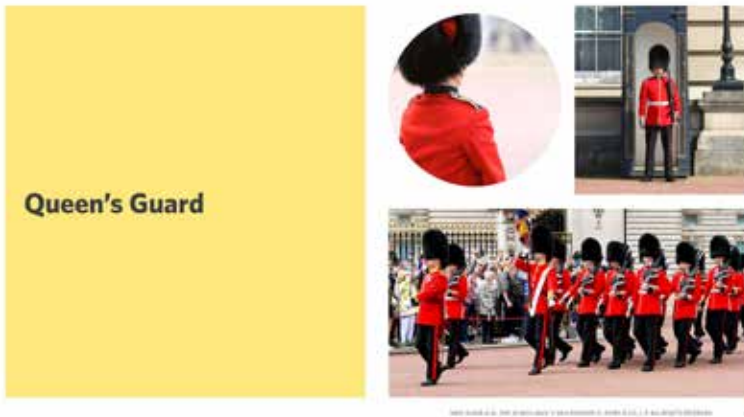


Standing guard: Protect what you've worked for





Keeping track of your assets



Standing guard: Protect what you've worked for

Changing of the Guard



Guard your assets



Fortify your foundation

- Emergency fund
- Line of credit



Standing guard: Protect what you've worked for



Cover your bases

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Protect your income



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**Pre-retirement
income replacement**



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Retirement income: Make it last

- Living longer than expected
- Anticipate rising costs
- Start smart with your spending and withdrawals

See slide 4 of the presentation at edwardjones.com/retirement

60%
chance that at least one spouse in a married couple will live past the age of 90*

This could equate to spending 25 years or more in retirement.

See slide 4 of the presentation at edwardjones.com/retirement

Source: Society of Actuaries RP-2014 Mortality Table

Retirement income: Make it last

	1994	2019	2044 (est.)
Car	\$17,500	\$24,300	\$33,189
Tank of gas (17 gallons)	\$18	\$38	\$65
Month of Groceries	\$307	\$409	\$1,067
Annual health care expenses	\$2,376	\$7,570	\$23,769

The inflation rate used to calculate 2044 prices is based on historical inflation rates from 1994-2019: Car = 1.3%; Gas = 3.2%; Groceries = 2.2%; Health care = 4.7%. Car: MSRP for automatic transmission Toyota Camry; Gas: National average for unleaded regular gasoline; Groceries: Family of two with moderate cost plan. Healthcare: 2017 data. Median household expenditure for married couple from Consumer Expenditure Survey.

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Sources: Bureau of Labor Statistics; U.S. Department of Agriculture; AutoTrader.com.

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**Retirement income:
Start smart with
your withdrawals**



Photo credit: iStock.com/andrewjones

**Health care:
Costs and
control**



Photo credit: iStock.com/andrewjones

Traditional medical expenses

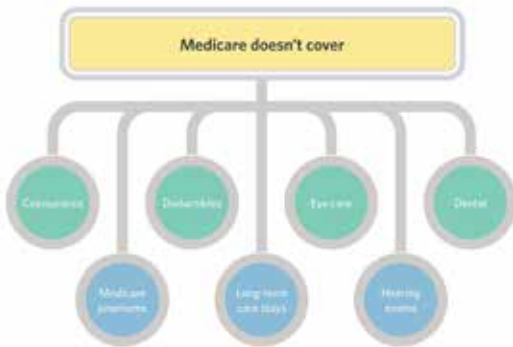
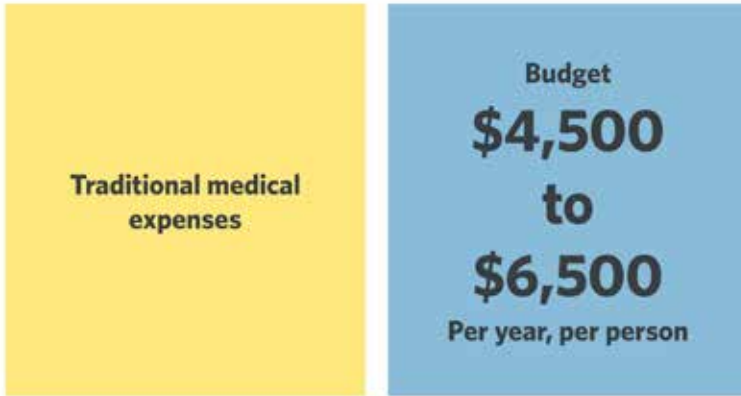


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Long-term care costs

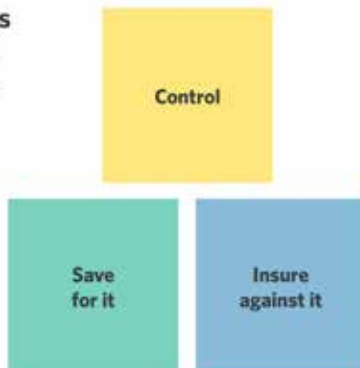


Source: Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016. Cost of nursing home care based on 2016 average for 365 days of care in a nursing home (private room).

Source (above): 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 care costs

How you prepare for long-term care costs



Standing guard: Protect what you've worked for

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.

Between

55-65

years old

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Long-term medical care costs

- Long-term care insurance
- Life insurance with long-term care benefits

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Health care: Maintain control

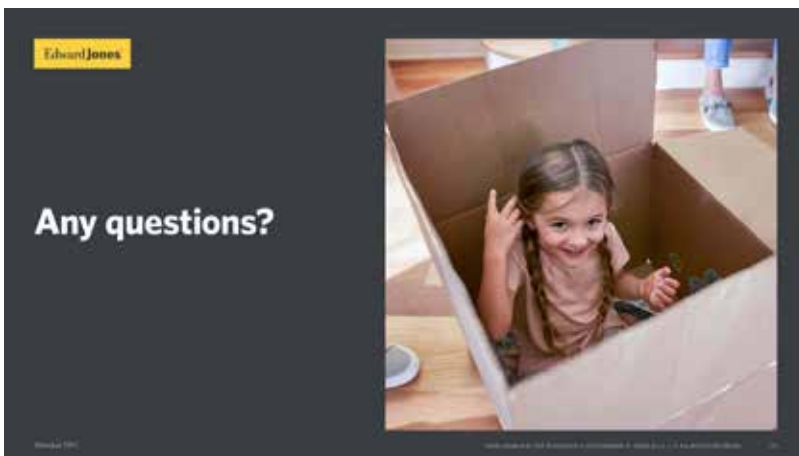
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- The who



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