

# Retirement income that's as regular as clockwork.



## **Toward the back half of my career, I found myself thinking more about retirement.**

I had many questions and a fair amount of worry, especially in regard to finances. How much money would I have to retire on? How should I choose to receive the funds I had been building up? Would I outlive my income?

## **When I began looking into the retirement benefit options my employer offered, I was introduced to Fixed Income Annuities.**

Admittedly, I didn't quite understand what this annuity was until my employer explained it to me this way: "Think of it as getting a guaranteed paycheck every month." Now that I could wrap my head around.

### **Meet:**

Mel, 77

### **What keeps her happy:**

Gardening, cooking, and spending quality time with her family

### **Real-life stressors:**

Having enough income during her retirement years

### **Real-life solution:**

Income Annuity through work

I did an easy calculation and discovered that if I lived beyond age 72, this annuity would make the most sense for me because I would be in a position to receive more money than if I'd simply taken the lump sum payout. Well, I'm 77 now and in good health...knock on wood. Since I plan to stick around for a while longer, it's comforting to know that not only can I rely on Social Security payments for the rest of my life, but I can also count on receiving my annuity check like clockwork.

**Because my annuity is insurance and not a type of investment, the income is guaranteed whatever the state of the economy and gives me an indescribable sense of security.**

There's enough to worry about in the world today, but my annuity isn't one of them. I also have an inheritance provision with my son as a beneficiary which gives me another level of comfort and security I wouldn't have otherwise.

You know the old saying "there are no guarantees in life?" The check I'll receive every month for the rest my life says otherwise. My advice: If you're starting to think about a secure retirement, and you can get an income annuity through your employer, do it.

**For more information on income annuity options, please contact your human resources department.**

All guarantees are based on the claims-paying ability and financial strength of the issuing company.

