

Living and funding longer lives

Helping Americans create a strong financial foundation
for fully lived longer lives



Preparing for a life well lived

Few things affect the human experience as much as money can. While it's meant to be a tool to help us fund our lives and our overall well-being, it carries with it tremendous emotional weight. In many families, money is rarely discussed, with people often more comfortable talking about their personal health and relationships than their finances.

But with people living longer, it's more important than ever to have open and honest conversations about how longevity changes the way we prepare for, transition to and live in retirement. Discussing future needs — like potential healthcare costs, lifestyle desires, caregiving expectations — and planning for them in advance can relieve pressure, reduce anxiety and stress, and even create anticipatory joy for what lies ahead.

Retirement isn't just about getting by financially — it's about continued enjoyment of life and having the ability to spend time in ways that bring satisfaction. It's no surprise that most people feel the top benefits of longevity are continued meaningful relationships with family and friends and having more time to explore and have new experiences.

Having a plan to flourish in later life — which includes considering potential challenges and putting strategies in place to help address them — can offer a deep sense of security and foster purpose and meaning in life for now and the future.

In partnership with the Longevity Project, Corebridge Financial conducted research to explore how Americans ages 18+ feel about their potential to live to 100 and their ability to plan for longevity. Importantly, we focus on the steps that can be taken to help individuals address common concerns, achieve their goals, and fully live and fund their longer lives.



About the survey

Findings detailed in this paper, unless otherwise noted, are from Corebridge Financial's 2025 Retirement and Longevity Survey. The national online survey was conducted by Greenwald Research in September 2025 among 3,416 non-retirees and 984 retirees age 18+ with annual household income of at least \$35,000.

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At **Corebridge Financial**, we proudly partner with financial professionals and institutions to make it possible for more people to take action in their financial lives, for today and tomorrow. We are one of the largest and most established providers of retirement solutions and insurance products in the United States, with a long and proven track record of serving our clients. We believe great things can happen when people take action. Action is everything.

The **Longevity Project** fosters research and public conversation to build awareness of the implications of longer life, and brings together leaders from business, government and the social sector to plan for transitions in healthcare, retirement planning, caregiving and more. Together with our lead content collaborator, the Stanford Center on Longevity, and other leading universities, think tanks and media organizations, our goal is to cultivate a new awareness of the longevity challenge and support change so that people around the world can live healthy, secure and fulfilled lives.

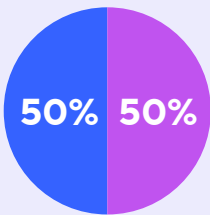
The 100-year paradox: We want to live longer, maybe

There is an understanding among the general population that people are living longer, with half of Americans (50%) believing *it's possible* they could live to see age 100. This belief is highest among younger respondents — 54% of Americans ages 18-34 say it's possible, compared to only 45% of those ages 50-64. This figure does jump up to 52% for those age 65+. Surprisingly, men are more likely than women to believe in their own longevity, even though women outlive men by 5.3 years.¹

Notably, family longevity plays a role in longevity optimism: 67% of people who have centenarian family members feel it's possible they could achieve a 100-year life. And the top reasons for optimism combine external and personal factors, which include advances in healthcare and medicine, family history, lifestyle choices, improved access to resources, and how people are planning for their financial security.

Do you think it's possible you could live to 100?

■ Yes
■ No



Ages

18-34	54%
35-49	49%
50-64	45%
65+	52%

Gender

Men	52%
Women	49%

Family member longevity

Reached age 95+	61%
Reached age 100+	67%

How relevant are the following in your optimism about reaching age 100?

Ongoing advances in healthcare and medicine	77%
My current health and lifestyle are good	73%
Improved access to tools and resources for living a longer life	67%
Genetics / family longevity	66%
My plan for financial well-being	61%

Extremely or very relevant

8 in 10 Americans
(83%) believe advances
in medicine and
healthcare will add
more years to their lives.

¹ Murphy SL, Kochanek KD, Xu JQ, Arias E, Mortality in the United States 2023, NCHS data brief no. 521, National Center for Health Statistics. 2024.

