

# Market change impacts on your retirement

The first half of the year has been a period of increased volatility due to a variety of reasons including high inflation, geopolitical disruptions, and the lingering effects of COVID-19. This has raised questions related to retirement accounts which are close to or at retirement. While markets have recovered to an extent, these concerns have not abated, and we believe uncertainty will continue for the near term.

At Reuter Benefits, we can help plan members examine the impact of the current market conditions on their existing plan. We can also help develop a personal strategy for retirement that will allow your portfolio to better weather all types of market conditions and accommodate any level of risk tolerance.

## How much retirement income can you expect from your savings?

Most investors choose how much money to save for retirement based on how much their company matches, or to get a certain tax deduction on their income each year. Often, the thought of what that money is building towards is not taken into consideration – but it should be! Financial choices that you make now will have a big impact on reaching your retirement lifestyle goals.

Arm yourself with knowledge that will help you make smart choices and set you up for success in retirement. Our plan members have access to personalized support from our licensed Reuter Benefits retirement consultants. Here's what you can expect from a retirement planning session with us:

- a retirement projection showing you how much money you can realistically expect to receive as retirement income from your savings
- a review of your current investment strategy and personalized portfolio suggestions on any changes that might improve your situation, based on your timeline and risk tolerance
- assistance in helping you determine the budget for your preferred retirement lifestyle
- an analysis of your current situation with options provided to help you reach your goals



A retirement consultant can guide you through the process, highlighting important details that will help you make decisions about critical factors, such as when to start drawing your government pensions and how to manage your cash flow in a tax-efficient manner.

If you have questions, or would like to schedule a retirement planning consultation, contact the Reuter Benefits team of licensed advisors at 1-800-666-0142 or by email at [retire@reuterbenefits.com](mailto:retire@reuterbenefits.com).