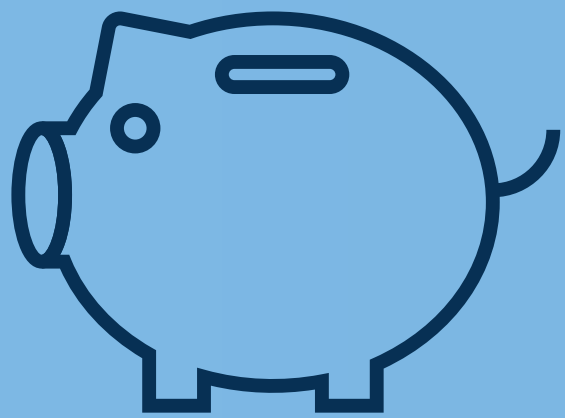


A man and a woman are sitting at a table, looking at a large document. The man is on the left, wearing a light blue sweater over a plaid shirt. The woman is on the right, wearing a striped shirt and glasses. They are both looking down at the document. The background is a blurred office setting.

Understanding Retirement Risks You Can & Cannot Control



RISKS YOU CAN CONTROL



Saving too little



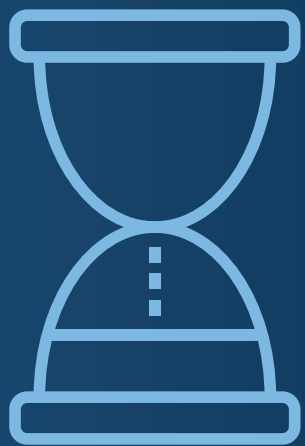
Retiring too early



Spending too much

Your actions matter: Savings, Timing, Spending.

RISKS YOU CANNOT CONTROL



Living longer than expected



Inflation



Market volatility

Stay prepared: Longevity, Inflation, Market ups & downs.