



REALISTIC, NEEDS A PLAN

Meet Jerry

Profile

Jerry, age 67, is retiring next month after working for the same manufacturing plant for 35 years. He has always assumed that the company’s defined benefit plan, in combination with Social Security, would cover his retirement income needs. As a result, he didn’t put his efforts into saving for retirement. Now, he is worried that he has not saved enough to keep up with inflation.

Savings

\$150,000

His need

Jerry reads the news and knows that healthcare costs are rising and that inflation is going to wreak havoc on his relatively “fixed income.” He wants an income boost to make sure he can always afford to make ends meet with rising costs.

Basic Expenses

Mortgage:	\$1,100
Healthcare:	\$600
Utilities:	\$500
Transportation:	\$600
Food:	\$400
Entertainment:	\$400
Misc.	\$300
Total:	\$3,900

Income Strategy

Jerry will use \$100,000 to purchase a lifetime single premium immediate annuity (SPIA) with an annual payment increase of 4% to help his income stream keep pace with inflation. He will invest the remaining \$50,000 to cover one time expenses and emergencies.

Monthly Income	
\$1,875	Pension
\$1,548	Social Security ¹
\$516	SPIA w/ 4% annual increase (mo. payment increases to \$734 by year 10) ²
\$3,939	Monthly income

Bottom Line

By investing a portion of his small nest egg, Jerry is able to make up for what his pension and social security cannot cover. He can now retire without having to worry about covering his “fixed income.”



Symetra Life Insurance Company
 777 108th Avenue NE, Suite 1200
 Bellevue, WA 98004
 www.symetra.com

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¹ Monthly benefit based on 2008 retirement at age 67 with \$55,000 income. <http://www.ssa.gov/OACT/quickcalc/index.html>.
² Based on Symetra Advantage Income quote as of 6/16/08. Assumes 67 year old male, lifetime payout with 4% annual increase.

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