

6 reasons to consider retirement income.



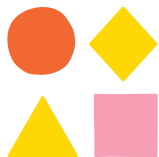
Continuous income.

Knowing you have guaranteed retirement income you can rely on each month that won't be affected by market swings can help ease a top financial fear: 60% of workplace savers worry they'll outlive their savings.¹



Spend more confidently.

Retirees often tend to cut back on their spending, often unnecessarily. In fact, on average across all wealth levels, most retirees still have 80% of their pre-retirement savings after almost two decades of retirement.² Guaranteed income can allow you to budget – and spend – with more confidence.



Room to diversify.

Having an amount of money you can count on each month may give you more freedom to invest in more wealth-generating opportunities. Our research demonstrates through a case study that guaranteed income, combined with a more aggressive asset allocation, generates 29% more annual spending ability from one's retirement savings and reduces downside risk by 33%.³



Serenity now.

Studies show that when we don't feel financially secure, our overall health can suffer.⁴ In fact, 80% of workplace savers say worrying about outliving their savings – even if retirement is decades away – is negatively impacting their mental health. 93% of savers say guaranteed income would help improve it.⁵



Ease some pressure off.

On average, two out of three Americans will experience some level of mental decline around age 70.⁶ If and when that decline starts to affect financial decisions, guaranteed income for life can offer relief for both you and your loved ones.



A savings safeguard.

AARP reports that older Americans lose \$28.3 billion annually to elder financial exploitation and fraud. Choosing to invest in a fixed automatic income stream can help prevent those without your best interests in mind from being able to make decisions about your money.

Want to know more?

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1 BlackRock, Read on Retirement® survey, 2024 **2** BlackRock, "To spend or not to spend," 2023 **3** Bipartisan Policy Center, "Paving the way to optimized retirement income," 2023 **4** Financial Health Network, "Firsthand perspectives exploring the mental-financial health connection," 2024 **5** BlackRock, Read on Retirement® survey, 2024 **6** SSM Population Health, "Cognitive impairment in the U.S.: Lifetime risk, age at onset, and years impaired," 2020

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