

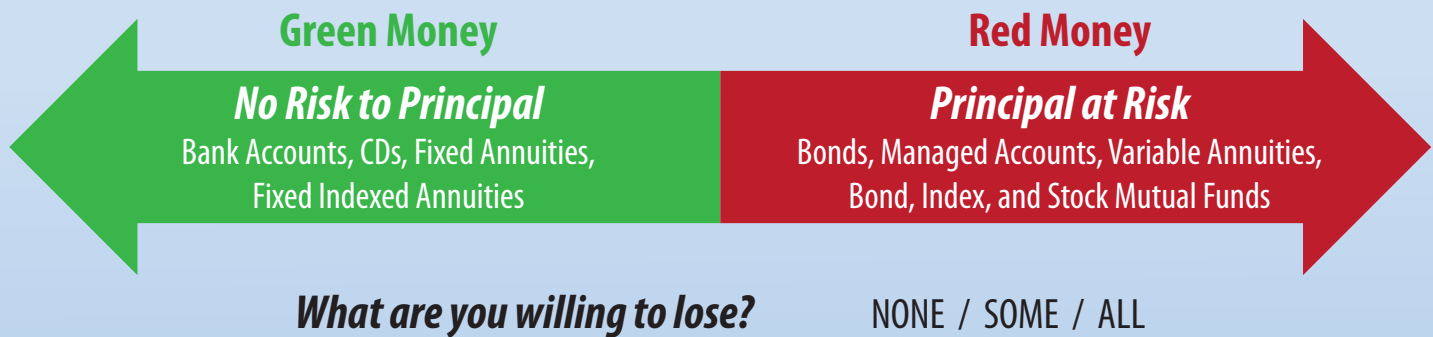
RETIREMENT RISKS

Understanding the risks you face in retirement is a great place to start when beginning to plan for retirement.

1

Market Risk

Market risk is the risk associated with investments that are invested in individual stocks, stock mutual funds, and variable annuities. You accept the risk that your principal can be lost in down markets.



2

Inflation Risk

Inflation risk is the risk of your income not keeping up with the cost of living in retirement.

How important is it to you to earn a Rate of Return that keeps up with inflation?

VERY IMPORTANT / SOMEWHAT IMPORTANT / NOT IMPORTANT

3

Longevity Risk

Longevity Risk is the risk of outliving your life expectancy and your financial resources.

Male Age 65	Female Age 65	Couple at Age 65
Age 85 - 50% chance	Age 88 - 50% chance	One at Age 92 - 50% chance
Age 92 - 25% chance	Age 94 - 25% chance	One at Age 97 - 25% chance

How important is Guaranteed Lifetime Income?

VERY IMPORTANT / SOMEWHAT IMPORTANT / NOT IMPORTANT

How important is Passing Assets to Heirs?

VERY IMPORTANT / SOMEWHAT IMPORTANT / NOT IMPORTANT