

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 outlines our unique strategy regarding lifetime income planning. We also investigate the annuity puzzle, the pros and cons of different approaches to annuitization 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](#)

Other valuable lifetime income resources:

Slides: [Using Lifetime Income Contracts with Clients – 5 Key Points](#)