

# ADRIENNE HOREN

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## WILL YOU OUTLIVE YOUR RETIREMENT SAVINGS?

*If you live to be 100 years old, or even 90, will your money last as long?*

This is the primary question retirees and near-retirees are asking themselves while wondering, with all of the items to consider, how this question can be answered.

The items to consider are those factors you can control, your savings and spending rate along with how your assets are invested. Just as important are the looming issues over which we do not have control. Namely, inflation, increasing life expectancy and health care costs.

Organizing all of these components together so you can determine when you can afford to retire and how much you can spend annually to ensure you do not outlive your assets is challenging! We at Janney Montgomery Scott realize this is the **#1 concern** of all baby boomers and, as a result, have developed an application designed to specifically address these concerns. The name of this resource is the RETIREMENT INCOME EVALUATOR, or, "RIE".

The RIE tool is customizable to your specific life and can answer the following question: What does retirement mean to YOU? Do you know if your assets and income will support your retirement goals—and what changes you can make now to help meet those goals?

By working with you to develop a retirement income evaluation and plan that charts the course for your future, we can help you assess:

- **How likely are you to meet your retirement goals— given projected asset, income, and spending levels?**
- **What changes in investment strategy, savings, or retirement age can help you to reach your goals?**
- **What solutions may address any potential income shortfalls?**

Regarding the elements of inflation, prolonged life expectancy and rising health care costs, although you cannot control these factors, you can address and combat these items by utilizing the RIE application. For example, if you wanted to account for the possibility that extended care might be needed for you, or more appropriately, a parent, we can account for this cost. I can then adjust your specific spending, saving and investment allocations accordingly.

The Retirement Income Evaluator considers taxes, the timing and amount of your social security payments, along with when and from which accounts should your retirement expenses be funded from.

I have saved the best for last. Based upon feedback from my clients, the most attractive feature of our RIE tool is that the tool is interactive. What this means is when we meet or talk on the phone, and I have entered your specific information into the RIE application, we can then view a "picture" of your retirement years which includes modeling the "what if" scenarios you could face in the future.

The Retirement Income Evaluation is complimentary and is a service we are happy to provide as our goal is to ensure our clients and friends in our community are properly prepared for their post-work years. So please, give me a call to present to you a Test Drive of your retirement life.

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TO LEARN MORE**



DEVELOPING AND MAINTAINING FINANCIAL STRENGTH  
ALLOWS WOMEN TO CREATE THE LIFE THEY CHOOSE

