Questions to ask your financial professional about annuities:

The key to learning more about any topic is knowing what to ask. The following questions can help you and your financial professional determine if annuities should play a role in your overall retirement strategy:

1. **How will my retirement growth and income plan help me keep up with inflation?**
   (Over time, inflation makes the price of goods and services increase and means your "dollars" won't buy you as much as they do today.)

2. **How can I have guaranteed monthly income during retirement, even when the market is down?**
   (Fluctuations in the market could cause your retirement assets to be worth less than you had planned, potentially reducing the amount of income you could receive.)

3. **Is my retirement plan flexible enough to help me retire sooner or later than expected?**
   (24% of pre-retirees expect to retire later than anticipated, while 46% of actual retirees retired sooner than planned.[1])

Discussion Notes:

[1] Genworth Retirement Income Thought Leadership Study, Oct 2012

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