

8 Risks to Retirement Income

- ❖ **Market Risk - Unpredictable market**
- ❖ **Sequence of Return Risk – Down market in early years of investment**
- ❖ **Longevity Risk – Out living your money**
- ❖ **Withdrawal Risk – Withdrawing funds when the market is down**
- ❖ **Inflation Risk – Investments need to increase faster than inflation**
- ❖ **Future Value of Social Security – Future Changes**
- ❖ **Healthcare Cost – Always increasing**
- ❖ **Taxes – Rules change often**

A financial advisor should be keeping these in mind while they are developing Your Plan.