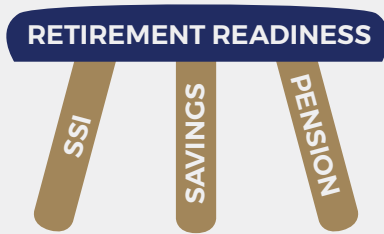


# Does Your Retirement Plan Have Legs?

Will you have enough money to retire comfortably? It's a common worry these days—especially for younger people.



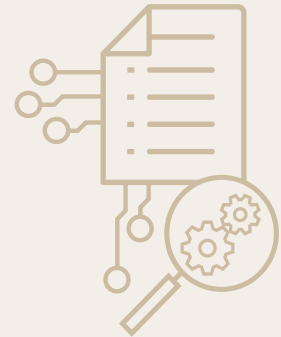
The traditional concept for retirement is often called a “three-legged stool,” with the legs representing social security income (SSI), personal savings and pension income.

- A stool with one leg will fall.
- A stool with two legs requires a delicate balancing act.
- A stool with three legs provides the greatest **stability**.

The problem with that model is that today those legs can sometimes be a little shaky. In fact:

**52%** of people feel their retirement savings are *lacking*<sup>1</sup>

**AND ONLY 14%**<sup>2</sup> of Gen-Xers or younger have a pension.



Plus, Social Security might **REPLACE AS LITTLE AS 28%**<sup>3</sup> of your pre-retirement income.

So, faced with those numbers how can you build a stronger retirement stool?



**85%** of people who work with a financial advisor feel their life is headed in a *positive direction*<sup>4</sup>

And to help you feel the same way, we try to talk

**ONLY 5%** of the time.  
(Because we're listening to you the other 95%.)

1. [Bankrate: 56% of Americans feel behind on saving for retirement](#)  
2. [New Report Finds Alarming Retirement Outlook for Generation X - National Institute on Retirement Security \(nirsonline.org\)](#)

3. [How Much Social Security Will I Get? \(aarp.org\)](#)  
4. [Business Insider](#)