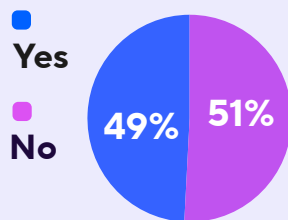
So, living to 100 seems possible. But do we want to live very long lives?

Even though half of Americans acknowledge that a century-long life is a realistic possibility, a simultaneous 51% majority say they don't want to reach age 100. This reveals a critical distinction between quantity of years and quality of life; for many, the reluctance to embrace an extremely long life appears to be rooted in concerns about deteriorating health, loss of independence, and financial insecurity.

There is a generational divide — Gen Z is most interested in living to 100, at 55%, while only 44% of baby boomers say the same, likely reflecting their more immediate concerns about aging (further reinforced by only 42% of retirees wanting to be centenarians). The perception of one's own longevity is likely not static and can change over time, which underscores the need for intentional, goal-oriented planning that emphasizes its benefits and mitigates longevity risk.

Where all generations agree are on the top benefits of longevity — spending more time with loved ones and fully experiencing their longer lives by exploring, having new experiences, and witnessing discoveries.

Do you want to live to 100?



	Want to live to 100	Think they could live to 100
Gen Z	55%	57%
Millennial	51%	49%
Gen X	48%	48%
Baby boomers	44%	48%
Retirees	42%	49%
Have family members age 95+	54%	61%
Have family members age 100+	60%	67%

What are the benefits of living to 100?

Continued meaningful relationships with family and friends	76%
More time to explore / have new experiences	64%
Witnessing new discoveries / watch the world evolve	64%
Enjoying more leisure time in retirement	54%
Having more time to be productive	28%
Opportunity to experience multiple careers or "life acts"	25%

Responses from those who want to live to 100

The reality is, whether we want it or not, a very long life could be in front of us. The challenge is making sure this possibility is considered in careful retirement planning that also includes longevity planning.

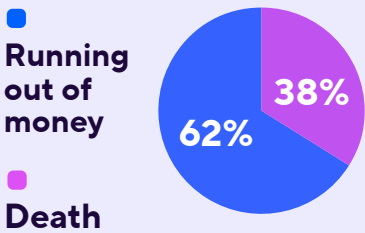
Longevity-related concerns are valid

The number of centenarians in the United States is expected to quadruple to more than 400,000 by 2054.² While this remains a small percentage of our overall population, the fact is that people are living longer, with many reaching age 90 and older. This brings with it heightened concerns about financial and physical well-being, including health and healthcare costs, and the possibility of running out of money.

These concerns are not unfounded — Americans currently spend an average of 12.4 years in poor health, which is a 13% increase since 2000.³ Half of non-retired respondents (50%) are only planning for 20 years or less in retirement, which could leave them underfunded.

Many people do, however, seem to understand at a core level that having lasting income is foundational to a successful retirement. While health and quality of life factors top the list of longevity concerns, seven in ten (69%) point to running out of money as a top financial worry, with nearly two-thirds say they fear running out of money more than they fear death.

Which of the following do you fear more?



Longevity concerns

Concern	All	Gen Z	Millennial	Gen X	Baby boomer
Physical decline	87%	84%	89%	88%	86%
Quality of life	86%	86%	89%	87%	83%
Serious health problems	85%	86%	87%	85%	82%
Cognitive decline	84%	82%	87%	87%	81%
Independence in later life	83%	80%	86%	86%	81%
Healthcare costs	82%	84%	88%	83%	76%
Being a burden on family	74%	75%	79%	75%	69%
Running out of money	69%	74%	78%	72%	53%
Being lonely	67%	77%	71%	67%	57%
Not having a purpose	63%	71%	66%	63%	54%
Not leaving money/assets to family	59%	71%	70%	58%	40%
Having to work longer	51%	66%	67%	55%	20%

Extremely, very or somewhat concerned

² Schaeffer K, "U.S. centenarian population is projected to quadruple over the next 30 years," Pew Research Center, January 9, 2024.

³ Garmany A, Terzik A, "Global Healthspan-Lifespan Gaps," JAMA Network Open 7, no 12 (December 2024).

The disconnect between longevity and retirement expectations

While not a hypothetical concept, living to age 100 (or generally living a very long life) may fall into a “theoretical possibility” for many people, excluding perhaps those with a history of family longevity. A more certain and tangible reality for people is that they will work, and they will retire — ideally, with a level of financial security that supports their lifestyle for as long as they live.

