PLANNING FOR A MORE CONFIDENT RETIREMENT

EquiTrust® Life Insurance Company

Understanding retirement risks to help safeguard your future

Market volatility, changing tax laws, longevity and long-term care costs can have a significant impact on retirement income and long-term goals. Recognizing how these risks may affect your retirement plans can help you prepare for the future with greater confidence.

Key retirement challenges to consider

Protect your retirement savings

- Balancing growth potential with protection may help preserve savings and reduce the impact of market downturns.
- A dependable income stream can help support your everyday needs and reduce your reliance on savings during a market downturn.



Market ups and downs are normal, but **early losses can have a greater impact** when you're taking retirement withdrawals.



1 IN 3 65-year-olds may live until **at least age 90.**[1]

Plan for a longer retirement

- A longer retirement can place greater demands on savings and financial resources.
- Certain income options may provide guaranteed lifetime income and greater financial confidence.

Prepare for tax changes

- Reviewing when and how you withdraw retirement income, including whether a Roth conversion fits your situation, may help you prepare for potential taxes.
- Planning ahead may help reduce tax surprises and help you make informed income and withdrawal decisions.



Tax rates are relatively low today but **could be higher in the future** as tax and economic policies evolve.



70%

of people turning 65 today **can expect to use some form of long-term care (LTC)** during their lives[2]

Address future care costs

- Planning for LTC costs can help protect assets, preserve financial flexibility and reduce stress for you and your family.
- Being prepared can help reduce the impact of the potentially catastrophic costs of an LTC event on your retirement portfolio.

How could these retirement risks affect your retirement?

A conversation with your financial professional about your goals and concerns can help provide confidence in planning for what's ahead.

Why choose EquiTrust?

EquiTrust offers retirement-focused solutions designed to help protect your assets, create guaranteed income opportunities and support your long-term financial goals. EquiTrust has been recognized in Ward's 50 Top Life and Health Insurance Companies[3] for 11 consecutive years. That's stability you can count on.

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[1] "Retirement Information for Medicare Beneficiaries"; Social Security Administration; April 2026; https://www.ssa.gov/pubs/EN-05-10529.pdf.

[2] "Caregiver Resources & Long-Term Care"; U.S. Department of Health and Human Services; April 29, 2022; https://www.hhs.gov/aging/long-term-care/index.html.

[3] Ward Group is part of Aon Hewitt, a business unit of Aon plc.

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