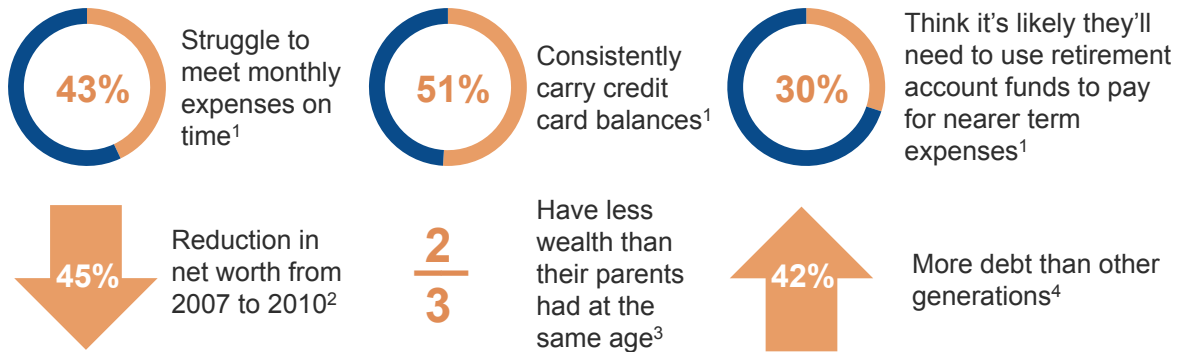


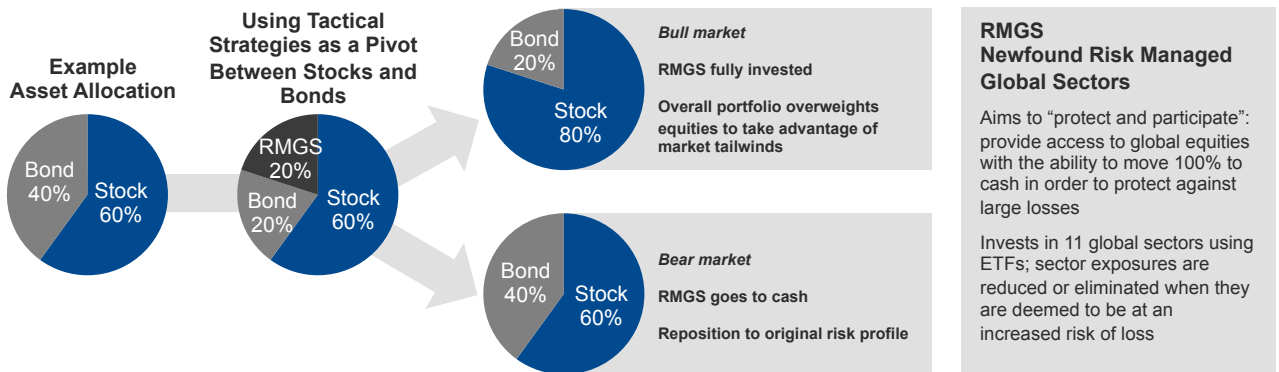
THE CASE FOR RISK MANAGED SOLUTIONS: GENERATION X (BORN 1960'S-1980'S)

THE PROBLEM: A GENERATION WITH INCOME STATEMENT AND BALANCE SHEET CONCERNS



As a result of these challenges, members of Generation X are only projected to be able to replace approximately **50%** of their pre-retirement income in retirement².

Generation X'ers need more from their investments in order to bridge the gap between current and required savings. At the same time, large investment losses can present short-term issues due to high expense requirements. Tactical strategies, when used thoughtfully, can potentially help.



1. PWC Employee Financial Wellness Survey 2014
2. The PEW Charitable Trusts – Retirement Security Across Generations
3. PEW Charitable Trusts
4. Experian

Statistics refer to U.S. investors.