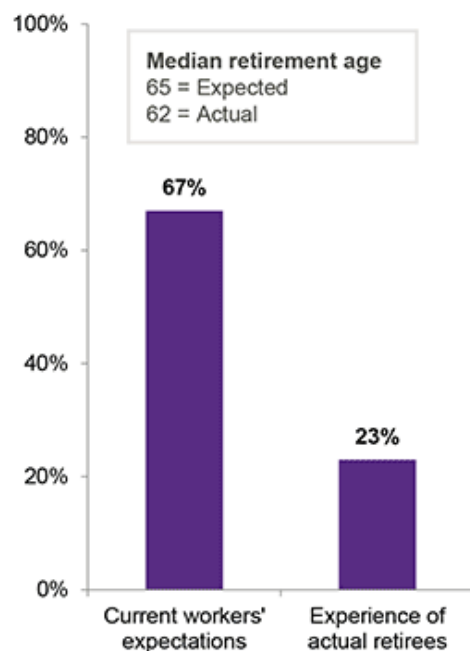




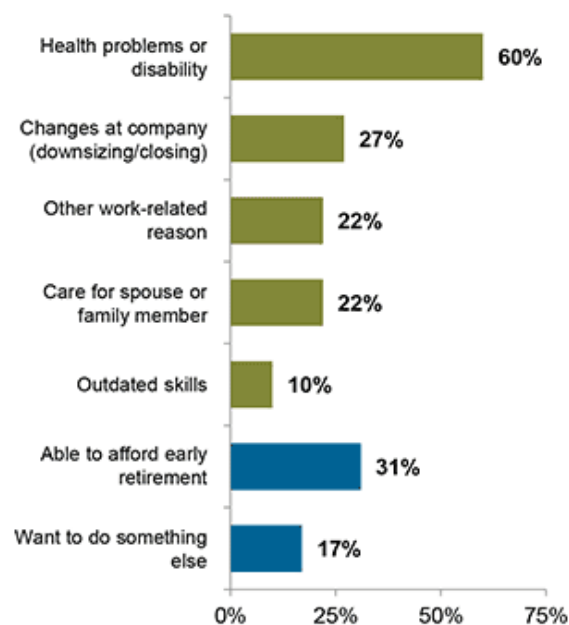
## Managing Expectations of Ability to Work

### Expectations of workers vs. retirees

Retire at age 65 or older



### Reasons cited for retiring earlier than planned



### EARLY RETIREMENT

You may not have complete control over when you retire, so you should consider having a back-up plan. You may have to draw income earlier and make your portfolio last longer than you anticipate.

Source: Employee Benefit Research Institute. Matthew Greenwald & Associates. Inc. 2016 Retirement Confidence Survey. Data as of March 2016.