

Sequence of Returns Can **Make or Break** Your Retirement

How long might your retirement income last? Many variables may affect it. One to consider is **sequence of returns**. Basically, when you start withdrawals, portfolio performance can impact your income stream ... **positively or negatively**.



Early Positive Returns ... Your Retirement Money May Last

*If you start portfolio withdrawals in an **up** market, your money may last as long as you need it.*

Early Negative Returns ... Your Money May Run Out Early

*If you start portfolio withdrawals in a **down** market, your money may not last as long as needed.*



How Do You Know Which Way the Market Will Go? You Don't! But You Can Help Guard Against Negative Results.

America has experienced a range of market directions over the years. Each with varying results on assets used for retirement income. For example:

- 1966 to 1982 | Bear Market:** If you started taking withdrawals during this period of generally **declining** market values, the performance may have depleted the assets providing your retirement income.
- 1982 to 2000 | Bull Market:** If you started taking withdrawals during this period of generally **increasing** market values, the returns may have helped extend the availability of your retirement income.
- 2000 to 2010 | Lost Decade:** If you started taking withdrawals during this period of generally **stagnant** market values, the static results may have made it challenging for your retirement income to last.

Whichever way markets go, **guaranteed retirement income for life** is always available in an annuity. Just putting a portion of your assets into such a strategy helps protect you from running out of money by providing a steady, sustained stream of payouts for as long as you live.

Your sequence of returns can change tomorrow. Ask how an annuity can help today.

Our Foundation of Company Strength

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to partnering with you to help safeguard our clientele's future well-being with a full range of risk management financial solutions.



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investment results. Please consult an attorney or tax professional regarding your specific situation.

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A.M. Best: A+ (Superior) – Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).

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No bank guarantee

Not a deposit

May lose value

Not FDIC/NCUA insured

Not insured by any federal government agency