

For those who want growth potential with future income protection

Meet Jordan:

45 years old | 20 years from retirement

Jordan works hard and is looking for investment options with growth potential. Jordan spends a lot of time worrying about what retirement might look like. He's proactive when it comes to financial planning, and looking for ways to ensure a secure and comfortable retirement, but sometimes loses sleep over if what he is saving for retirement will last him a lifetime.



Challenge:

Growth potential now with added income protection in the future

Jordan's primary goal is to achieve growth in retirement savings. With a long investment horizon, Jordan is willing to be a bit more aggressive, but he still worries that no matter how much his investments grow, he still might run out of income during the long retirement he expects.

Proposed solution:

Lifetime income fund within his employer-sponsored retirement plan

Jordan's employer offers an investment option within their retirement plan that provides both growth potential and lifetime retirement income. This is designed to work like an insurance policy on his retirement income. It will keep providing payments even if he runs out of what he had saved.

Benefits:



Growth Potential: The investment option lets Jordan invest in growth-oriented assets, so he can continue accumulating his assets.



Reliable Lifetime Income: When the time comes, this fund offers a steady income stream for life, providing financial security during retirement.



Comprehensive Planning: By incorporating this fund into his retirement plan, Jordan can effectively get both the growth potential he wants now and the income he needs in the future.

Decision:

Allocation to lifetime income fund

Jordan decided to allocate a portion of his retirement plan investments to the lifetime income fund which maintains a diversified portfolio focused on growth potential. Working with a Nationwide Retirement Specialist, Jordan evaluated the benefits and ensured it aligned with his long-term retirement goals.

Key considerations:



Reliability: The consistent income provides a predictable financial base, allowing Jordan to plan for retirement goals without financial stress.



Access: He always has access to his money, even after he starts receiving his income payments in retirement.



Security: Knowing this fund will generate income for life, Jordan is able to take on his desired growth opportunity knowing his retirement income will never run out.



Cost: The fund has a fee Jordan can monitor on the plan's website, and likes that it might be cheaper than options that provide similar protection outside his plan.

Bottom line:

Since implementing this strategy, Jordan feels more confident about his financial future, knowing his income won't run out before he's done living it up. He can now focus on growing his investments, knowing there will be a secure income source for the life he wants to live in retirement. For individuals like Jordan, a retirement plan with a lifetime income fund offers a reliable and secure way to ensure stable income in retirement.



Log in to your plan website to learn more about the Lifetime Income fund available and consider investing.



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