Understandably, nearly three in four survey respondents (73%) point to uncertainty about how long they will live as a top retirement planning challenge. However, longevity risk must be considered by all, even if it makes planning for the future feel more complex.

This is why it is important to highlight the significant disconnect between the fact that while many working adults believe in their potential to live to age 100, they are not carrying that possibility over to their retirement planning assumptions, including their expected age at retirement and how many years they will spend in retirement.

Non-retired Americans may be underestimating their years in retirement

- 51% believe they could live to age 100.
- 80% expect to retire by age 69, including 39% of Americans who plan to retire by age 64.
- Yet fully half, 50%, are only planning for 20 years or less in retirement.

Given these conflicting expectations, it's important that longevity planning becomes a core component of retirement planning. Today's working Americans could be looking at upwards of three decades or more in retirement, especially younger generations who express the greatest desire to retire at younger ages.

Longevity and retirement expectations

I could live to 100

51%



Age I expect to retire

Before age 65

39%

Ages 65-69

41%

Age 70+

20%



Planning for 20 years or less in retirement

50%



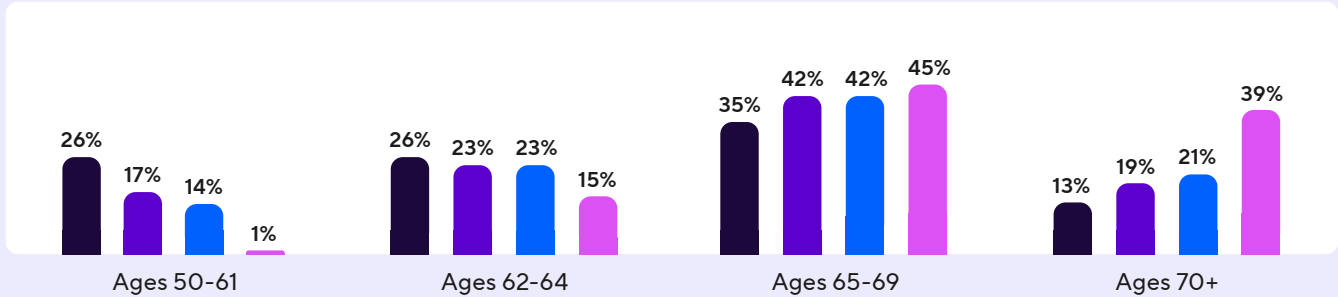
Addressing longevity risk is critical for all generations

Helping people understand longevity risk — and addressing it as an opportunity versus a burden — can drive better and earlier planning and help bridge the retirement expectations gap. This is especially crucial for Gen Z and millennials, who have the highest expectations of both retiring before age 65 and for living to age 100.

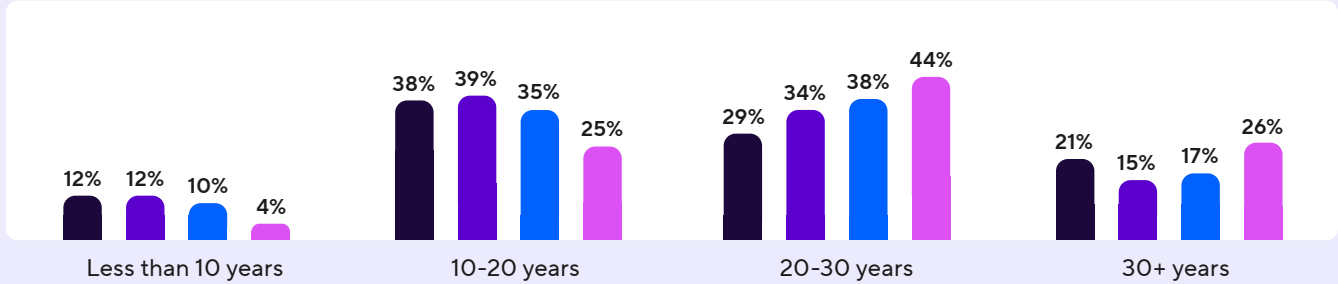
Intention, however, often doesn't align with timing — almost half of retirees surveyed retired earlier than planned. One-quarter cited Social Security eligibility as their reason for retiring; given seven in ten retired at age 64 or younger, it suggests many are not waiting to receive their full benefit amount. This may be of particular concern when only 30% retired based on hitting their retirement savings goals.

