

## 4% Rule Versus Retirement Risks

4% withdrawals are a rule of thumb some retirees hope will make assets last. But does the rule stack up against the risks?

PROJECTED  
**25 YEARS**  
OF RETIREMENT  
PLANNING NEEDS

### Longevity

At least one member of a 65-year-old couple may live **25** more years in their retirement!<sup>1</sup> Some may even live longer.

*Will your money last?*

PREDICTED  
**\$350,000+**  
HEALTH SPENDING  
IN RETIREMENT

### Health Care

A 65-year-old couple may need **\$351,000** for a 90% chance of covering their health care costs in retirement.<sup>2</sup>

*Will you be able to afford?*

POTENTIAL  
**DOUBLING**  
OF INCOME NEEDS  
DUE TO RISING COSTS

### Inflation

Just 3% annual inflation over 25 years can increase costs to where you could need **double** your retirement income.<sup>3</sup>

*Will you have enough?*

POSSIBLE  
**26%**  
INCOME FAILURE  
LIKELIHOOD RATE

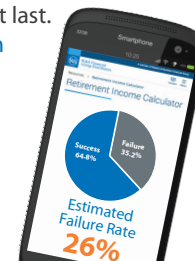
### Market

Assuming a 4% withdrawal rate and a 60/40 stock/bond split, the risk of depleting retirement income may be **26%** in 30 years.<sup>4</sup>

*Will your income run out?*

#### INCOME SUCCESS RATE CALCULATOR

See if your income might last.  
Go to [IncomeInputs.com](https://IncomeInputs.com)



*The future is uncertain. Our product guarantees are not.  
Ask how annuities help ensure you won't run out of retirement income.*

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

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[WSFinancialPartners.com](https://www.wsfina.com/ratings)

<sup>1</sup> "When to Start Receiving Retirement Benefits," Social Security Administration 2024 (<https://www.ssa.gov/pubs/EN-05-10147.pdf>)

<sup>2</sup> EBRI Issue Brief, "Projected Savings Medicare Beneficiaries Need for Health Expenses Increased Again in 2023," Jan. 18, 2024 (for a couple enrolled in a Medigap plan with average premiums)

<sup>3</sup> Future Value Calculator, [Calculator.net](https://www.calculator.net/future-value-calculator.html), accessed 9/19/24

<sup>4</sup> [IncomeInputs.com](https://www.incomeinputs.com), accessed 9/19/24

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