

Edward Jones®

Standing guard:

Protect what you've worked for



Queen's Guard



Keeping track of your assets



Changing of the Guard



Guard your assets



Fortify your foundation

- Emergency fund
- Line of credit



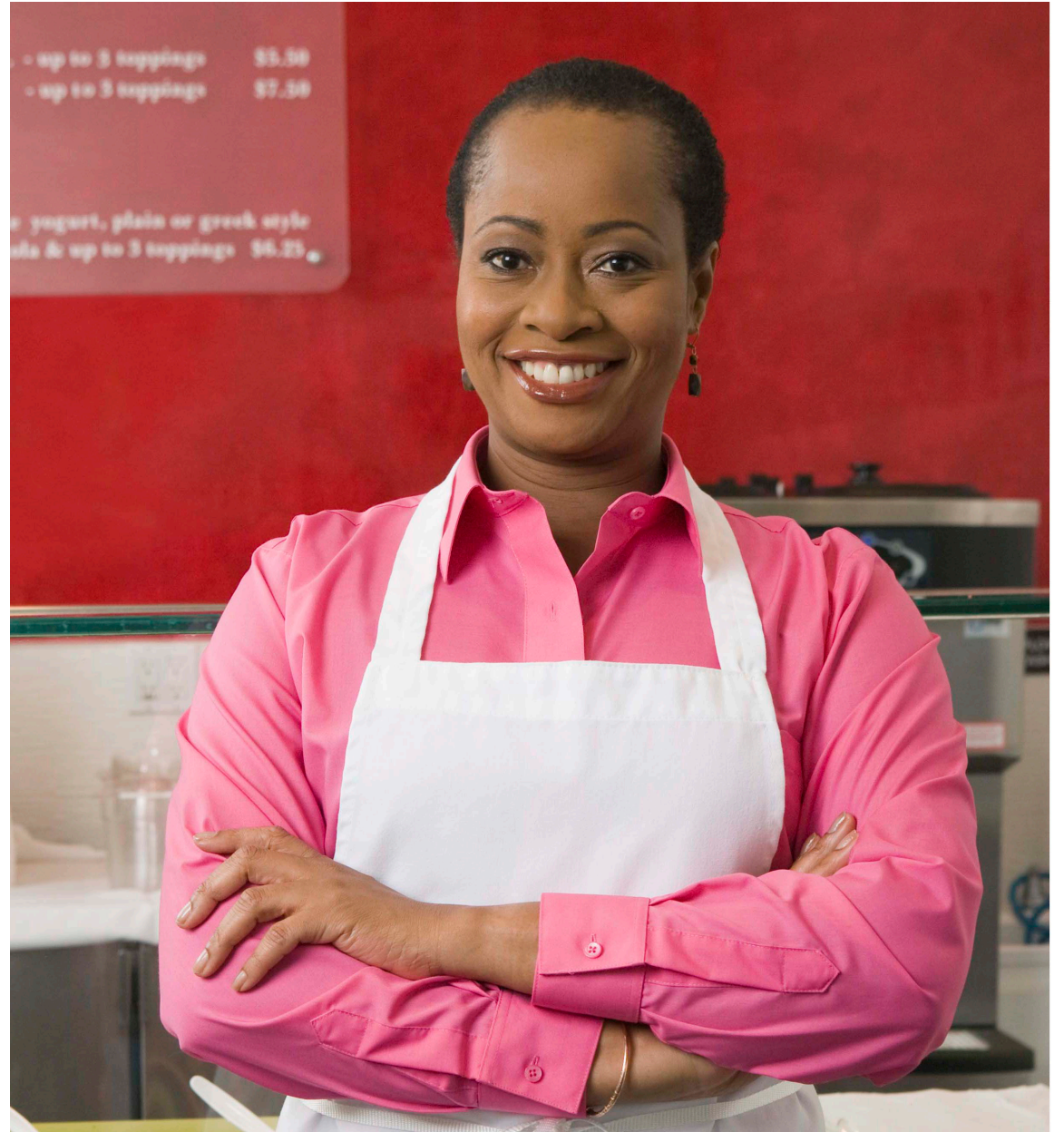


Cover your bases

Protect your income



Pre-retirement income replacement





Retirement income: Make it last

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





60%

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

Source: Society of Actuaries RP-2014 Mortality Table

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

Retirement income: Make it last

	1994	2019	2044 (est.)
 Car	\$17,500	\$24,100	\$33,189
 Tank of gas (17 gallons)	\$18	\$38	\$85
 Month of Groceries	\$351	\$619	\$1,067
 Annual health care expenses	\$2,376	\$7,515	\$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.

