

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!¹ 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.²

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.³

Will you have enough?

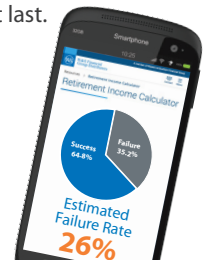
POSSIBLE
26%
INCOME FAILURE
LIKELIHOOD RATE

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.⁴

Will your income run out?

INCOME SUCCESS RATE CALCULATOR
See if your income might last.
Go to 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

Western & Southern: Our Strength. Your Future.

**Financial
Strength**
**1888
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

WSFinancialPartners.com

- 1 "When to Start Receiving Retirement Benefits," Social Security Administration 2024 (<https://www.ssa.gov/pubs/EN-05-10147.pdf>)
- 2 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)
- 3 Future Value Calculator, Calculator.net, accessed 9/19/24
- 4 IncomelInputs.com, accessed 9/19/24

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement.

Annuity products issued by Western-Southern Life Assurance Company, Cincinnati, OH, or Integrity Life Insurance Company, Cincinnati, OH, operating in DC and all states except NY. In New York, products are issued by National Integrity Life Insurance Company, White Plains, NY. Securities offered by **Touchstone Securities, Inc.*** W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Product and feature availability, as well as benefit provisions, vary by state.

*A registered broker-dealer and member FINRA/SIPC.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

© 2020-2024 Western & Southern Financial Group. All rights reserved.