Standing Guard –
Protect What You’ve Worked For

Edward Jones

www.edwardjones.com
Standing Guard – Protect What You’ve Worked For

Changing of the Guard

1 WHERE AM I TODAY?

2 WHERE WOULD I LIKE TO BE?

3 CAN I GET THERE?

4 HOW DO I GET THERE?

5 HOW CAN I STAY ON TRACK?

MY FINANCIAL NEEDS

WHERE AM I TODAY?
Guard Your Assets

Fortify Your Foundation

- Emergency Fund
- Line of Credit
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Pre-retirement Income Replacement

Retirement Income:
Make It Last

- Living longer than expected
- Anticipate rising costs
- Start smart with your spending and withdrawals
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Through 2012, inflation has averaged: 4.2% (50 years), 4.3% (40 years), 2.9% (30 years), 2.4% (20 years) and 2.4% (10 years).

The inflation rate used to calculate 2037 prices is based on historical inflation rates from 1982 to 2012: Car = 2.7%; Gas = 3.4%; Groceries = 4.8%; Car: MSRP for manual transmission Toyota Camry; Gas: National average for unleaded or regular gasoline; Groceries: Family of two with moderate cost plan.


Retirement Income:
Make It Last

60% CHANCE

that at least one spouse in a married couple will live past age 90*

This could equate to spending 25 years or more in retirement

Source: Society of Actuaries RP-2014 Mortality Table

Effects of Inflation

<table>
<thead>
<tr>
<th></th>
<th>1982</th>
<th>2012</th>
<th>2037 (est.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Car</td>
<td>$9,865</td>
<td>$22,235</td>
<td>$42,822</td>
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<tr>
<td>Tank of Gas (17 gal)</td>
<td>$22</td>
<td>$62</td>
<td>$142</td>
</tr>
<tr>
<td>Monthly Groceries</td>
<td>$142</td>
<td>$599</td>
<td>$1,910</td>
</tr>
</tbody>
</table>

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Retirement Income:
Start Smart with Your Withdrawals

Health Care:
Costs and Control
Traditional Medical Expenses

Medicare Doesn’t Cover

Coinsurance
Deductibles
Eye care
Dental
Medicare premiums
Long-term care stays
Hearing exams

Budget

$4,500 to $6,500
Per year per person
**Long-term Care Costs**

- **$92,378/year**
  - Cost of nursing home care

- **2.5 years+**
  - Average nursing home stay

- **Over $230,000**
  - Starting point

Source: Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016. Cost of nursing home care based on 2016 average for 365 days of care in a nursing home (private room).

**Long-term Medical Care Costs**

**CONTROL**

How You Prepare for Long-term Care Costs

- Save for it
- Insure against it
Long-term Medical Care Costs

55-65

When to begin thinking about long-term care
• Insurance premiums tend to be lower.
• Your health is more likely to be better.
• You may still be working.

Address Long-term Medical Care Costs via Insurance
• Long-term care insurance
• Life insurance with long-term care benefits
Health Care: Maintain Control

• The What
• The Who

Your Legacy
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Edward Jones doesn’t offer health insurance; however, we believe discussing the impact of health care costs within your retirement strategy is important, especially considering that rising health care costs may affect many investors approaching retirement. The examples used in this report are for illustrative purposes only and shouldn’t be relied upon as a quote or description of coverage for a particular insurance product. While the Medicare content is believed to be accurate, you should rely on information provided by the organization before making a Medicare decision.

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