



You work hard to make a comfortable life and want to continue your lifestyle during retirement. Contrary to popular belief, you will need to replace 70-90% of your pre-retirement income just to maintain this lifestyle in retirement. While it's critical to adequately save for retirement, it is equally important to build a diversified portfolio so you won't outlive your assets.

To accomplish this, it is important to understand and address all of the challenges that you might face in retirement. With traditional pension plans becoming obsolete and the cost of healthcare benefits rising, you will need to create your own sources of income that will sufficiently cover your future needs. On top of everything, a healthy 65-year old person can expect to pay \$86,000-\$360,000 in out-of-pocket medical expenses during retirement.

Let's look at some of the challenges that we are currently facing with retirement:

**1. Longer Lifespans** – Our overall health is better than ever and we're living longer than previous generations. Most individuals need to have enough funds in retirement to last longer than initially expected. For married couples, both age 65, there is a 63% chance that one spouse will live to age 90.

## About Us

Blueprints For Tomorrow is a nationally recognized financial services company that specializes in business contingency/succession, key employee retention, and retirement planning.

We work directly with closely held businesses to create customized strategies and solutions to prepare for the unexpected. As a third-generation company with over 40 years in the industry, we have had the pleasure of serving over 3,000 business owners and their families across the country.

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- 2. Inflation and Taxes** – Inflation deteriorates your purchasing power over time, eroding what your current savings can buy. Retirement income needs to keep pace with rising costs, as well as potential future tax changes. A \$2,000 monthly expense today will cost \$4,580 in 30 years, assuming inflation continues at 2.8% annually.
- 3. Market Volatility** – The market can be an effective tool to help keep pace with inflation. However, the timing of market downturns can significantly impact and deteriorate a portfolio right when it is needed most. The S&P 500 Index experiences a down market approximately three out of every 10 years.

Having a portion of your portfolio invested in assets tied to the market can help address

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benefit shortfalls, inflation and living longer in retirement. However, a well-rounded portfolio should also include a portion not directly tied to the market to help you diversify and offset market volatility.

There are some innovative and attractive investment alternatives for retirement that can:

- Provide an alternate source of retirement income.
- Income tax-free source of funds during retirement.
- Provide a cushion against market volatility that can help strengthen your overall portfolio.
- Results in more sustainable retirement income and a larger financial portfolio.

Contact Blueprints For Tomorrow to learn about these exciting opportunities and how they can help secure your future in retirement.

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