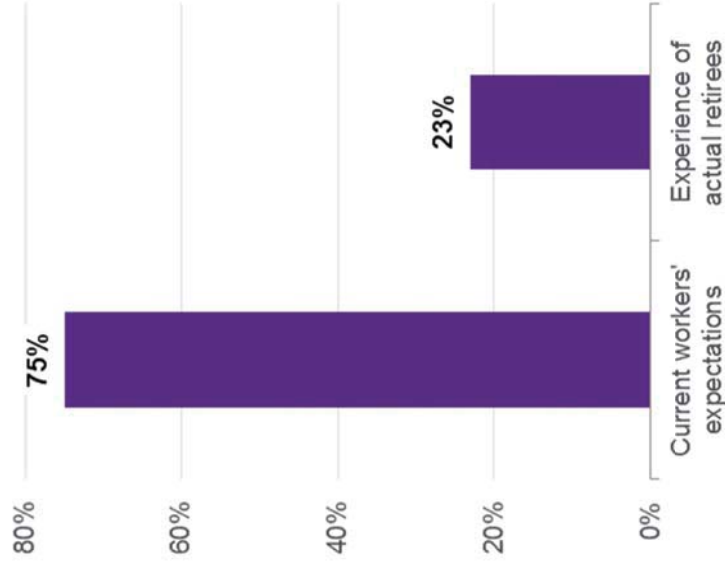


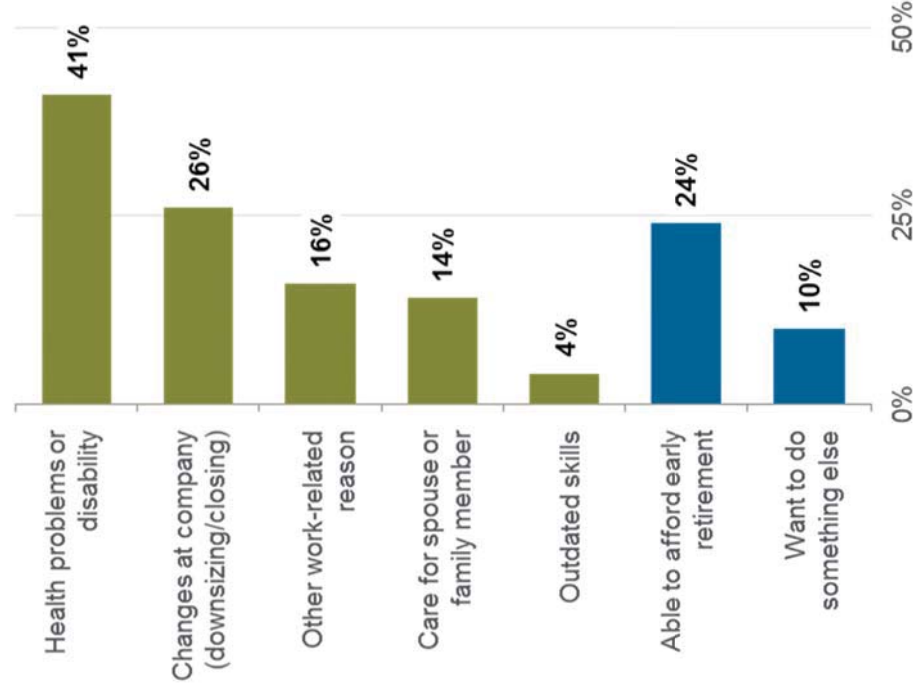
Managing expectations of ability to work

Expectations of workers vs. retirees
To retire at age 65 or older



Median retirement age
 Expected: 65
 Actual: 62

Reasons cited for retiring earlier than planned



EARLY RETIREMENT
 You may not have complete control over when you retire, so you should consider having a back-up plan. You may have to draw income earlier and make your portfolio last longer than you anticipate.

Source: Employee Benefit Research Institute, Mathew Greenwald & Associates, Inc., 2017 Retirement Confidence Survey. Data as of March 2017.