Expected age at retirement (non-retirees)

Gen Z Millennial Gen X Baby boomer



Expected number of years in retirement (all respondents)



How retirement is actually happening

Age at retirement

50-61	43%
62-64	27%
65-69	23%
70+	7%

Timing

Earlier than expected	46%
Within one year of expected	46%
Later than expected	7%

Reasons why

Met savings goal	30%
Became eligible for Social Security	25%
Partner or spouse retired / Time with family	22%
Health reasons / Being debt-free	20%
Became eligible for Medicare	18%

The health-wealth interplay in retirement

Healthcare spending increases as we age, due to higher incidences of chronic conditions, greater utilization of healthcare services, and a need for more specialized care, including long-term care. In the United States, our highest healthcare costs occur after age 65 and are one of the few living expenses that continue to increase over time in retirement.⁴

Personal health worries, rising healthcare costs, and overall financial well-being consistently rank in our surveys as top longevity concerns. The strong correlation between health and financial concerns underscores the critical importance of integrating both aspects in comprehensive retirement planning.

Actions I'd take now if I knew I'd live to 100

- 1 Take better care of my physical health
- 2 Focus on activities to manage my cognitive health
- 3 Start saving more

Learning from higher earners

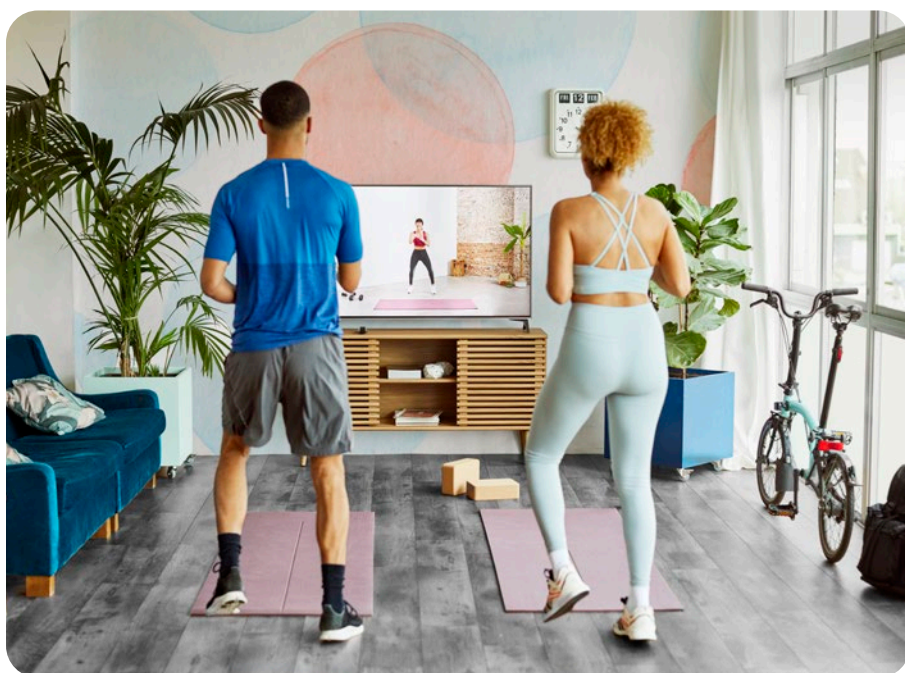
Poor health can drain wealth and financial stress harms health. If not addressed, this detrimental feedback loop can worsen over time. When it comes to taking action to get out of this loop, higher earners edge ahead. They are more likely to maintain their health, work out, make healthy food choices, stay connected with others, and participate in community and charitable events — habits that can be attainable across the income spectrum. These habits may also explain why higher earners are generally more confident in remaining physically healthy for life.

Higher earners are also more likely to take advantage of Health Savings Accounts (HSAs) for future healthcare needs. Even though this may be the result of having more income to save for retirement, it reinforces the need to take advantage of opportunities to earmark funds for healthcare costs in retirement.

