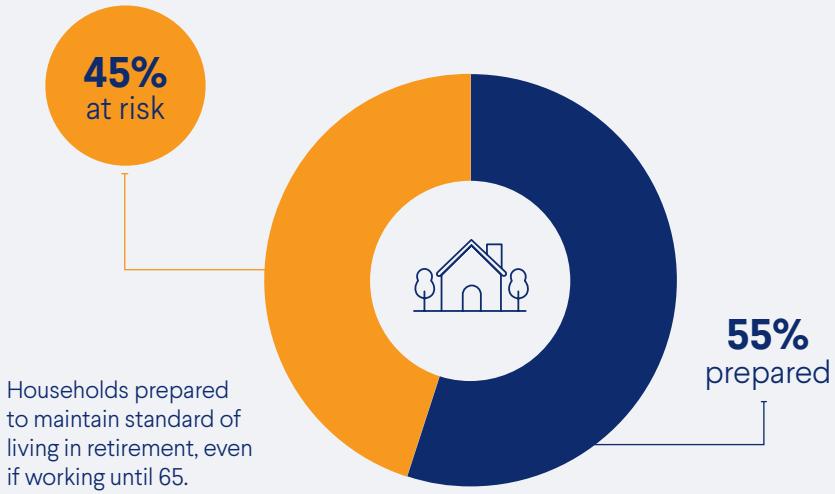


# INFLATION RISK

## Don't let your purchasing power go down the drain

Even at a relatively modest annual rate of around 3%, the cumulative effect of inflation can seriously impact your purchasing power over time. Understanding this risk is the first step to taming it.

NEARLY 45% OF U.S. HOUSEHOLDS WON'T BE  
ABLE TO MAINTAIN THEIR STANDARD OF LIVING  
WHEN THEY RETIRE.<sup>1</sup>



### INFLATION RISK + LONGEVITY RISK = DOUBLE TROUBLE

A hypothetical 65-year-old has \$750,000 in savings and needs \$50,000 per year (before inflation) to supplement their Social Security.\*

**Age 85:** With 2.5% inflation, annual expenses grow to about **\$82,000 by year 20**. Over two decades, they'll need roughly **\$1.2 million** total.

**\$50,000**  
Age 65

**\$82,000**  
Age 85

Annual expenses starting at age 65

**\$106,000**  
Age 95

10 EXTRA YEARS  
+\$700,000  
IN SPENDING  
NEEDS

**Age 95:** Annual expenses grow to nearly **\$106,000 by year 30**. Over three decades, total withdrawals climb to about **\$1.9 million**.

### GUARANTEED INCOME SOLUTIONS CAN HELP TAME INFLATION RISK

Guaranteed income solutions that combine growth and protection can prove essential to protecting clients who live longer. That's why **9 in 10 financial professionals** say that helping clients create guaranteed lifetime income is a priority for them.<sup>2</sup>

## INFLATION RARELY ACTS ALONE.

It connects with and compounds every other retirement risk, like:



### Longevity Risk

The longer you live, the greater the compounding effect of inflation. Long-term care insurance can help address the financial risks of extended lifespans and rising healthcare costs.



### Volatility Risk

A market downturn plus inflation doubles the challenge: you withdraw more just to cover rising costs.



### Emotion Risk

You feel inflation every time you shop, possibly triggering fear-based or short-term decisions.



**Ask your financial professional how an annuity with guaranteed income can help address Inflation Risk and prepare you for a smoother retirement journey – no matter how long it lasts.**

<sup>\*\*</sup>In this example, we are not adjusting year over year earnings for cost of living, but Social Security benefits are reevaluated for inflation yearly.

<sup>1</sup>Morningstar Center for Retirement & Policy Studies, Beyond the Retirement Crisis Headlines, July 2024.

<sup>2</sup>Greenwald Research, Retiree Insights 2025 Survey, 2025.

#### Delaware Life

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#### **Delawarelife.com**

Service Center: P.O. Box 80428, Indianapolis, IN 46280

Customer Service: 800.374.3714

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