

Envision your 30-YEAR RETIREMENT



Have you considered that your retirement could last 30 years or more? Because your needs, wants, and goals are likely to change significantly as you age, it's a good idea to tailor your retirement strategy for the beginning, middle, and end of your retirement. When planning, it's helpful to think about the phases of retirement in 10-year blocks.

LIFESTYLE

HOUSING

FUNDING

FIRST DECADE

Enjoying
new freedoms



Likely the most active part of your retirement, filled with travel, volunteering, or working.



You may want a larger footprint, giving you room to breathe that's close to activities.



The money you allocate for your first decade should be easily accessible.

SECOND DECADE

Settling
into routines



You'll start to slow down; embracing new hobbies, new friends and a closer social circle.



You may be prioritizing a more manageable footprint with reduced costs and maintenance.



Money set aside for your second decade should focus on keeping pace with inflation

THIRD DECADE

A contented life



You're likely to be more sedentary and focused on maintaining your health.



You may want to live closer to your family and the support services you need.



Funding earmarked for your third decade should seek to maximize long-term growth.



**Financial wellbeing starts with knowledge you can trust.
For more than 170 years, we've been guided by a single purpose:
to help people secure their future and protect the ones they love.**

