WITH YOUR FINANCIAL ADVISOR TO DISCUSS** these potential sources and begin charting your retirement path with reliable income to support your desired lifestyle. Be sure to ask about annuity options with lifetime income guarantees.

SOURCE: 1. Center of Budget and Policy Priorities.

Annuities are underwritten and issued through an insurance company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state. Consult your financial advisor for more information.

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