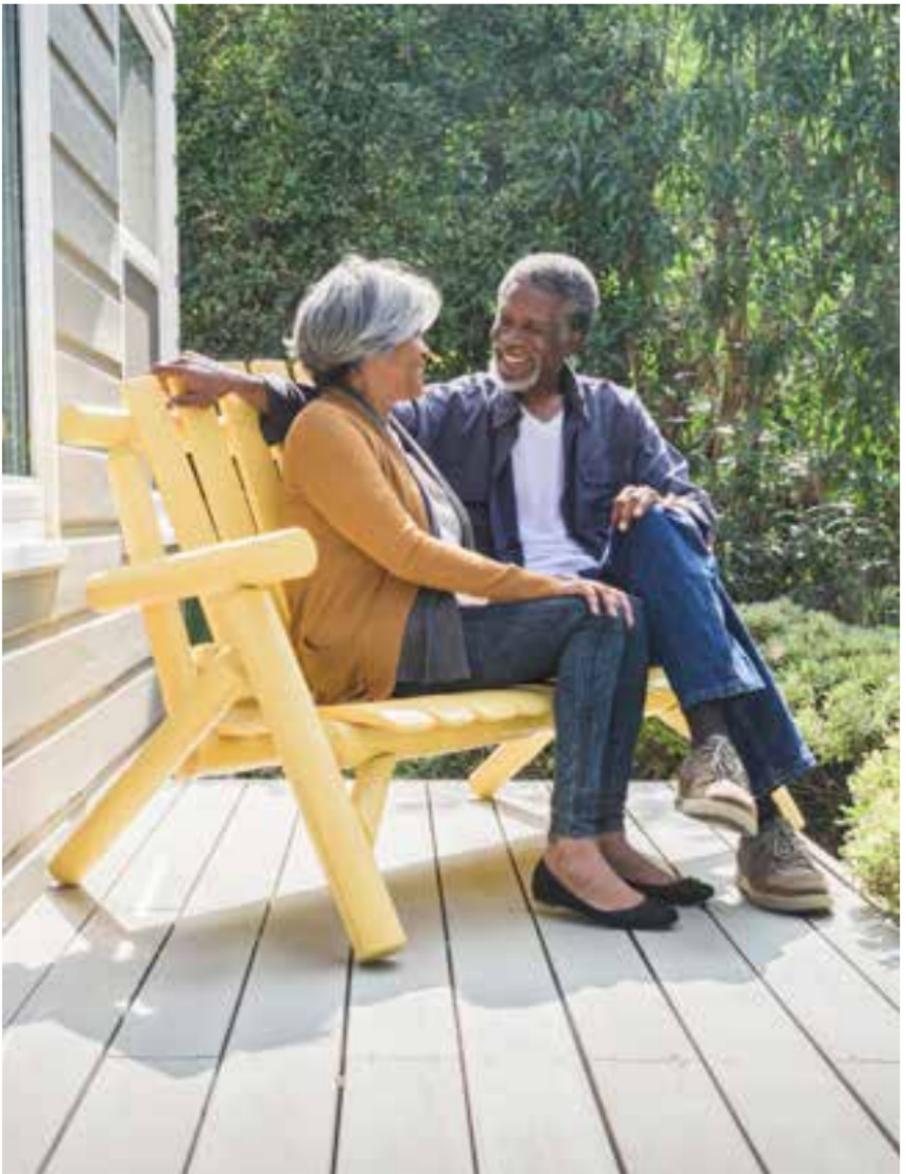


The Great Income Gap

How to build your bridge



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How and why income gaps happen

In your retirement years, why would you suddenly need significantly more income?

