

In planning for a strong and resilient retirement, financial security is not achieved through savings alone, but through a comprehensive risk management strategy. Rather than focusing solely on wealth accumulation, this approach emphasized protecting what has been built and ensuring that financial plans remain viable across a wide range of life scenarios. Each pillar plays a distinct role in addressing specific risks, while collectively providing a layered defense against income disruption, healthcare costs, and longevity uncertainty.

CLIENT PROFILE

- **Clients:** John (58) and Lisa (56)
- **Household Income:** \$180,000 annually
- **Retirement Target:** Age 65
- **Current Savings:** \$850,000 (401(k), IRAs, brokerage)
- **Primary Concerns:**
 - Outliving assets
 - Healthcare and long-term care costs
 - Protecting income in case of unexpected events
 - Leaving a legacy for their two children



CHALLENGE

While John and Lisa had accumulated significant retirement assets, their plan relied heavily on market-based withdrawals, exposing them to:

- Market volatility (sequence-of-returns risk)
- Rising healthcare costs
- Loss of income due to disability before retirement
- Potential depletion of assets from long-term care needs

THE FOUR PILLARS

Life Insurance – Legacy Protection & Income

- Ensured financial protection for the surviving spouse
- Created an additional, flexible income stream in retirement
- Preserved legacy goals without relying solely on investment accounts

Long-Term Care (LTC) – Protecting Against Healthcare Costs

- Shielded retirement savings from catastrophic care expenses
- Reduced emotional and financial burden on family
- Provided certainty in an uncertain cost environment

Annuities – Creating Guaranteed Lifetime Income

- Established a predictable income “floor” covering essential expenses
- Reduced reliance on market withdrawals
- Increased confidence in long-term sustainability of retirement income

Disability Insurance – Income Protection Before Retirement

- Preserved retirement savings in case of unexpected loss of income
- Maintained contributions to retirement plan
- Provided peace of mind during final working years

CONCLUSION

By integrating Life Insurance, Long-Term Care, Annuities, and Disability Insurance, John and Lisa transformed a market-dependent retirement plan into a resilient income strategy designed to last a lifetime. This demonstrates that successful retirement planning is not just about accumulating wealth, it is about protecting it, structuring it, and ensuring it supports a secure and meaningful future.

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