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## Retirement Risks for High Income-Earners

Even middle- and upper-income earners face retirement risks. What are some of the biggest risks, and how can you preserve your financial security in retirement?

### The Risks

- **Volatility:** Your retirement portfolio could be impacted by market volatility. Will you be prepared if your planned retirement date is in the middle of a market downturn?
- **Longevity:** Longevity is a wonderful thing, but retirees may face the prospect of outliving their savings. Do you know how long your savings can sustain the quality of life you want to have in retirement?
- **Long-term care:** Health care is a significant expense in retirement, but many people forget about the prospect of long-term care. Does your retirement budget take into account the possibility of home health care or assisted living services?

### The Solutions

- **Start early:** Starting to save as soon as possible is some of the best retirement advice out there. You can also explore options, like an annuity, that guarantee lifetime income.

- **Diversify:** Market volatility can be hard to predict. Diversifying your retirement savings can help insulate you from some of that risk.
- **Get covered:** Regardless of where you are in your retirement journey, you can invest in insurance coverage. Life insurance can ensure your spouse and any other dependents are taken care of after you are gone. Long-term care insurance can help cover expenses that can add up quickly as you grow older.

Retirement planning is all about looking ahead. Get in touch to discuss how you can manage your risks and build a secure future.

***Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.***



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