⁴ Consumer Expenditure Survey, U.S. Department of Labor, Bureau of Labor Statistics, September 2024.

Which actions do you take to help maintain your physical and mental well-being?

Action	Income <\$50k	Income \$50-100k	Income >\$100k	Gen Z	Millennial	Gen X	Baby boomer
Annual physical exam	55%	58%	72%	40%	55%	71%	88%
Get the recommended diagnostic exams for my age/health history	40%	45%	61%	29%	41%	59%	77%
Work out on a regular basis	51%	52%	64%	53%	59%	62%	60%
Engage in activities that interest me	56%	63%	70%	59%	65%	65%	75%
Maintain an overall healthy diet	52%	56%	65%	52%	59%	63%	66%
Connect with family and friends on a regular basis	53%	62%	71%	59%	60%	65%	78%
Engage in community activities	17%	20%	25%	25%	23%	19%	24%
Participate in charitable activities	19%	17%	26%	21%	20%	20%	29%



Today's key stressors and financial priorities

Stress has a way of impeding clarity and keeping people from taking action that can move them forward. Identifying and addressing top stressors is a core component of planning for financial success. Americans are feeling financially stressed on a number of fronts. And they also face a variety of particularly stubborn challenges when it comes to planning for their financial future.

Top causes of financial stress

1. Student loan debt (for those who have it)	70%
2. High cost of living	69%
3. Not being paid enough	63%
4. Not saving enough for retirement	57%
5. Not enough emergency savings	54%
6. My bills / Uncertainty about continued employment	52%

Extremely, very or somewhat stressed

Top planning challenges

1. Inflation	87%
2. Rising cost of healthcare	84%
3. Concern about the long-term viability of Social Security and Medicare	80%
4. Uncertainty about my future health	76%
5. Uncertainty of how long I will live	73%
6. Stock market volatility / Not knowing how to generate lasting retirement income	70%

Extremely, very or somewhat challenging

The good news is that many people report a desire to take action around their finances in the next 12 months in key areas that will move their financial futures forward and help set them up for greater retirement security.

Financial priorities in the next year

1. Financial planning	89%
2. Increase or begin retirement savings	88%
3. Secure lifetime income in addition to Social Security	83%
4. Start or grow an emergency fund	82%
5. Pay off non-mortgage debt	75%
6. Create an estate plan	65%
7. Work with a financial professional	64%
Highest, high or moderate priority	



Improving financial confidence

If belief shapes action, helping people become more confident in their own ability to achieve financial success will also help improve their financial outcomes, particularly when it comes to retirement. This is an area of opportunity as confidence levels in key areas could — and should — be higher. Education and guidance can help more Americans take the right steps to improve the likelihood of retirement success.

A low percentage of Americans are highly confident in their ability to:

- Save for retirement (42%)
- Plan for a successful financial future (39%)
- Manage retirement money to provide income for as long as they live (37%)
- Pay for unexpected expenses, such as a medical emergency (36%)
- Cover healthcare costs throughout retirement (33%)
- Cover long-term care services, if needed (29%)
- Not outlive their money (29%)

Income makes a difference — as does working with a financial professional

While higher earners are understandably more confident across the board — especially in their ability to save — they are not exceptionally so. However, those who work with a financial professional (FP) and those who own annuities generally report even higher confidence in overall financial abilities. While there may not be a direct causal relationship, it could suggest that seeking trusted guidance, improving financial literacy and broadening personal understanding of how retirement products work can improve confidence and lead to positive action and better outcomes.

Highly confident in ability to:	Income <\$50k	Income \$50k-100k	Income >\$100k	Works with an FP	Annuity owner
Save for retirement	29%	32%	50%	58%	60%
Plan for a successful financial future	26%	31%	46%	53%	53%
Manage retirement money to provide lifetime income	27%	28%	43%	48%	48%
Pay for unexpected costs, such as a medical emergency	24%	27%	43%	47%	45%
Cover healthcare costs throughout retirement	29%	25%	39%	43%	45%
Cover long-term care services, if needed	24%	23%	33%	38%	40%
Not outlive my money	23%	23%	33%	35%	33%

