

Building Retirement Confidence with Annuities



From providing lifetime income and preserving a portion of your hard-earned assets to giving you the opportunity to grow your retirement dollars, annuities can help you achieve the retirement you want.

Ownership of annuities is correlated with an increased level of retirement preparedness. Baby Boomers who have made the decision to purchase financial products specifically oriented toward retirement income are more likely to have taken positive steps to prepare for retirement.

WHY DO PEOPLE BUY ANNUITIES?

1. Supplement retirement income
2. Grow retirement dollars
3. Receive guaranteed lifetime income

PREPAREDNESS FOR THE FUTURE

42% of Americans have less than \$10,000 saved for retirement¹

7 in 10 Baby Boomers with an annuity have saved at least \$100,000 for retirement²

RETIREMENT CONFIDENCE OF ANNUITY OWNERS³

47% who are extremely confident their money will last throughout retirement

79% expect to have money for basic expenses for the future

67% satisfied with the economy

People who own annuities are better prepared for retirement, feel more economically satisfied, expect to be able to enjoy leisure activities in the future, and are confident they will have sustainable income throughout their retirement years.



¹Employee Benefit Research Institute 2016 Retirement Confidence Survey.

²Insured Retirement Institute. Boomer Expectations for Retirement. April 2016.

³Insured Retirement Institute. Boomer Expectations for Retirement. April 2015.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. Guaranteed lifetime income available through annuitization or the purchase of an optional lifetime benefits or income rider, for which an annual premium is charged. Annuities are long-term products of the insurance industry designed for retirement income. They contain limitations and exclusions, including withdrawal charges and a market value adjustment that will affect contract values.