



HELP CLIENTS MANAGE RETIREMENT RISK

One of the biggest financial risks facing today's retirees is outliving income. Adding an income annuity to their portfolio can help protect your clients from life's unexpected financial hazards.

Retirement Risk	Why is it a challenge?	Income Annuity Solution								
<p>A Long Life</p>	<p>People Are Living Longer <i>Life expectancy of Today's 65-year-olds.*</i></p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Chance They'll Live to Age 90</p> <table border="0"> <tr> <td>Men</td> <td style="text-align: right;">34%</td> </tr> <tr> <td>Women</td> <td style="text-align: right;">44%</td> </tr> </table> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Chance They'll Live to Age 95</p> <table border="0"> <tr> <td>Men</td> <td style="text-align: right;">17%</td> </tr> <tr> <td>Women</td> <td style="text-align: right;">23%</td> </tr> </table> </div> <p><small>*Society of Actuaries, 2000 Mortality Table.</small></p>	Men	34%	Women	44%	Men	17%	Women	23%	<p>Guaranteed retirement income they can never outlive.</p>
Men	34%									
Women	44%									
Men	17%									
Women	23%									
<p>Market Volatility</p>	<p>Timing of Losses Can Effect Long Term Security <i>\$500,000 Portfolio (60% Equities, 40% Bonds), 5% Annual Withdrawals, 3.0% Annual Withdrawal Increase.</i></p> <p>Each of these scenarios have an overall average 6% return over a 20 year period. But the timing of the individual years' ups and downs effects the longterm portfolio value.¹</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p style="text-align: right;">Portfolio Value after 20 Years</p> <table border="0"> <tr> <td>Loss of 7% per year in each of first three years</td> <td style="text-align: right;">\$253,206</td> </tr> <tr> <td>A 6% return every year for 20 years</td> <td style="text-align: right;">\$365,996</td> </tr> <tr> <td>Loss of 7% per year in each of last three years</td> <td style="text-align: right;">\$544,422</td> </tr> </table> </div>	Loss of 7% per year in each of first three years	\$253,206	A 6% return every year for 20 years	\$365,996	Loss of 7% per year in each of last three years	\$544,422	<p>Guaranteed payments that will never be impacted by the market's ups and downs.</p>		
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Retirement Risk	Why is it a challenge?	Income Annuity Solution
Inflation	<p>Lost Purchasing Power <i>What will \$100,000 be worth in today's dollars?</i></p> <p>4% Annual Inflation Rate*</p> <p>After 10 Years \$67,556.42</p> <p>After 20 Years \$45,638.69</p> <p>After 25 Years \$37,511.68</p> <p>After 30 Years \$30,831.87</p> <p>After 35 Years \$25,341.55</p> <p><small>* Current inflation rate is 4.03% (as of February 2008, http://inflationdata.com/Inflation/default.asp).</small></p>	Schedule automatic annual payment increases.
Healthcare Costs	<p>Rising Healthcare Costs <i>How much will the average 65-year-old couple need to save to cover healthcare costs in retirement?*</i></p> <p style="text-align: center;">\$246,000</p> <p><small>* Employee Benefit Research Institute Issue Brief, May, 2008, "Savings Needed to Fund Health Insurance and Healthcare Expenses in Retirement. Based on average life expectancy of a couple both retiring at age 65 using the Society of Actuaries 2000 Mortality Table."</small></p>	Purchase extra income to handle the monthly costs associated with Medicare and supplemental insurance.
Overspending	<p>Concern of Spending Too Much <i>\$500,000 Portfolio (60% Equity with 8.0% hypothetical average annual rate of return, 40% Bonds with 4.0% hypothetical average annual rate of return¹). How long does the money last?</i></p> <p>5.0% annual withdrawal, with 3.0% annual withdrawal increase: 33 Years</p> <p>7.0% annual withdrawal, with 3.0% annual withdrawal increase: 20 Years</p>	Provides spending discipline. Plus, without the risk of outliving income, gives more freedom to spend remaining resources on occasional luxuries, debt and other expenses.

Contact invest@symetra.com or call our Sales Center at 1-800-706-0700 to learn more about retirement income planning.

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