Hypothetical scenario

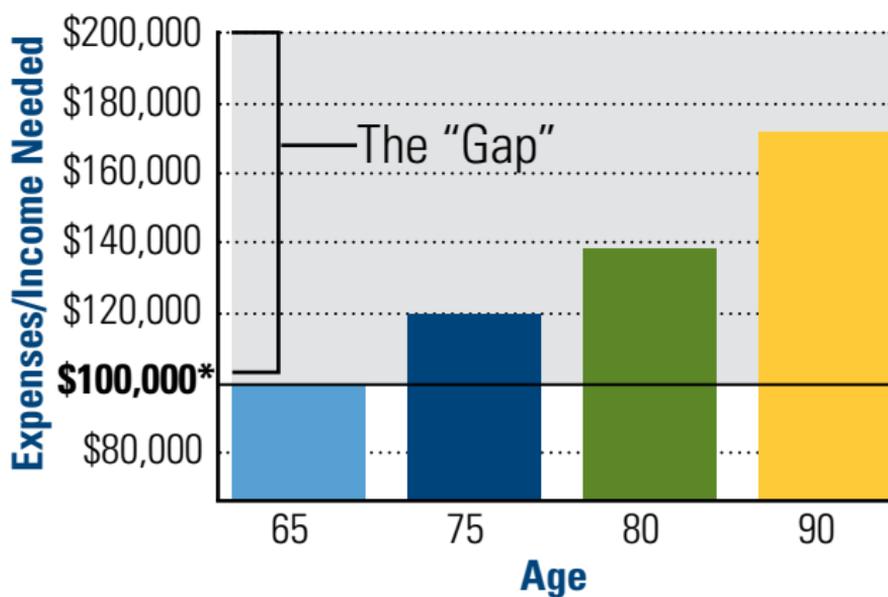
Think about this: You are retired, comfortably living on an income of \$100,000 per year. Suddenly, your needs change and you require an additional \$70,000 every year to meet your expenses. If you have prepared for a \$100,000 budget in retirement, could you come up with \$170,000?

Several circumstances — a chronic health condition or a physical disability, for example — could cause such a dramatic change. Or, just as likely, you and/or your spouse might need day-to-day assistance as you age. Perhaps you have a friend, parent or other family member who has required this type of support, typically known as long-term care.



The great income gap

Example of the gap



■ Retirement begins at 65

■ Health issues at 75

■ Diagnosis Alzheimer's at 80

■ End of Alzheimer's at 90

*Current Income

Where would you get an extra \$70,000 each year?

When your expenses suddenly skyrocket, how would you fill the great income gap? You may begin to liquidate investments in managed accounts, annuities and cash equivalents. Yet long-term care costs are an *income issue*, not an asset issue.

How will needing care impact your retirement plans?

Nobody hopes, wants or plans to have health concerns during their retirement years. Even so, the risk of needing long-term care is always present. One possible solution is to create a financial strategy for retirement that *includes* benefits for long-term care.

Concept example

Base Policy

Funding options

- Cash equivalent
- Cash value life insurance
- Non-qualified money annuity
- Qualified money

Payment mode

- Single premium
- Multi-Year payment

Will your assets survive?

You may intend to leave a legacy for your family, your favorite charity or another organization. But the costs of needing care could consume the funds you've set aside.

Can you earn an interest rate high enough to provide an extra \$70,000 per year for long-term care costs, which could extend for 5, 10 or 15 plus years?

Rider Policy

Lifetime

Rider policy

- Single premium
- Multi-Year payment

What are the concerns?

The number of Americans living with Alzheimer's disease is growing. About 5.4 million people had Alzheimer's disease in the U.S. in 2016.

One in nine people age 65 and older has Alzheimer's disease. By the middle part of this century, a new case of Alzheimer's will develop every 33 seconds.

These numbers may escalate as the baby boom generation reaches 65 and beyond — the ages most at risk of developing Alzheimer's.

Older adults should understand their risk of a serious cognitive disorder and the potential impact on their financial future.

Do you have a solid financial strategy to combat a great gap in your retirement income?

Source: 2016 Alzheimer's Disease Facts and Figures. Alzheimer's Association. <http://www.alz.org/facts/overview.asp>. Web. Accessed 1 February 2017.

Next steps

1.

Start the conversation.

2.

Set a meeting with your financial professional.

3.

Explore the options available for you.

4.

Complete a financial strategy that meets your objectives.

5.

Tell your loved ones about your strategy.

Once you find a financial strategy, take advantage and act now.

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