



We the people...

Charting a **bold** new course

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Those three words that begin the Preamble to the nation's Constitution set a tone for an experiment in government that has endured to this day. The words convey that we are all in this together. Then and now... and as we head to tomorrow.

We live in a nation that has grown, by most standards, to be the most powerful and prosperous on earth, yet still with its better days ahead. From great advances in medical science and healthcare, to various social nets that seek to provide some measure of relief for those less fortunate, from a military that protects us abroad to a domestic infrastructure of roads, highways, bridges and tunnels that keeps us and our goods moving every day, we are fortunate to live in the U.S.

Yes, we are reminded on a daily basis we can do better. And we are aware that the success of this country has not come without challenges. Inherent in those are a series of financial challenges that one could argue are the price of success. And with good reason. Because advances in healthcare have led to people living longer, which has put greater strain on our social nets, which has put pressure on the government's ability to remain fiscally sound...

... Which ultimately affects your ability to plan for a sound financial future for you and yours. Let us take a look at some of the nation's financial challenges — some of the realities we face — and offer some initial thoughts as to how you can better plan for a future that includes a retirement you deserve.

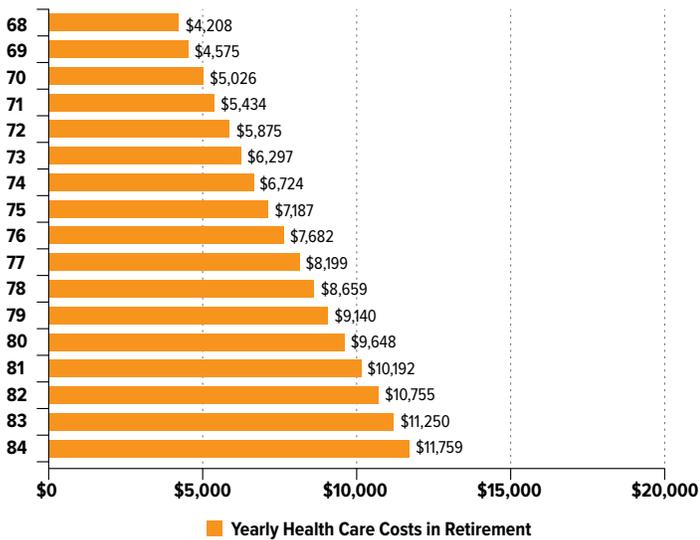


The realities we face.

The **healthcare** challenge

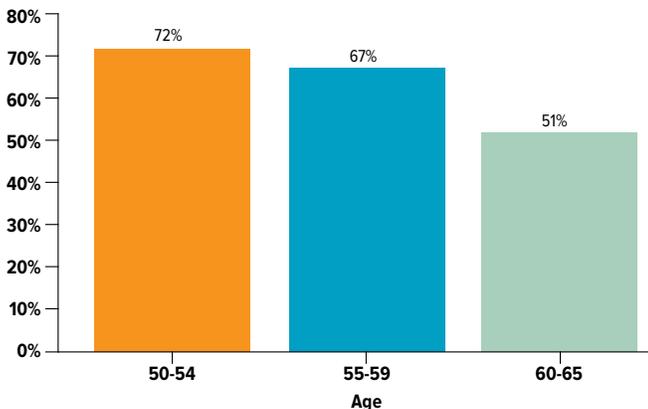
Advances in medical research and technology have helped to create one of the world's most modern healthcare systems. As the dialogue for how to pay for it all plays across the front pages of our newspapers and over the network airwaves, one thing is certain: as the chart notes, we will pay more and more for our healthcare costs.

Retirement health care expenses by age



<http://www.hvsfinancial.com/2011/02/calculate-your-health-care-costs-in-retirement>

Young boomers most concerned about medical costs in retirement



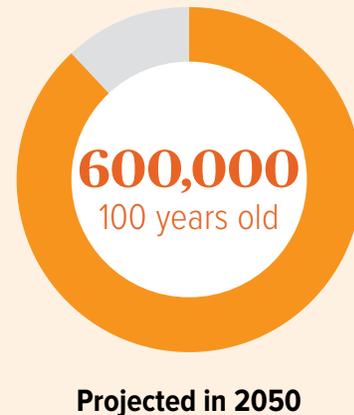
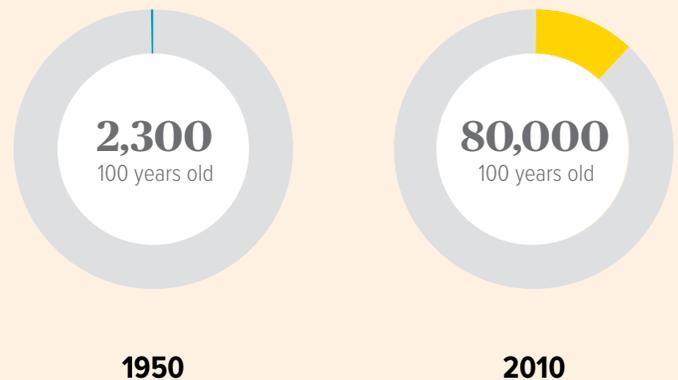
Source: Health Care Expenses and Retirement Income: How Escalating Costs Impact Retirement Savings, IRI

The **longevity** challenge

As a result of our medical advances, we are, as a nation, living longer. And more power to us. So long as we remember that with a longer life comes the responsibility to pay for it.

Are we really living longer? The attached chart proves the point.

Chance of living to age 100 has gone up dramatically. What are the chances you can afford to live to 100?



Source: U.S. Census Bureau February 2012



The challenge to the challenges

Faced with these challenges, millions of Americans the past few years have followed this financial strategy: “duck and cover.” That works well inside a boxing ring. Not so much when planning for a future that starts with a retirement you deserve.

Others call the strategy “going broke safely,” which loosely translated means keeping a significant portion of your retirement money in “safe” investments such as certificates of deposit and money market funds. While they are “safe” from market forces their value will erode over time against the hidden forces of taxes and inflation. As of 12/21/12 the aggregate rate on a one-year CD stood at 0.71%.*

That is a long road to retirement. You need to avoid:

- Short-term decisions that lead to long-term financial mediocrity.
- Retirement that leaves you wanting for more while living on less.
- Planning that accounts for the expected while ignoring the potential for the unexpected.

Accumulate and protect

By year-end 2013, millions of individuals owned a life insurance policy or annuity product or were covered by one or more employee benefits offered through one of the Voya™ family of companies.

The Voya Life Companies have some thoughts on how you can better plan for that retirement you deserve while knowing that the unexpected too often rears its ugly

head. Review the ideas with your financial professional. Ask good questions. Learn as much as you can. Then you will be better equipped to manage the financial realities we all face and the financial challenges we all need to overcome.

Better equipped with the potential to build supplemental retirement income and having the means to protect it.

It's time for you to chart that bold new course.

*Bankrate.com



About Voya Financial™

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