The importance of professional guidance and lifetime income

No one should go it alone when planning for a successful financial future, which begins with understanding goals and financial priorities and how to make them a reality. Putting together a strategy with the guidance of a financial professional can help people at all levels of planning and life stages, including:

- Younger workers who want to establish a savings and investing habit they can build on over time
- People in mid-life who are navigating a number of personal, professional and family financial obligations
- Pre-retirees who have an opportunity to boost their savings and develop their retirement income strategy
- Those already in retirement who need to make adjustments based on changing needs while also navigating Required Minimum Distributions (RMDs)



Understanding the critical importance of lifetime income

Running out of money in retirement is a real concern for many people, with only 29% of Americans saying they are very confident they won't outlive their savings. Knowing how to strategically convert a portion of one's savings into a sustainable income stream is a vital process that cannot be overlooked. One fundamental approach focuses on making sure there is a foundational level of guaranteed, predictable, lifetime cash flow that will cover essential expenses – regardless of economic conditions, stock market shifts or other uncertainties that can affect an investment portfolio.

Lifetime income typically is derived from:

- **Social Security benefits**, recognizing these funds are meant to supplement and not be the sole source of retirement income
- **Defined benefit plans**, or pension plans, which today are only available to a small percentage of workers
- **Guaranteed lifetime income products**, in the form of annuities—offering a variety of savings and income-generating options

Access to a pension plan has dropped from 75% of workers to less than 25% over the past 50 years – and access continues to decline.⁵

Only 3 in 10 Americans are extremely or very confident they won't outlive their money



⁵ "Worker Participation in Employer-Sponsored Pensions: Data in Brief and Recent Trends," Congressional Research Service, September 18, 2025. Based on the March 2023 National Compensation Survey, U.S. Bureau of Labor Statistics.

Key drivers of retirement confidence

So what do Americans say would make them feel *most* confident about their ability to live comfortably for as long as they live?

- 1 Having a source of guaranteed monthly income in addition to Social Security
- 2 Knowing that Social Security will be there for as long as they need it
- 3 Having a detailed plan for funding essential and discretionary expenses in retirement
- 4 Having a good understanding of potential healthcare costs and how to cover them
- 5 Working with a financial professional

Americans are increasingly recognizing the critical need to secure other sources of lifetime income given today's environment where traditional defined benefit plans or pension plans are available to fewer and fewer individuals. In fact, 83% of Americans say securing lifetime income in addition to Social Security is a priority in the next year – with 51% saying it is a high or highest priority.

Annuities for lifetime income – and a happier retirement

Annuities can provide an additional source of lifetime income beyond Social Security. What's more, protected lifetime income from an annuity may help boost retirement happiness.

Approximately three in four non-retired Americans say having guaranteed lifetime income you can't outlive, in addition to Social Security, would positively impact their:

- Ability to spend money on the things that make them happy
- Current level of happiness
- General retirement outlook
- Ability to manage retirement concerns

Annuities are long-term products designed for retirement and offer the opportunity for tax deferral. Annuities offer guaranteed income payments for life at no additional cost through annuitization. Alternatively, some annuities offer lifetime income through standard or optional income benefits available for an additional fee. Other restrictions and limitations apply. There is no assurance that income from an annuity will keep pace with inflation. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits available under the contract, as well as the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. An investment in a variable annuity or registered index-linked annuity is subject to risk, including possible loss of principal. The contract, when surrendered, may be worth more or less than the investment amount. Retirement accounts, such as IRAs, can be tax-deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within a retirement account does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits. **Guarantees are backed by the claims-paying ability of the issuing insurance company.**

Bolstering confidence and reducing financial stress with lifetime income

Annuities can deliver protected lifetime income that's guaranteed to last throughout retirement. Given that, it's not surprising but it is reassuring that annuity owners who were part of our study feel more confident than non-annuity owners in their ability to make their retirement savings last as long as they need it to. What's more, annuity owners also appear to be less stressed about their finances.

“ I’m very confident **I can manage my retirement money** to provide income for as long as I live. ”

Annuity owners: 48%

Non-annuity owners: 35%

“ When it comes to my current level of financial stress, **I’m not too stressed.** ”

Annuity owners: 52%

Non-annuity owners: 41%

More outreach is needed around lifetime income solutions

While many Americans are clearly looking for an additional source of lifetime income beyond Social Security — and they seem to recognize the benefits of having additional lifetime income — they may need help in identifying where they can find it.

