

Size Up Your Retirement Confidence

How ready are you for a retirement that could last 30 years or more? Complete this quick check and consider for yourself.

Select the answer that best reflects your opinion for each of the 8 questions. There are no right or wrong answers, simply helpful insights.

Q1

How confident are you that you (and your spouse) will not **outlive your financial assets**? (select one)



Select 1 - 5:

Retirement Quick Fact

If you and your spouse live to age 65, there is a 50% chance that at least one of you will live to age 92.

American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator, accessed 10/12/21.

Q2

How confident are you that your financial assets will provide you with sufficient **inflation-adjusted income** throughout retirement? (select one)



Select 1 - 5:

Retirement Quick Fact

An annual inflation rate of 3% will cut your spending power in half in just 24 years.

www.aarp.org/money/investing/investment_return_calculator/; accessed 10/12/21.

Q3

How confident are you that you (and your spouse) will be able to **pay for health care expenses** throughout retirement? (select one)



Select 1 - 5:

Retirement Quick Fact

An average retired couple age 65 in 2021 may need approximately \$300,000 saved (after tax) to cover health care expenses in retirement.

Fidelity.com, "How to plan for rising health care costs," accessed 10/12/21.

Q4

How confident are you that you (and your spouse) can **overcome negative investment returns** and still generate sufficient retirement income? (select one)



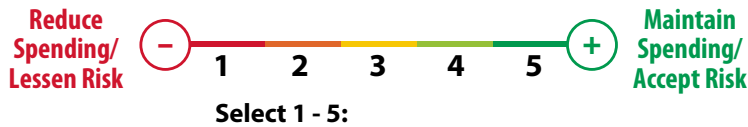
Select 1 - 5:

Retirement Quick Fact

As you begin to draw down your retirement assets, negative investment returns can significantly limit your ability to generate sufficient retirement income from them.

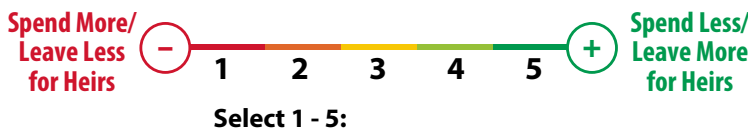
Q5

Given the choice, would you rather cut back on spending to help sustain your retirement assets for your lifetime, or maintain spending and have some risk of exhausting your assets? (select one)



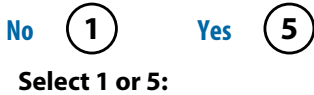
Q6

Given the choice, would you rather spend more money and leave less for your heirs, or spend less money and leave more for your heirs? (select one)



Q7

Do you (or your spouse) have a defined benefit or other pension plan that will provide **guaranteed income throughout retirement**? (select one)



Q8

Do you (or your spouse) have a retiree health care plan that will help **cover your health care expenses** retirement income? (select one)



Calculate Your Score

Add together the number selected for each answer.

TOTAL SCORE

If your score is over 25, your answers indicate that you feel confident about your retirement income plan and progress. Keep in mind, a continued secure outlook requires you to actively manage and regularly evaluate your plan to help ensure your savings stay on course to last throughout your lifetime.

If your score is 25 or less, your answers indicate that you may be unsure about what's required to help secure a comfortable retirement. It's important for you to work with your financial professional to develop a retirement income plan based on your needs and specific situation.

Consider Your Next Steps for Retirement Confidence

Now is the time to discuss your results with your financial professional. Doing so can help you:

- > identify your retirement goals
- > determine whether you may need more reliable income
- > create an income plan that helps address your objectives
- > evaluate your plan periodically to help track your progress

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