

Prepare for the Retirement Boom

Baby boomers—the vast generation of 77 million Americans born between 1946 and 1964—are approaching retirement or some are already in retirement.

While every baby boomer has great expectations about retirement, recent research shows that retirees are confronted with unpleasant financial realities. Among people who have been retired for just two to six years:

- 6 out of 10 are afraid they'll outlive their assets.
- 5 out of 10 wish they'd started saving earlier.
- 4 out of 10 are struggling financially.*

Baby boomers need your help to ensure their great expectations become great realities.

The most important question you can ask of your client is:
Are you on track with your retirement goal?

Why this question matters to them:

- Their money will have to last a long time.

A 55 year old today can expect to live, on average, another 22 years for a man, and another 27 years for a woman.**

- Healthcare expenses are greater than people imagine.

According to the Employee Benefits Research Institute (EBRI), actual healthcare costs are typically five times greater than what individuals tend to estimate. Depending on how fast healthcare costs rise and on how long a person lives, an individual will need from \$80,000 to \$700,000 to pay for healthcare expenses in retirement.

- Inflation will continually weaken the value of their money.

The Consumer Price Index rose an average of 3.72% each year between 1950 and 2008.

Telling the Story of Your Value as a Financial Professional

“Many investors rely on investment advice from an investment professional at some point in their life. It may help to think of my services as you would a doctor or lawyer. You automatically seek professional help for medical or legal matters. Then why not rely on a professional for investment decisions that can make a difference in your financial health? Especially when it comes to relieving yourself of the time and stress associated with making such an important decision about your retirement assets.”

* Source: www.gao.gov, 2008

** National Center for Health Statistics, 2007

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