

# Ready to retire? Work with your retirement planning team.



It's a challenging economic environment for individuals approaching retirement. Risk-averse savers struggled through years of low interest rates. Global unrest is precipitating worldwide market volatility. And, as we emerge from the pandemic, many Americans still recall the vulnerability of seniors living in care facilities.

Now, there's a new awareness of the importance of taking charge of the future. This includes having a plan that offers options, such as in-home care, which could help provide protection from uncertainty in the years ahead.

## Take control of what you can control

Despite uncertainty, there are some things you can manage. Start by talking with your insurance and financial professionals, who can help you make the transition from earning income to taking retirement income. Here are some things to discuss:



### How long should your retirement income last?

If longevity runs in your family, you may need to plan for 20 or more years of retirement income. In fact, the life expectancy of the average American is 79.05 years.<sup>1</sup> Based on this, an average American who retires at age 66 would need 13 years of income to support their lifestyle. Rather than guess, ask your insurance agent about [products that provide income options](#), including income that can last a lifetime.



### What sources of retirement income do you have?

Consider what will be available to you, such as an employer pension, your Social Security retirement benefits, rental income and your retirement savings. Your retirement planning team can help you determine how much supplemental income you may need to support your retirement lifestyle.



### What's your plan for care?

As with any life decisions you make, it's wise to have a plan and share it with those who are close to you and those who may become part of your plan, if you expect assistance from your spouse or children. So, it's important to talk with an insurance professional who understands your wishes and can present [insurance](#) and [annuity products](#) to help you meet your goals and protect your retirement savings and legacy assets.

## Let's discuss how you can step into retirement with confidence

I can help you map out your goals and offer some ideas, so you can prepare to enjoy the years ahead.

Licensed Insurance Agent or Insurance Professional:

Agency:

Address:

Telephone:

Email:

***Insurance agent/Agency has an independent contractor relationship with Sagicor.***

1macrorends, "[U.S. Life Expectancy 1950-2022](#)."

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