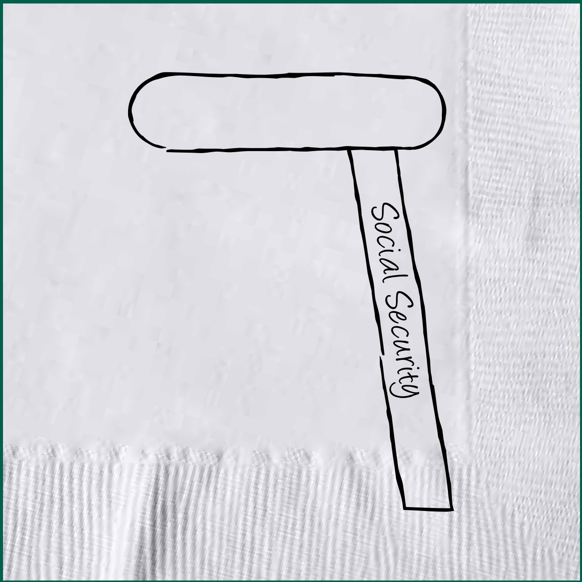
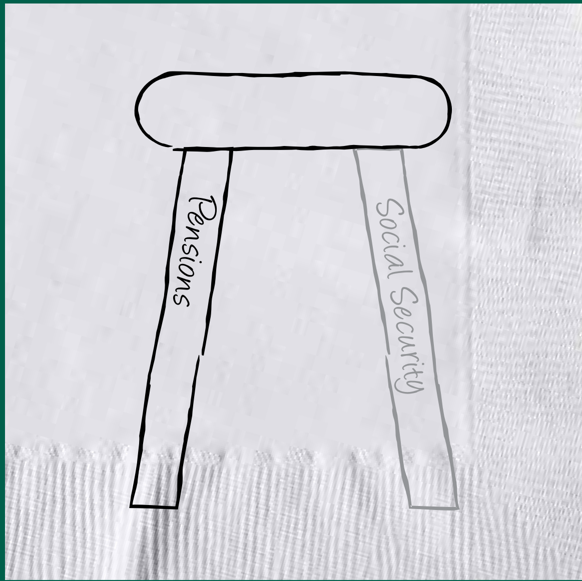
Three-legged stool



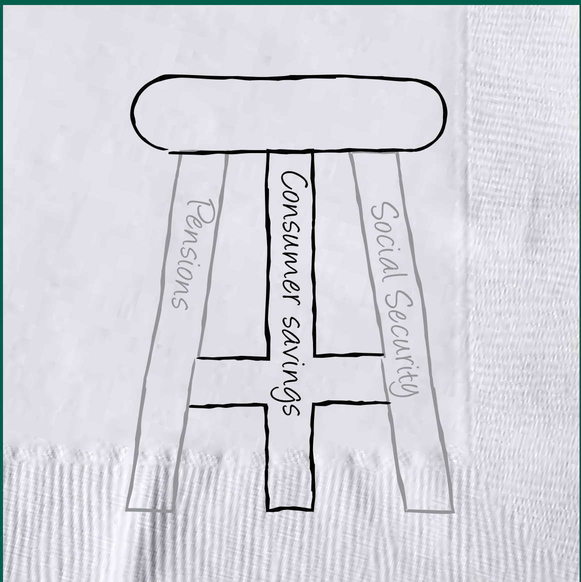
Step 1: Take a seat

Traditionally, you could think of retirement savings as a three-legged stool. Each leg represented a different source of retirement income – Social Security, employer pensions, and 'self-funded' consumer savings.
Among elderly Social Security beneficiaries, 50% of couples and 71% of unmarried recipients reported Social Security made up at least half of their retirement income[1]. Will that be possible for younger generations?



Step 2: Another wobbly leg?

Only 20% of Fortune 500 companies offered pensions in 2015, down 59% since 1998[2].



Step 3: The last leg

With many employers no longer offering pensions and Social Security uncertainty, is your client's retirement now a one-legged stool? If so, what changes can they make to prepare for the future?

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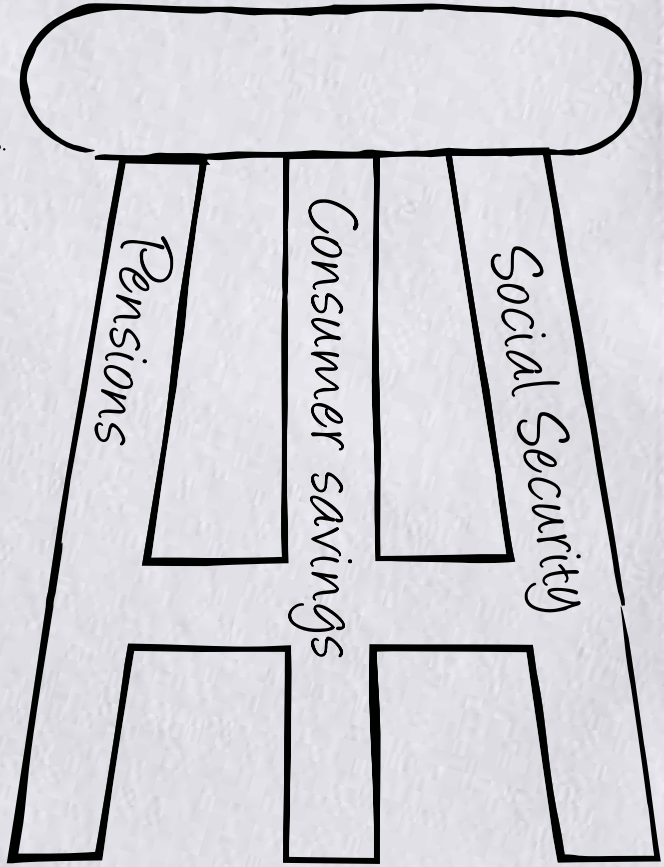
With your help, clients can create an income plan that helps address their needs and can be supplemented by whatever Social Security or pension funds are available when the time comes.



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