Those working with a financial professional appear to have greater familiarity with annuities. People working with a financial professional are 5x as likely to own an annuity. However, two in three people have not discussed annuities and/or lifetime income with their financial professional, which underscores the opportunity and the need to raise awareness and incorporate the topic of lifetime income into more retirement planning conversations.

Building longevity literacy into successful planning for today and tomorrow

In today's era of increasing longevity, it may be important to rethink what retirement really can and should be. It's not about just getting by but living life to the fullest extent possible. This includes improving the general understanding of longevity and how people can plan for and reduce longevity risk, so they can enjoy what matters most to them—spending more time with loved ones, having more time to explore and have new experiences, and witnessing new discoveries and watching the world evolve.

Action: The bridge from planning to outcomes

Our latest research highlights the need for careful planning and coordinated action to help lay the foundation for fully lived, financially secure lives. At Corebridge, we believe no one achieves a financially secure future by accident — great things happen when people take action. That's because action is the bridge from planning to outcomes. Action is everything.

The action steps on the pages that follow can help individuals, financial professionals and employers better plan and prepare for increasing longevity.

Action steps for individuals:

It's important for individuals to become more educated about their finances, financial goals, retirement savings and income options — and seek out professional financial guidance.

Action steps for financial professionals:

In today's complex and ever-changing world, financial professionals play a critically important role in surfacing key planning issues and helping people formulate a long-term financial strategy.

Action steps for employers:

Employers have a unique opportunity to take an active role in helping employees understand how they can plan for the future and giving them the tools and resources to do so.

We're passionate about giving people the power to move their financial futures forward. And we're proud to partner with financial professionals and institutions to help more people take action in their financial lives — for today and tomorrow.

Action steps for individuals

☐ Master the basics

Building long-term financial success starts with four key principles: consistently managing your budget by tracking income and expenses; strategically handling debt, especially by eliminating high-cost revolving debt; establishing an emergency fund to cover unexpected costs and keep your financial goals on track; and implementing a two-part savings plan for both immediate goals and future wealth accumulation.

☐ Define your financial goals and identify one thing you can do right now

Build momentum by taking a first step toward achieving one of your goals. Whether it's reducing debt, growing emergency funds, increasing retirement savings, or making an appointment with a financial professional — set your goals and begin working toward them, one step at a time, checking them off as you go.

☐ Review your retirement savings strategy

Make it a priority to contribute to a 401(k), 403(b), IRA or other tax-deferred retirement plan. At a minimum, consider contributing enough to a workplace retirement plan to qualify for any matching contributions, and have a plan to increase contributions over time as you reduce debt and your income increases. Take advantage of catch-up contributions if you're age 50+ and able to do so financially. And as you near retirement, make sure you have a plan to turn your retirement savings into lifelong income.

☐ Work with a financial professional

Working with a financial professional can significantly boost your financial confidence, especially concerning long-term income and retirement security. Their knowledge and guidance helps align your decisions with your goals and helps remove emotion from financial choices, leading to better outcomes. If you don't have a financial professional, many employers offer access through workplace retirement plans, or you can seek referrals from trusted friends and family.

Action steps for individuals approaching and already in retirement

☐ Have longevity planning conversations with family members

Talk with your spouse or partner about your vision for retirement and let your family know about your preferences for housing and care in later life. If you have aging parents, ask about their financial security and their financial affairs. While sometimes difficult, not having these conversations can have serious implications on family relationships and potentially profound financial consequences.

☐ Take the time to fully understand your Social Security options

Deciding when to start taking Social Security can be one of the most important retirement income decisions an individual or couple makes, as it can significantly affect their benefit amount for life. That's why it's so crucial to become educated about the options and carefully consider the Social Security timing decision.

☐ Factor healthcare and potential long-term care costs into your retirement budget

Planning for healthcare costs in retirement is a critical and often underestimated component of financial preparedness, especially with increasing longevity. Medicare, while comprehensive, doesn't cover everything and may result in potential and significant out-of-pocket costs being overlooked. It may also be prudent to look into long-term care insurance or life insurance with a chronic care rider.

