



5 Hidden Retirement Risks

EVERYONE SHOULD PREPARE FOR

1

Longevity

Not only has average life expectancy increased, one out of every four 65 year olds living today will live past 90. And one out of 10 will live past age 95.

2

Incapacity Risk

Longer life expectancy could lead to the high costs of a stay in a long term care facility.

3

Negative Return Risk

A 56% decline in the market needs a 122% recovery just to get even. The S&P 500 hit a high of 1561.8 in 2008 and then plummeted to 683.38 for a loss of 56%.

4

Bond Risk

A modest increase of interest rates of 1.3% could equate to a loss in value of 8.2%.

5

Inflation Risk

Inflation Is part of the Federal Reserve's Monetary Policy, as evidenced by this press release: "The Committee judges that inflation at the rate of 2 percent, as measured by the annual change in the price index for personal consumption expenditures, is most consistent over the longer run with the Federal Reserve's statutory mandate."

Learn more at these links

1. <http://www.ssa.gov/planners/lifeexpectancy.htm>
2. <http://bit.ly/costsofcare>
3. <http://shurwest.com/wp-content/uploads/2013/08/The-Math-of-Gains-Losses.pdf>
4. <http://bit.ly/bondrisk>
5. <http://bit.ly/fedreserveinflation>



(708) 576-89997

667 W. 95th St., #307
Hickory Hills, IL 60457

www.KellyFinancialServicesInc.com