

100 REASONS TO SAVE

“Happy 100th birthday! Congratulations are in order. You’ve seen an entire century. Go celebrate! Hope you’ve saved enough to make it another hundred!

— John Advisor

If the note above comes as a shock to you, it may be a reality in just a few decades. As technological innovation and scientific breakthroughs extend the lives of countless Americans, more and more people are living to see triple digits. You might not be planning on living to 100, but we are. Planning for you, at least.

We want you to enjoy your retirement. But relaxing after a few decades of work cannot mean spending your life savings in a matter of months, or even years. Your savings must stretch for the duration of your life. Enjoying your retirement, then, means having enough wealth to maintain a comfortable lifestyle—throughout your retirement.

As we begin planning for your retirement, we are careful to avoid the most common pitfalls of distribution planning. We do not want you to outlive your assets, lose ground to inflation, or withdraw more money than you can afford to. Our income



planning is designed to strike a balance between meeting your financial goals and needs and protecting you for a future whose length we cannot know. It is never a problem to have money in the bank at the end of your life. It is, however, a problem to have no money in your later years. Our aim is to ensure that you have a steady stream of income throughout your retirement. Your security is our priority.

Sometime down the road, maybe you’ll receive a card from us. “Happy 100th Birthday,” it will begin.

“We’ve saved enough to last a century Congratulations.”

Uncork the champagne.

