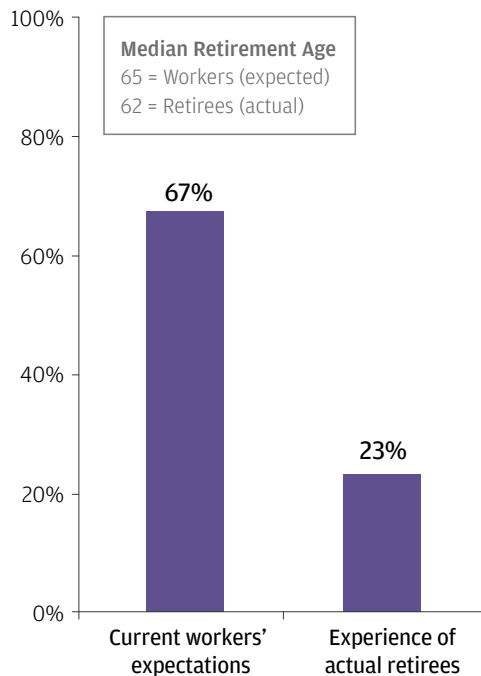


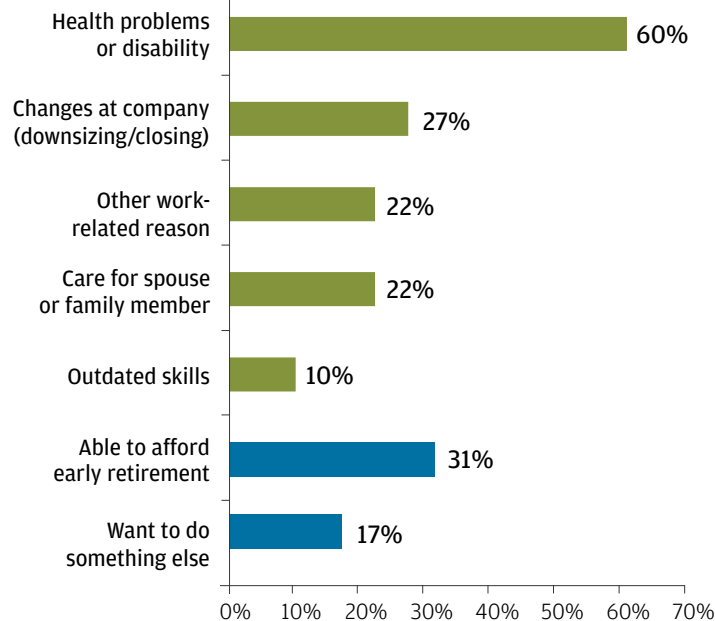
# Managing Expectations of Ability to Work

Retirement landscape

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 be sure to have 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, Mathew Greenwald & Associates, Inc., 2015 Retirement Confidence Survey. Data as of March 2015.