

HELPING WOMEN TO CHANGE THE ODDS WITH RETIREMENT PLANNING



THE ODDS SAY

ON AVERAGE...

WOMEN WORKING FULL TIME EARN
81¢ TO EVERY \$1 EARNED BY
THEIR MALE COUNTERPARTS¹



Which means your Social Security benefits will likely be lower, leading to retirement income that's 42% lower, on average, than men.²

WOMEN RETIRE WITH A
30% LOWER BALANCE IN THEIR
401(k) PLANS THAN MEN DO²



Which means you'll likely need additional retirement income sources to cover essential, discretionary, and unexpected monthly expenses.

WOMEN LIVE
5-6 YEARS LONGER THAN MEN³



Which means you'll need savings to generate income for a greater number of years to cover expenses like healthcare costs, which tend to be higher for women.⁴

CHANGING THE ODDS STARTS WITH LIFETIME INCOME

Imagine getting a steady income for the rest of your life, long after you've stopped working. That's the advantage of protected lifetime income.

DISCOVER THE BENEFITS THAT PROTECTED LIFETIME INCOME CAN BRING YOU⁵

- More satisfaction with your retirement
- Less worry about outliving your savings
- Greater confidence in paying for retirement expenses, such as healthcare costs

Those who have protected lifetime income feel happier and more secure in their retirement. An annuity can play a big part in creating a stronger retirement plan.

READY TO CHANGE THE ODDS WITH RETIREMENT PLANNING?

TOGETHER WE CAN IMPROVE RETIREMENT PREPAREDNESS FOR WOMEN. WORK WITH YOUR FINANCIAL PROFESSIONAL TO CREATE A PERSONALIZED PLAN FOR THE FUTURE YOU ENVISION.

For more information, visit: www.prudential.com/personal/connect-with-prudential

Annuities are issued by the Prudential Insurance Company of America, Newark, NJ, and its affiliates. Guarantees are dependent upon the claims-paying ability of the issuing company.

Annuity contracts contain exclusions, limitations, surrender charges, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

This material is being provided for informational or educational purposes only.

SOURCES

- ¹ U.S. Census Bureau, *Historical Income Tables Table P-40: Women's Earnings as a Percentage of Men's Earnings by Race and Hispanic Origin*, 2016
- ² Prudential, *Closing the Retirement Income Gender Gap: The Opportunity is Now*, March 14, 2018
- ³ Arias E, Xu JQ. *United States life tables, 2017. National Vital Statistics Reports; vol 68 no 7*. Hyattsville, MD: National Center for Health Statistics, 2019
- ⁴ Prudential, *Closing the Retirement Income Gender Gap: The Opportunity is Now*, March 14, 2018
- ⁵ *Happiness Studies*, Alliance for Lifetime Income, March 2019

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HOW ANNUITIES CAN HELP **CHANGE THE ODDS** THAT WOMEN FACE WHEN IT COMES TO RETIREMENT

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WHAT IS AN ANNUITY?

An annuity is a long-term, tax-deferred investment that can provide guaranteed income in retirement.

DISCOVER THE BENEFITS OF ANNUITIES

Prudential Annuities offers a variety of annuity strategies, which can:

- Help protect your retirement income during market downturns
- Provide the advantages of tax deferral for non-qualified (after-tax) assets
- Give you the flexibility to access your account value if needed (subject to contract terms)
- Help secure lifetime income in retirement for both you and your spouse

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Prudential Annuities and its distributors and representatives do not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.

TOGETHER WE CAN OVERCOME RETIREMENT INCOME PLANNING CHALLENGES. LET'S START PLANNING FOR YOUR FUTURE TODAY.

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