

What You **Don't Know** Can Hurt Your Retirement



Don't Know if Retirement Money Will Last?

70% of pre-retirees say "running out of money" in retirement is their biggest concern.



Don't Know How to Manage Investments in Retirement?

47% of retirees and pre-retirees are "not at all confident" they can manage their own investments in retirement.



Don't Know What Income Planning is?

Planning for retirement *spending* is DIFFERENT than planning for retirement *saving*. Yet **44%** lack an understanding of what an income plan truly entails.



Don't Know Annuities Offer Lifetime Income?

Although **83%** of people believe guaranteed monthly income is "very or extremely important" in retirement, only **66%** know that annuities can provide exactly that!

Know This: Annuities Can Help You Save, Spend and Succeed in Retirement

Look ... we understand. Annuity benefits may not be common knowledge. In fact, about half the people who don't own annuities know nothing about them. Do you?

A qualified advisor can help **increase** your retirement knowledge and **reduce** your retirement worries. They can educate you on the ins and outs of an annuity—a product that works a lot like a pension—to ensure that you have retirement income ... for a great retirement outcome!

5 Ways to Boost Your Retirement Knowledge ...

1. Read & Research ... Offline and Online

Visit your neighborhood library for books on retirement. Many have whole sections on the topic. And search reputable websites such as AARP.org, MyMoney.gov, and SocialSecurity.gov.

2. Hear Retirement Talks

Visit our website and YouTube page featuring quick info and short videos from retirement author and expert, Tom Hegna. Go to RetirementTalks.com.

3. Explore Term Talks

Visit our website and YouTube page describing complex retirement terms in simple language. Find it at wsfinancialpartners.com/value-adds/term-talks.

4. Test Income Success

See if your retirement income might last with our easy-to-use calculator. Visit IncomeInputs.com.

5. Go Pro

You're not alone. Our survey showed that one in three pre-retirees is actively seeking a financial professional. And those who established a relationship with one did so to create a plan to increase retirement savings.

Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

WSFinancialPartners.com

Source: Income Outcomes: Retirement Income Confidence Study, LIMRA & Western and Southern Financial Group, 2023

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Annuity products are backed by the full financial strength of the issuer. W&S Financial Group Distributors, Inc., Cincinnati, OH, (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Annuity contracts contain certain holding periods, limitations, withdrawal charges, exclusions, termination provisions and terms for keeping them in force. Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult an attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. Consult your financial professional for product details and limitations.

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