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

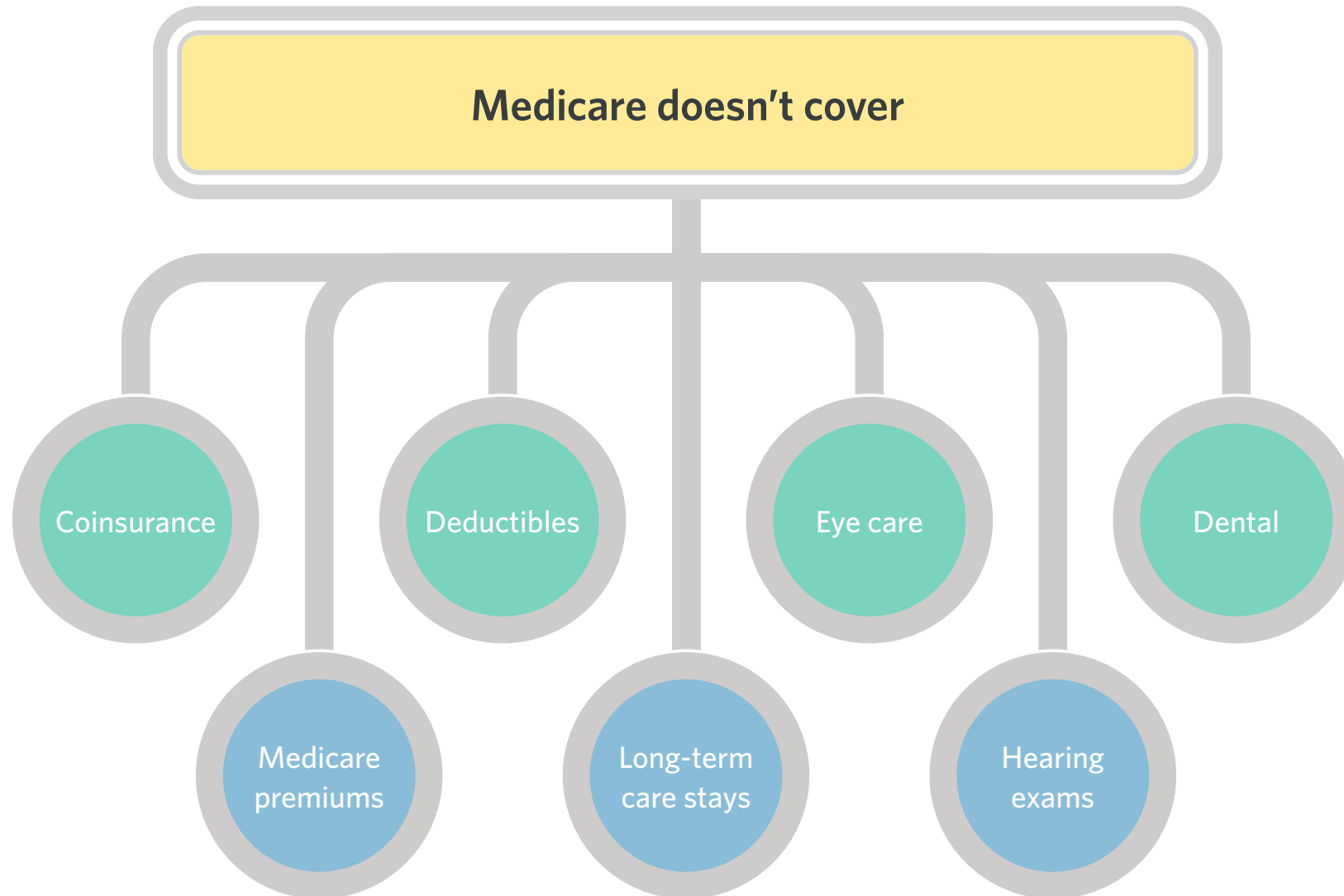
**Retirement income:
Start smart with
your withdrawals**



Health care: Costs and control



Traditional medical expenses



**Traditional medical
expenses**

Budget

\$4,500

to

\$6,500

Per year, per person

Long-term care costs

\$92,378 per 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 care costs

How you prepare for long-term care costs

Control

**Save
for it**

**Insure
against it**

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



Long-term medical care costs

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

Health care: Maintain control

- The what
- The who



Your legacy



Any questions?



Disclaimers

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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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