

# For those who need flexibility and simplicity when planning for retirement

## Meet Alex:

40 years old | 25 years from retirement

Alex is a busy professional who is focused on providing for her family and spending quality time with her children. She wants to simplify her financial life by consolidating retirement plan assets from a previous employer into her current employer's retirement plan. Her two financial goals are continuing to grow her retirement savings and setting aside some savings for her children's education.



## Challenge:

### Balancing a busy life while preparing for retirement

Alex is looking for a solution that will provide her flexibility as she moves throughout her career. She is looking for an investment that provides growth and some protection for her future income yet doesn't lock up her money and allows her access for eligible plan distributions<sup>1</sup> now and in the future. Given her concerns about money and the need to balance various financial goals, Alex seeks an investment option that offers an easy way to convert her savings into income during retirement.

## Proposed solution:

### Lifetime income fund within her employer-sponsored retirement plan

Alex's current employer offers a retirement plan that includes an investment option providing lifetime income. This allows her to consolidate her investments while providing a helpful way to convert her savings to retirement income. This fund is designed to provide both growth potential as well as lifetime retirement income, meaning it will keep providing consistent monthly income even if she runs out of what she has saved.

<sup>1</sup> Withdrawals may result in a proportional reduction of the associated lifetime income benefit.

## Benefits:



**Comprehensive investing:** With a fund that offers both growth potential and an easy way to convert that savings into retirement income, Alex can plan for retirement with confidence, knowing her income stream will be protected for life.



**Ability to change course:** With two growing kids, she knows she needs access to her savings. She feels better knowing she can access her money at any time if she has an emergency or is otherwise eligible for a distribution.

## Decision:

When Alex consolidated her retirement plan assets from her previous employer into her current plan, she decided to allocate a portion to the lifetime income fund. Working with a Retirement Specialist, Alex evaluated the benefits and made sure they aligned with her long-term retirement goals.

### Key considerations:



**Flexibility:** Alex retains access to her money through eligible plan distributions, offering the flexibility to adjust her retirement strategy as needed.



**Simplicity:** Alex needs to monitor only one retirement account and only one fund, which already has features automatically built in to adjust as she approaches retirement. This leaves Alex with more time to spend with her family members.



**Cost:** The fund has a fee Alex can monitor on the plan's website, and she likes that it might be cheaper than options that provide similar protection outside her plan.



**Reliability:** Knowing she'll have reliable retirement income provides a predictable financial base, allowing Alex to plan for her retirement goals without worrying about becoming reliant on her children in the future.

## Bottom line:

Since implementing this strategy, Alex feels more secure about her financial future. Alex feels confident she can enjoy creating a wealth of memories with her kids because she is invested in a fund with growth potential that will also protect her future income in retirement. Alex can look forward to simple and secure retirement income.



**Log in to your plan website to learn more**  
about the lifetime income fund available.



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