

Discover your client's retirement personality



A sound retirement strategy is more than dollars and cents. It's also about finding what brings the most emotional and financial happiness to the next big chapter of life. Discover your client's retirement personality and help uncover their personal path to more so they can retire better.

Looking for leisure

Some people's retirement dream may consist of days spent doing what they want when they want. They may have a bucket list filled with interests and activities they haven't had time to pursue. Whether it's time at home, gathering with family and friends or taking more excursions, a life of leisure may be within their reach when downtime is no longer a luxury.

Help clients plan for a life of leisure:

Make sure they've considered whether their retirement savings strategy will meet their monthly expenses and allow them to pursue their dream without additional income.



Pursuing a passion

Some can't wait to devote time and energy to what stirs their souls – mastering a piano concerto, making over a room of the house or sculpting metal art. For individuals pursuing their passions, their interests are more than leisure activities. They are a source of joy and fulfillment that could help them retire to their best life.

Help clients plan for pursuing a

passion: Does their retirement strategy provides enough discretionary income to pursue their interests fully? If not, could their passion become a future source of income?



Giving back with service

For people looking forward to contributing their time, talent or money to worthy causes after they stop working, the next chapter is not about relaxing. It's about making a difference and finding a greater sense of purpose doing more for others.

Help clients plan for time helping

others: Work with them to identify causes that are near and dear to them. Will they need discretionary income to travel for volunteer activities or to make financial donations? Does their retirement plan account for that?



This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York.

INVESTMENT AND INSURANCE PRODUCTS ARE:

• NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY BANK AFFILIATE • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Starting a second act

For some career-driven individuals, retirement is not the end of a job. It's the beginning of the best work of their lives. They may see it as an exciting opportunity to reinvent themselves or fulfill longtime dreams – starting a business, going back to school or choosing a new direction in their current field.

Help clients plan for a second act:

Ask them if their second-act career could be a source of income. Will they need additional savings to support a new business venture or further their education?



Focused on family

For some pre-retirees, the reward for a lifetime of hard work, long commutes and tight schedules is the freedom to spend more time with loved ones. From special occasions to everyday moments, they find joy in connecting with the important people in their lives.

Help clients plan for focusing on family:

Suggest they have candid discussions with their family about the role they'll play and set expectations. Will they need to relocate to be closer to their extended family?



Seeking adventure

Whether they're transitioning from ladder climbing to mountain climbing or touring the Caribbean or French countryside, many people look forward to interests they may have put on hold during their working years. For them, retirement is about finding new places and discovering unique experiences.

Help clients plan for adventure:

Ask where and how they want to travel. What experiences would they like to have? Planning ahead may help identify additional savings they might need to pay for a life of adventure.



Help your clients find their path to retiring better with other retirement personality tools and resources in the **Discover Your Client's More Toolkit.**

Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice.