



JULY 2012

Be Financially Prepared for the Future, No Matter What's in Store

Alzheimer's is a devastating disease that creates an overwhelming emotional and sometimes greater financial burden for families and caregivers. In 2012 alone, the direct costs of caring for those with Alzheimer's or other forms of dementia in America will total an estimated **\$200 billion dollars**. And these costs are predicted to soar in the coming years, with the incidence rate rising among aging baby boomers.

While doctors work to better understand the disease and how to eliminate it, here at the IALC, we want you to know that there are things you can do to financially prepare for the **long term care costs** associated with the disease.

Through our partnership with the **Alzheimer's Association**, the IALC will work to educate consumers on how to recognize the signs of Alzheimer's and dementia, provide resources and support for caregivers trying to cope with the diagnosis of a loved one, and offer strategies on how to plan for the financial burden of the disease.

Check out our **Resources** page for fact sheets, brochures and other educational material.

Indexed Annuities: the Basics

When planning for retirement and future health care costs, indexed annuities can add balance and give you some peace of mind - no matter what happens in Washington or on Wall Street. Have you educated yourself on this option? This short, informative video will give you the need-to-know basics on indexed annuities.



Do you have more questions on how indexed annuities work? **Contact us** for more information!

Our Point of View

Want to learn more? Check out a few of our recent blog posts that offer more analysis of recent trends and tell us what you think.

The Future of Social Security

A new government report says Social Security reserves could be exhausted by 2033. You can read more about the report in a Wall Street Journal article from Monday. We've seen concerns about the future of Social Security for years, and this report doesn't exactly bring reassurance. It's unclear if Social Security will support Americans' retirement plans for the next generations in the way it has traditionally been used. So what does it all mean for consumers?

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Advanced Planning

In the most basic terms, an indexed annuity is a tax-deferred product, meaning that the tax on the growth of your money is deferred until you take the funds from the annuity. However, an important distinction when analyzing your financial plan is that an indexed annuity can fill multiple roles in your retirement planning.

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Are Small Business Owners Prepared for Retirement?

New research from The American College, the nation's largest non-profit educational institution devoted to financial services, reveals that in addition to not having pensions or 401(k) plans, an additional one-third of small business owners have failed to estimate how much it will actually cost them to retire.

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IN THE NEWS

Planning for a healthy future for you and your family takes a lot of hard work and consideration. With so many options and tools to choose from, it's easy to get bogged down with information.

To keep you in-the-know, we've included a few recent articles about important issues facing consumers planning for retirement.

Why Gen Y May Face Least Secure Retirement

USA Today
April 20, 2012

"Meant as an alternative to pensions paid by employers, 401(k)s are funds based on worker contributions that put the investment risk, and control, in employees hands. Many lost this leg in the Great Recession as equities lost about 45% of their value by the low in March 2009."

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Workers Postpone their Retirement Plans

Accounting Today
May 29, 2012

"Fifty-six percent of workers plan to work past age 65 and 54 percent said they plan to continue working after they retire, according to a recent survey."

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Counting on an Inheritance? Count Again.

The Wall Street Journal
June 11, 2012

"The postwar generation is living longer—and many are spending their savings along the way. And, of course, many of them also took a hit in 2008...The result is that, as a group, boomers likely won't be getting as much of an inheritance as they hoped."

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Three Ways to Boost Your Retirement Income

CBS Money Watch
June 4, 2012

"Boomers will need to make every dollar count during their retirement years. With some careful planning, you could squeeze more income out of your retirement savings. Although some people may feel more comfortable with a retirement income that's fully protected against inflation, others may be interested in prudent ways to generate more income."

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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.



CALCULATORS



RETIREMENT
PLANNING