

# 4% Rule Versus Retirement Risks

4% withdrawals are a rule of thumb some retirees hope will make assets last. But does the rule stack up against the risks?

**25 YEARS**  
OF RETIREMENT  
NEEDS

## Longevity Risk

At least one member of a 65-year-old couple may live **25** more years in their retirement!<sup>1</sup> Some may even live longer.

*Will your money last?*

**\$597,389**  
MEDICAL  
BILLS

## Healthcare Risk

A healthy 65-year-old couple's lifetime healthcare expenses may be well over **half a million dollars** in total!<sup>2</sup>

*Will you be able to pay?*

**DOUBLE**  
INCOME NEEDS  
DUE TO RISING COSTS

## Inflation Risk

Just 3% annual inflation over 25 years can increase costs to where you could need **double** your retirement income.<sup>3</sup>

*Will you have enough?*

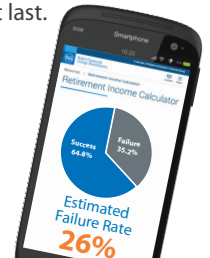
**26%**  
INCOME  
FAILURE RATE

## Market Risk

Assuming a 4% withdrawal rate and a 60/40 stock/bond split, the risk of depleting retirement income may be **26%** in 30 years.<sup>4</sup>

*Will your income run out?*

**INCOME SUCCESS RATE CALCULATOR**  
See if your income might last.  
Go to [IncomeInputs.com](http://IncomeInputs.com)



*The future is uncertain. Our product guarantees are not.  
Ask how annuities help ensure you won't run out of retirement income.*

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

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Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to helping safeguard your future well-being with a full range of risk management financial solutions.



[WSFinancialPartners.com](https://www.wsfina.com)

- 1 When to Start Receiving Retirement Benefits, Social Security Administration 2022 (<https://www.ssa.gov/pubs/EN-05-10147.pdf>)
- 2 2022 Retirement Healthcare Costs Data Report Brief, HealthView Services (<https://hvsfinancial.com/wp-content/uploads/2022/03/HVS-Data-Report-Brief-0312222.pdf>)
- 3 Future Value Calculator, Calculator.net, accessed 6/22/22
- 4 IncomeInputs.com, accessed 8/3/20

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