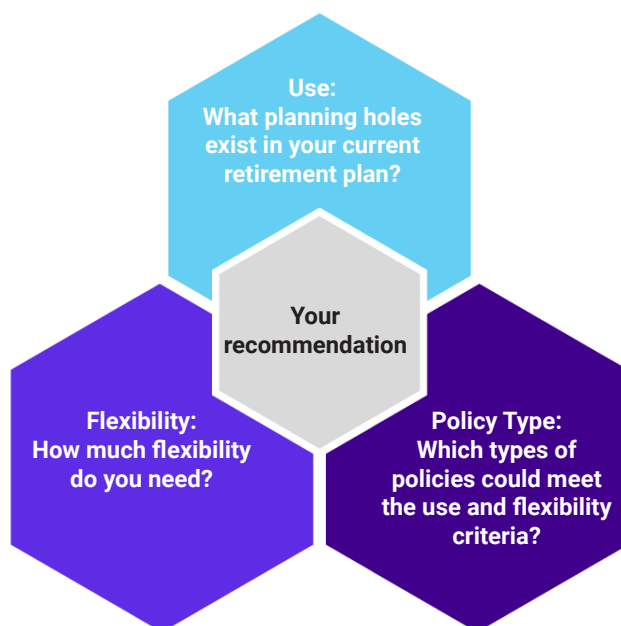


Retirement planning is the art of structuring your current and anticipated assets in such a way that they will provide for the life you want to lead in retirement, and eventually the legacy you want to leave behind.

What you need to know

Different types of life insurance may help you achieve different types of goals. To determine if and what type of life insurance is right for your retirement plan, your financial security professional will combine information on use, flexibility, and policy type to make a recommendation.



How does life insurance fit in?

Life insurance is one tool in the retirement planning tool kit. It doesn't replace company pensions, 401(k) plans, Social Security and other sources of retirement capital. But it can help these retirement income sources to be more effective. For example, life insurance cash values might be used to provide initial retirement income while the retiree defers filing for Social Security – the net result being more total after-tax retirement income.

The bottom line

Good retirement planning should manage unknowns such as longevity, future taxes, and volatile markets. Life insurance is a potential solution that addresses many of these retirement risks and may prove a source of additional retirement income. Talk to your financial security professional to see if life insurance is the right addition to your plan for a secure retirement.