

Many Spend as Much Time Preparing for Retirement as Living in Retirement

In some respects, retirement is a “business” like any other.

A “treasury” needs to be built up over time in order to eventually “take profits.” Factors like taxation and market risk fit in this equation, as well. And, just like a business is directed toward creating specific products or services, in the retirement “business,” specific lifestyle outcomes become the ultimate objective.

Your retirement “treasury” will need to meet these challenges to “taking profits:”

- **Outliving your money.**
Each member of a 65-year-old couple has a 50% chance of living to age 92 (2000 Annuity Tables, Society of Actuaries, December 2014).
- **Rising health care expenses.**
Along with long-term care, health care costs tend to rise faster than the cost of living.
- **Minimize the impact of taxes through tax-deferral.**
Strategies that incorporate tax-deferral advantages can help your “retirement business” stay afloat.
- **Market risk’s impact on your savings.**
Make sure your retirement strategy has at least some guarantees and provisions against market loss.

Most individuals nearing or entering retirement share two primary goals: to accumulate dollars today to receive dependable income tomorrow.

Two Facets to Every Successful Business

Building up a “Treasury” or the Accumulation Phase

- Focus is on return
- Developing a targeted, customized approach
- Defining a timeline, yet maintaining some flexibility
- Managing the impact of potential market upsets
- Growing return to keep up with rising costs



“Taking Profits” or the Distribution Phase

- Concentration is on receiving income and preserving capital
- Make income payments as predictable as possible
- Implement an income strategy you cannot outlive
- Adjust income strategy if necessary
- Grow income stream to keep up with rising costs



MORE THAN ABOUT TANGIBLE STRATEGIES AND SOLUTIONS, A SUCCESSFUL RETIREMENT BUSINESS BEGINS WITH THE BEHAVIORS THAT CAN UNLOCK THE HIDDEN POWER THAT LIES IN CAREFUL PREPARATION.



Knowing What You Are Retiring TO Is More Important than Knowing What You Are Retiring FROM

For many, when retirement comes, it can become a source of stress completely unrelated to the availability of money and resources. Day-to-day, we are consumed by the demands of family, friends and career. Relax and visualize your future. Imagine life after work. Maybe you'd like to scale back the hours you put in over the next few years. If you're not clear on what you're spending your money on at home, set up a system to track your expenses.

How will you meet your future need for predictable income?

All Retirement Strategies—and Businesses—Have the Potential for Profit or Loss

Different types of strategies involve varying degrees of risk, and there can be no assurance that any one investment or strategy will either be suitable or profitable.

However, you do not have to undertake these challenges on your own. Consider talking to a professional financial advisor.

These professionals can also make sure that your pre-retirement strategy reflects your unique needs and requirements according to your particular demographic.

Retirement Demographics

50 to 59½

50: May be concerned about catch-up strategies

55: Typically, the age when early retirements begin

59½: Penalty-free withdrawals now available

60 to 69

62: Earliest access to Social Security benefits

65: Medicare availability, another milestone

66: Full Social Security benefits available

70 and up

70: Maximum Social Security payouts are triggered

70½: Required Minimum Distributions begin

Let Your Dreams for the Future Take Priority over Current Spending Habits

Depending on your needs and risk tolerance, your financial professional can develop a “retirement business” designed to grow your assets to accommodate your future income needs. This professional can help you secure a sustainable retirement lifestyle strategy by reviewing some of the choices available to you, such as stocks and bonds, exchange-traded funds, mutual funds, annuities, real estate investment trusts (REITs) or other investments and strategies.

For the Retirement Dimensions in Your Life: Growth Today for Income Tomorrow

If you are like many individuals nearing or entering retirement, you are looking to achieve two primary goals: Accumulate dollars today and receive dependable income tomorrow.

The journey between those goals, however, may involve unwanted risk exposure unless you have adequate information, expert advice and access to proven strategies. One way of securing a sustainable retirement lifestyle strategy to meet your future needs is through the help of a financial professional with a proven, cornerstone financial product like a fixed index annuity (FIA).

An FIA, in effect, is a contract between you and an insurance company that is designed to help you meet your long-term retirement needs. In exchange for your payment of an insurance premium, the insurance company gives you the opportunity to earn additional interest based on the performance of a market index, and pays you income in the future. Guarantees are backed by the financial strength and claims-paying ability of the insurance company issuing the annuity.

Experience Delaware Life Dimensions

Delaware Life Dimensions is designed to help you reach your retirement goals through timely, thoughtful ideas and leading research. This 12-part educational program offers general advice concerning principal preservation, growth and income during retirement. It is not intended as a substitute for a consultation with a qualified financial professional who understands how this information may apply to your specific situation.

Is a Fixed Index Annuity Right for You?

You might be a good candidate for an FIA if you agree with any of these statements:

"I want a convenient way to receive predictable monthly payments after I retire."

"I need to find a way to preserve my retirement principal."

"I'm retiring yet still want my money to keep growing while it pays me income."

"I'd like a solution that locks in value I can leave to my heirs."

Do You Want to Learn More?

Ask your financial professional about other topics in the Delaware Life Dimensions Retirement Education Series, including:

>4 Finding a Retirement Lifestyle Expert Right-sizing a retirement strategy can be daunting and complex. Fortunately, individuals don't have to do this alone.

>7 Deferring Taxes to Accelerate Growth How growing assets on a tax-advantaged basis can accelerate accumulation now to generate more income later.

>10 Keeping Up with Rising Costs Even at today's historically lower inflation rates, price increases today can still undercut buying power tomorrow.

About Delaware Life

We are dedicated to supporting you with valuable, straightforward solutions that help you save today and provide income for tomorrow. Our current product offerings include fixed and fixed index annuities. Delaware Life Insurance Company manages approximately 342,000 in-force annuity and life insurance policies representing \$36.6 billion in assets under management and \$14.1 billion of invested assets as of September 30, 2017.

Contact Your Financial Professional Today to Learn More

Delaware Life Insurance Company is authorized to transact business in all states except New York, as well as in the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Delaware Life Insurance Company is a member of Group One Thousand One.

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