

So You're Finally Ready to Retire...

Do You Know What Your Replacement Ratio Is?

Many experts believe that to retire comfortably you will need at least 75% of the income you were earning before retirement. Use the simple calculation tool below to see what your replacement ratio will be.

- A. Annual income before retirement \$ _____
- B. Estimated Annual Social Security Benefit:
<http://www.socialsecurity.gov/estimator/> \$ _____
- C. Estimated Annual Pension Benefit from
your employer(s) \$ _____
- D. Total Value of Retirement Savings (401k,
IRA, CDs etc.) multiplied by .04 shows you
how much a 4% withdrawal provides. \$ _____

STEP 1:

Add B, C, and D together

\$ _____

STEP 2:

Divide this sum by A

\$ _____

STEP 3:

Your replacement ratio

is _____ %

If your replacement ratio is less than 75%, ask yourself
“Do I need more retirement income?”



YOU COULD:

Get a part time job in retirement



Increase your withdrawals above 4% (calculated in item D above). This will also increase the risk of untimely depletion of your assets.



Purchase an income annuity with a portion of your retirement savings. This can help improve your cash flow significantly.¹

For more information contact your financial professional
or go to www.RetirementRaise.com

American General
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¹ In exchange for the higher income and lifetime income guarantees offered by the Annuity you irrevocably convert your principal to an income stream.

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