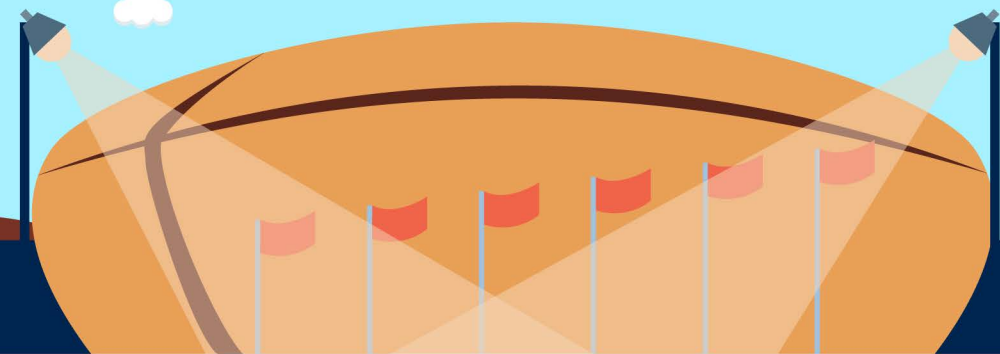


Top Tips for a Retirement Tailgate



1

Honor your number.

The majority of U.S. workers retire at age 62.¹ Do you want to leave the game earlier? Or play longer? A financial professional can help you pick your number.



2

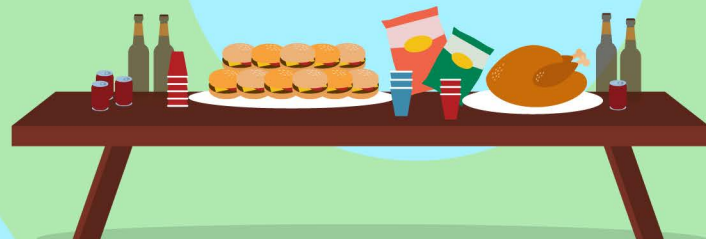
Talk things over with a financial professional. They can help you put together a game plan to reach your retirement goals.



3

Balance your appetite

for risk and reward with a diverse spread of retirement assets that can provide income to fuel your lifestyle, even into overtime.



4

Stay focused.

Confident retirement planners identify clear financial targets and keep their eyes on the prize.



5

Help protect the gang and yourself with whole life insurance. In addition to providing financial confidence for your loved ones, whole life can be a source for rainy day funds in retirement.²

7

Keep the fire burning.
If you own a business and want to see it continue after you retire, take time to identify and stoke the next generation of leaders through succession planning.

6

Don't run out of retirement income.
A lifetime income annuity can be a strategy to consider. It can provide a fixed stream of guaranteed payouts—so you can relax, knowing you have funding in reserve.³

8

Have fun with family and friends.
An active social life is a proven way to maintain emotional, mental, and physical health as you age.

9

Don't get burned by a paycheck gap if you become too ill or injured to work.
Disability insurance can help protect a portion of your income so you don't have to dip into retirement savings.

10

Eliminate the waste.
Once you put protections like savings and insurance in place, pay down your credit cards and live within your means to free up money for retirement.

1. U.S. Retirees' Experience Differs From Nonretirees' Outlook, Gallup, May 18, 2021.
2. Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Dividends, if any, are affected by policy loans and loan interest. Withdrawals above the cost basis may result in taxable ordinary income. If the policy lapses, or is surrendered, any outstanding loans considered gain in the policy may be subject to ordinary income taxes. If the policy is a Modified Endowment Contract (MEC), loans are treated like withdrawals, but as gain first, subject to ordinary income taxes. If the policy owner is under 59 1/2, any taxable withdrawal may also be subject to a 10% federal tax penalty.
3. All guarantees are backed exclusively by the strength and claims paying ability of the issuing insurance company.