

Retirement Income 101

Do you know the answers to these questions?



MetLife®

How long will you live in retirement?

Your retirement could last as long as your career—or longer. In fact, people age 65 have over a 50% chance of living beyond 85. For married couples who are age 65, there's a 25% chance that one spouse or partner will live beyond 97.* This means you need your income to last for a very long time!

*Society of Actuaries Annuity 2000 Mortality Tables.

Will your savings last for the rest of your life?

They may not. Although many retirees withdraw 7% or more from their savings for their income needs annually, they risk spending their savings too quickly. That's why most experts recommend limiting annual withdrawals from savings to 4%, adjusted annually for inflation, to make sure you don't run out.* And even then there is no guarantee that your savings will not run out.

*Wall Street Journal, December 20, 2004.

Will you have enough income to cover your expenses?

Many people haven't thought much about their retirement income. For working people with current incomes of \$20,000–\$90,000, experts recommend planning to replace approximately 75%–85% of that income to maintain their standard of living in retirement.*

*2004 GSU/Aon RETIRE Project Report.

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Where will your income come from?

Social Security provides only about \$1,047 as an average monthly benefit for retirees.* Plus, 58% of households do not have traditional pensions, and 37% of people who rely on working in retirement end up having to leave the workforce earlier than expected because of health problems, disability or company downsizing.**

*Source: <http://www.ssa.gov> 2008

**Social Security Administration, 2004; "Coming Up Short: The Challenge of 401(k) Plans." Alicia Munnell and Annika Sunken; Department of Labor, 2004.

How much will things really cost?

More than you think. If inflation rises at the current 3%,* prices will double in 24 years, which could have a huge impact on your standard of living. And health-care costs are rising even faster. Right now, people 65 and older spend about \$15,000 per year of their income on health-care, and experts predict that this number will continue to rise rapidly.**

*www.inflationdata.com

**Source: Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group

If any of these answers surprised you, you're not alone. Most people haven't thought at all about their retirement income. But there's help. Creating Lifelong IncomeSM with MetLife can provide you with the information and solutions you need to help secure your retirement.*

*Lifelong Income is a suite of fixed and variable annuity products issued by Metropolitan Life Insurance Company ("MetLife"), New York, NY 10166.

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