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IALC Featured Voice—Ellie Kay

At IALC, we strive to do our part to educate consumers on how fixed indexed annuities can be an integral part of your retirement plan. We have reached out to “America’s Family Finance Expert” Ellie Kay to address some of your most pressing financial questions and concerns.

Ellie is a best-selling author of 14 books, including her newest release *The Sixty Minute Money Workout*, and a regular guest on ABC NEWS NOW’s *Money Matters*, Fox News and CNBC. Check out a few of her most recent blog posts.

Red, White & Scammed

Have you ever wondered if some of the “opportunities” available to American consumers are a good deal, or just fiction?



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Recession Proof Retirement

It seems that our current economy a roller coaster and only time will tell if our country sees a double dip recession. Many consumers are concerned about how the uncertain economy can wreak havoc on their financial future—from having a steady income in retirement to the possibility of losing their homes—threats to financial security abound. But there is hope for those who take steps to plan for their future.

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IN THE NEWS

Reinventing the Concept of Retirement

U.S. News & World Report
September 3, 2013

"The notion of retirement is a throwback to a bygone era. Traditionally, we work hard until we reach age 65, and then we stop working cold turkey. At least that's the theory. As life expectancy increases, however, the amount of money we need at retirement increases, for many to unattainable levels. The result is "retirees" who continue to work, often in low-paying hourly jobs in the retail or food industries. Something is broken."

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7 Real Retirement Worries to Focus on

Fox Business
August 28, 2013

"Whether your retirement is months, years or decades away, you probably have a long list of retirement worries. Will Social Security survive? Will the stock market crash? Should you pay off your mortgage? Should you pay for your children's college costs? Will your children ever launch? Worrying isn't always bad. After all, it can help you focus on improving your retirement prospects. But are you worried about the right things?"

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401(k) Plans Are Making Wealth Inequality Even Worse: Study

The IALC recently launched a widget to provide you with access to all our latest educational materials and resources. If you have your own website, you can follow a few simple steps to download the Recent News widget.



Our Point of View

When should you retire?

When is your retirement date? A recent article in the Des Moines Register encourages those looking to answer this question to approach the topic with some flexibility. Rather than counting the days to your 65th birthday, it is wise to take stock of some important considerations before setting a steadfast date.

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New Study Shows Retirement Goals are Shifting

When it comes to retirement, what is most important to you? If you are like nearly nine in ten Americans, "saving enough to have financial peace of mind" trumps "accumulating as much wealth as possible" as the most important financial goal in retirement.

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Preparing for Escalating Healthcare Costs in Retirement

A recent Associated Press article reported that the average retired couple is facing \$220,000 in medical bills during retirement. If that number astounds you, you are not alone. Nearly half of all Americans grossly underestimate the costs of healthcare in their golden years.

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Huffington Post
September 3, 2013

"The existence of retirement system that does not work for most workers underscores the importance of preserving and strengthening Social Security, defending defined-benefit pensions for workers who have them, and seeking solutions for those who do not," the EPI economists wrote.

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3 Retirement Planning Tactics to Adopt Before You Hit 60

Daily Finance
September 3, 2013

"You're in your 50s. Retirement is now a visible light at the end of the tunnel. You've worked hard and saved hard. But that might not be enough. Nearly half of Americans in their 50s are at risk of experiencing a decline in their standard of living after they retire."

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OUR RESOURCES

Whether you want to estimate your retirement living expenses or calculate your rate of return, these tools can help you achieve a balanced financial plan.



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The Indexed Annuity Leadership Council (IALC) formed in 2011 with a commitment to providing complete and factual information about the use of indexed annuities as a part of any balanced financial plan. We are a consortium of four life insurance organizations, NAFA and producers.

Our mission is to help educate consumers, the media, regulators and industry professionals about the benefits of fixed indexed annuities.

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