



In-plan annuities can help overcome retirement risks

Adding lifetime income can enhance your QDIA

Providing options within your QDIA that deliver lasting income in retirement can help you attract and retain a diverse workforce while giving your employees the confidence to retire on their terms.

Risks to retirement income

How an annuity can help

Living longer



The average time spent in retirement is

19 years for men,
21 years for women.¹

- One in five individuals who took a lump sum from their retirement plan depleted their lump sum in 5½ years, well short of average lifespans.²
- Employees and their spouse or partner can access dependable annuity income for life.

Market fluctuation



The stock market dropped more than **50%** through 2008–2009.³

- A fixed annuity can help protect savings as retirement approaches, a time when a major market correction can dramatically alter the retirement lifestyle employees had envisioned. Upon retiring, they can receive guaranteed income safe from any market volatility.
- Driven by underlying investments, variable annuity income can rise or fall over time. Any increases can help counter inflation.

Managing investments as we age



5.8 million Americans are living with Alzheimer's disease.⁴

- Once set up, income payments continue for as long as your employees live.
- Dependable monthly annuity income can help ease employees' concerns of managing investments and withdrawals as they age.

In-plan annuities can help overcome retirement risks

Annuities can provide income to help pay for retirement expenses and manage some risks your employees may face.

Expenses	Solutions
Everyday: <ul style="list-style-type: none">▪ Housing▪ Food▪ Utilities▪ Medical insurance premiums▪ Transportation	Dependable lifetime income, unaffected by market volatility: <ul style="list-style-type: none">▪ Social Security (if available)▪ Employer pensions (if available)▪ Fixed annuities
Lifestyle and legacy: <ul style="list-style-type: none">▪ Travel▪ Dining out▪ Entertainment▪ Gifts and bequests▪ Luxury items▪ Emergencies/unexpected expenses	Variable income (based on market performance) with the potential to increase: <ul style="list-style-type: none">▪ Variable annuities▪ Mutual funds▪ Other investments (stocks, bonds, etc.)

Workforce Management

Benefits: Employees with the option to receive money in retirement from a fixed annuity may be more confident of their ability to retire “on time” and still cover their essential recurring expenses in retirement.



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¹ Social Security Administration, “Calculators: Life Expectancy,” June 2019.

² Source: “Paycheck or Pot of Gold” Metlife, April 2017.

³ The Balance, “Stock Market Crash of 2008,” November 2018.

⁴ Alzheimer’s Association, “2019 Alzheimer’s Disease Facts and Figures,” March 2019.

For fixed annuities, guarantees are based on the insurer’s claims-paying ability. For variable annuities, account values and lifetime income will fluctuate based on performance of the accounts and it is possible to lose money.

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