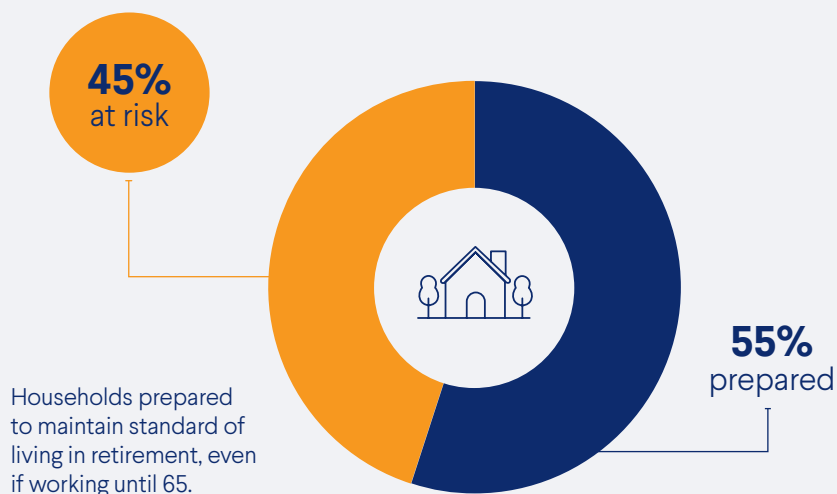


# INFLATION RISK

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

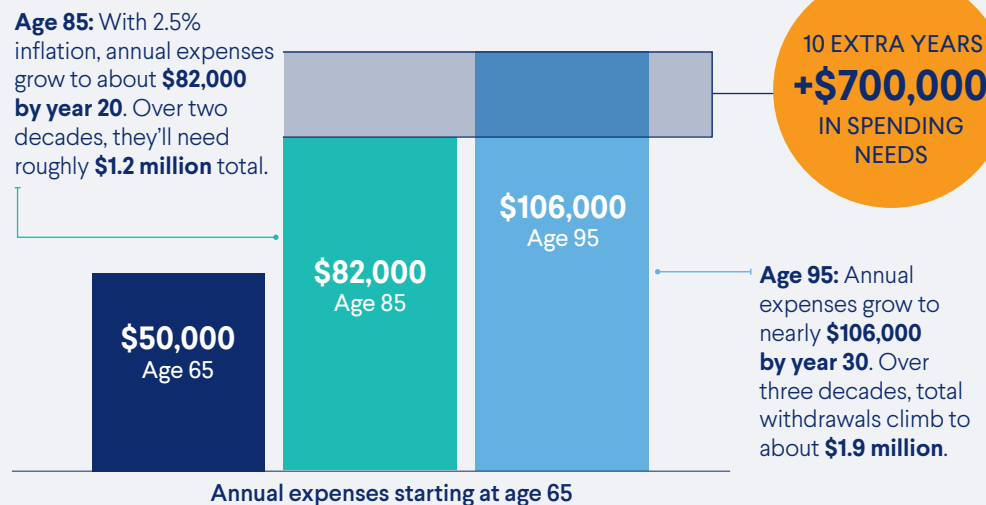
Even at a relatively modest annual rate of around 3%, the cumulative effect of inflation can seriously impact your purchasing power over time. Understanding this risk is the first step to taming it.

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.\*



### 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.**

\*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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