

# Building retirement confidence

A guide to value-add consumer resources





## Sound Strategy library

The average investor isn't average. Consumers need education on a variety of topics. Use the Sound Strategy library to help guide and support your conversations:

### Annuity/Income

- [Replacement ratio](#)
- [Make it on a million](#)
- [Creating retirement income](#)
- [More income needed early](#)
- [Risk of high withdrawal rates](#)
- [Tax deferral adds up](#)
- [Tax advantages of variable annuities](#)
- [Annuities and tax qualified plans](#)

### Retirement concepts

- [Social Security](#)
- [Inflation](#)
- [Health care costs: a major factor in retirement](#)
- [Preparing for a lasting retirement](#)
- [Pyramid of financial needs](#)
- [The retirement cycle](#)

### Investing

- [Longevity risk](#)
- [Sequence of returns risk](#)
- [Market timing smothers returns](#)
- [Stocks, bonds, bills and inflation](#)
- [Why a diversified portfolio works](#)
- [Emotional cycles of the market](#)
- [Rewards for taking risks](#)
- [Diversified portfolio avoids extreme \(Callan chart\)](#)



## Sound Strategy library (con't)

---

### Investing

- Why staying invested can increase returns
- Putting market declines in perspective
- Dollar cost averaging
- Rebalancing
- S&P 500 Index: 50-year indicator of market status
- S&P 500: 90 years of positive and negative returns
- Annuities – a strategy against long-term market slumps
- The value of downside protection
- The zero perspective (fixed indexed annuities)
- Higher the peak lower the valley
- Do investment fees matter



A financial professional's guidance to help implement sound investing strategies is invaluable.





## FIT Retirement (Finding Income for Tomorrow)

Clients want and value lifetime income. Use these resources to help move toward those recommendations:

- [Fact finder](#)
- [Consumer presentation](#)
- [Insights article: Annuities](#)



1 in 3 workers and 4 in 10 retirees use a personal financial professional for retirement planning information and advice.<sup>1</sup>

1. Employee Benefit Research Institute, 2023 Retirement Confidence Survey.





## Special considerations for women

Research\* shows women make less, live longer and likely have additional responsibilities to care for others. This is a demographic financial professionals will want to pay special attention to. These resources can help:

- [Presentation – Time to take care of you](#)
- [Women’s infographic flyer](#)
- [Care needs for women](#)
- [Insights article: Special considerations for women](#)
- [Insights article: Widowhood and retirement](#)

## Health care

38% of retirees say health expenses are higher than expected.<sup>1</sup> Health care is a critical component in one’s overall financial strategy.

- [Health care costs in retirement presentation](#)
- [Seminar invite](#)
- [Sound Strategy: Healthcare costs in retirement](#)
- [Insights article: Medicare basics](#)

\* Source: Gender pay gap in U.S. hasn’t changed much in two decades. Pew Research Center. March 1, 2023. [www.pewresearch.org/short-reads/2023/03/01/gender-pay-gap-facts/](http://www.pewresearch.org/short-reads/2023/03/01/gender-pay-gap-facts/)

1. Employee Benefit Research Institute, 2023 Retirement Confidence Survey.





## Social Security

Help your clients claim smart on this significant piece of their retirement income.

- [Social Security quick guide](#)
- [Presentation - Exploring your best options](#)
- [Sound Strategy: Social Security](#)
- [Insights article - 2 big Social Security questions](#)





## Preparing financially for college

Help your clients develop a smart and successful plan on how to pay college expenses..

- [Consumer workbook](#)
- [Consumer presentation](#)
- [Sample seminar invitation](#)

## Personal finance

Focus on best practices for personal finance that will be the foundation for financial security.

- [Consumer workbook](#)
- [Consumer presentation](#)



## Questions or need help prospecting?

Contact the annuity sales desk at **1-866-335-7355**.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Consult a tax advisor for specific information. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. Variable annuities are subject to market fluctuation, investment risk and loss of principal.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group,

and its subsidiaries, have a financial interest in the sale of their products.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

**For financial professional use only. Not for use with the public.** This material may not be reproduced in any form where it would be accessible to the general public.



[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098

©2020 - 2023 Securian Financial Group, Inc. All rights reserved.

F95015 Rev 8-2023 DOFU 8-2023  
3015911