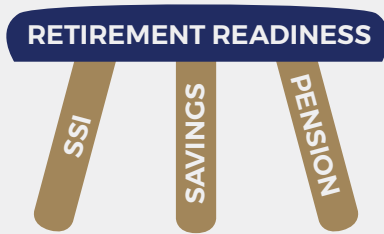


Does Your Retirement Plan Have Legs?

Will you have enough money to retire comfortably? It's a common worry these days—especially for younger people.



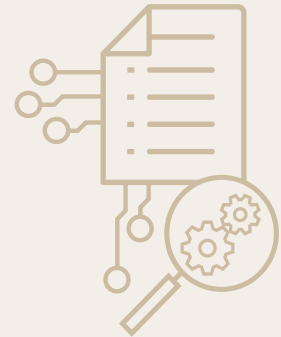
The traditional concept for retirement is often called a “three-legged stool,” with the legs representing social security income (SSI), personal savings and pension income.

- A stool with one leg will fall.
- A stool with two legs requires a delicate balancing act.
- A stool with three legs provides the greatest **stability**.

The problem with that model is that today those legs can sometimes be a little shaky. In fact:

52% of people feel their retirement savings are *lacking*¹

AND ONLY 14%² of Gen-Xers or younger have a pension.



Plus, Social Security might **REPLACE AS LITTLE AS 28%**³ of your pre-retirement income.

So, faced with those numbers how can you build a stronger retirement stool?



85% of people who work with a financial advisor feel their life is headed in a *positive direction*⁴

And to help you feel the same way, we try to talk

ONLY 5% of the time.
(Because we're listening to you the other 95%.)

1. [Bankrate: 56% of Americans feel behind on saving for retirement](#)
 2. [New Report Finds Alarming Retirement Outlook for Generation X - National Institute on Retirement Security \(nirsonline.org\)](#)

3. [How Much Social Security Will I Get? \(aarp.org\)](#)
 4. [Business Insider](#)