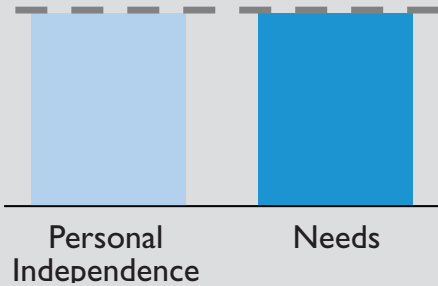




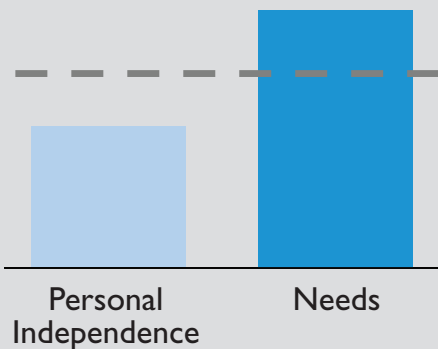
MY RETIREMENT WALK®

Defining Retirement: The Next Now®

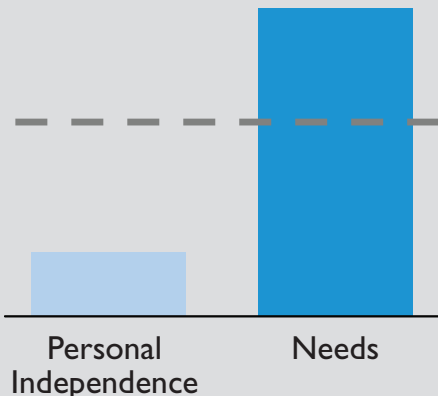
First Stage



Second Stage



Third Stage



At the first stage of retirement, the balance between personal independence and needs is about the same level as before retirement. This chart demonstrates the shift as you move through the phases.

Retirement — as you define it — is a personal blend of lifestyle expectations, health and financial stability. As average life spans increase, the need for proper planning is even more critical. There are actions that you can take at each phase of your life to plan for a financially secure retirement.

Are You Ready for Each Stage of Retirement?

Take the time to develop an income plan that supports your lifestyle goals throughout the common three stages of retirement¹. No matter your age, saving for retirement is about bridging the replacement income gap. As you near and enter retirement, life necessities, personal independence and expenses tend to shift. It is uncertain when each stage will start or how long it will last. To be best prepared, plan for all three.

Next Steps:

- Talk to a financial professional who can help you develop a comprehensive, holistic retirement income action plan that addresses all of your goals and needs—and takes care of the people in your life.
- Resist the urge to let your retirement income plan go on autopilot. Goals and dreams, along with a number of unknowns, change. Continue to discuss your strategy with your financial professional and modify when events in your personal situation may affect your retirement income needs and/or legacy plans.

Resources:

- Explore our full range of educational tools and resources that can help you envision and plan for your retirement, including: our Blogs, Infographics, Retirement Personality Quiz, and more.

Remember, retirement is fun. But, the most important part of retiring is the simple act of planning it.

Plan for The Next Now, visit MyRetirementWalk.com.

This material is intended to potentially assist you in planning for your future. This material is not intended to provide legal, tax, or investment advice. Please note that individual situations can vary, and you should consult your tax, investment or legal advisor for guidance and information specific to your situation. The Guardian Life Insurance Company of America (Guardian) is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by this material. To learn more about Guardian, visit GuardianLife.com.

¹ Society of Actuaries 2007 Risks and Process of Retirement Survey Report



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