

## HOW WE VIEW LIFETIME INCOME

In retirement, after earned income has stopped, a key planning challenge is how to safely convert portfolio wealth into a stream of lifetime income. Because of increasing longevity and also the decline of defined benefit pension plans and other traditional supports in retirement, individuals are grappling with the question: “How much can I safely spend (for the rest of my life) and where will that money come from?”

*We've created a three-part blog series on lifetime income that provides both background information and actionable ideas. In doing so, we investigate the annuity puzzle, how lifetime income fits into your overall planning, and ways to shop for retirement income products.*

**Part One:** [The Annuity Puzzle & Your Financial Planning](#)

**Part Two:** [You Want Lifetime Income, but not Life Annuities? Really?](#)

**Part Three:** [Technology is Changing Shopping — Even for Income Annuities](#)