☐ Understand the balance between creating income and remaining invested

Given retirement could last upwards of three decades or more, it can be important to continue investing a portion of savings for long-term growth. This can help your savings continue to grow and help address inflation over time.

☐ Talk to a financial professional about protected lifetime income from an annuity

For greater retirement security, it can be important to make sure your essential expenses are covered no matter how long you may live. Covering life's basics (mortgage, utilities, groceries) with protected lifetime income can enhance retirement security and help you feel more confident about the future. Talk to your financial professional about how protected lifetime income and annuities may fit within an overall retirement portfolio.

Action steps for financial professionals

☐ Have longevity planning conversations with clients

To foster effective longevity planning, engage clients in personal conversations by exploring their family's history of long lives and focusing on the benefits of longevity. Create a safe space to talk about financial and longevity concerns. This candid dialogue helps demystify taboo topics, reduce stress, overcome inertia, and ultimately drive the longevity planning process forward.

☐ Help clients facilitate conversations with their family members

Financial professionals have a vital role initiating important family conversations about future events. This can foster candid dialogue and help form plans that secure a client's financial security and well-being. This proactive planning, coupled with genuine care, demonstrates your knowledge and value and can lead to greater client retention and new intergenerational prospects.

☐ Conduct a retirement savings check-up

With potentially more years of life to fund, putting away more money for the future has never been more important. Help make sure clients are fully maximizing the use of available tax-advantaged savings opportunities, including contributing to IRAs and workplace retirement plans, such as 401(k)s and 403(b)s. And if they're age 50 or over, remind them about the opportunity to make catch-up contributions.

☐ Help clients develop a comprehensive retirement income strategy

Take the time to help educate clients on their Social Security options — and how Social Security fits into their overall retirement income strategy. Help them better understand their Medicare options and factor Medicare costs, as well as potential long-term care costs, into their retirement income planning.

☐ Talk to clients about protected lifetime income

Frame annuities as more than a product option — lifetime income can contribute to financial confidence and happiness in retirement. Show them how protected lifetime income can be used within an overall retirement portfolio to help cover the basics (e.g., mortgage, utilities and groceries) — no matter how long they live. And help them understand the lifetime income options that may be available within their workplace retirement plan.

Action steps for employers

☐ Offer comprehensive educational programs that improve financial literacy and financial well-being

Helping your employees learn more about managing their money, their debt, and their finances can improve financial literacy and confidence, which are important steps in improving outcomes. See what resources and tools may be available from your company's retirement plan provider, including targeted programs for employees with different needs and in different life stages.

☐ Provide access to financial counseling

Offering access to financial professionals in a one-on-one setting can help employees set personalized goals and get tailored guidance that meets their specific needs. With increased longevity, access to professional guidance and ongoing support and education will be critically important to employees at all stages of their careers.

☐ Leverage retirement plan data to better educate and drive employee action

If available, take advantage of plan data reporting and metrics to better understand the needs of specific employee segments so you can provide more tailored education and help increase plan engagement.

☐ Recognize how a comprehensive program focused on financial well-being can help recruit and retain top employees

By communicating your understanding of employees' financial priorities and stressors, you can position yourself as an employer of choice by delivering programs, tools and resources that help people take action to improve their overall well-being, for now and the future.

☐ Consider expanding retirement plan offerings to include options for guaranteed lifetime income

Securing lifetime income is a priority for many. Access to lifetime income options within a workplace retirement plan can help make it easier for participants to better prepare for future financial security within what may very well be their single largest retirement savings source.

Corebridge is proud to work with the Longevity Project, a thought partner focused on fostering conversation and building awareness of the implications of longevity. Together, we're committed to helping Americans successfully plan for longer lives.

Living and funding longer lives presents unique opportunities and challenges, but these challenges can be addressed through education, thoughtful planning, greater use of lifetime income solutions, professional financial guidance, and purposeful action.

Corebridge offers a broad range of resources, tools and solutions to help people prepare for increasing longevity and a more secure financial future. To learn more about our resources, tools and solutions, visit corebridgefinancial.com.



Action today can lead to great things tomorrow. Action is everything.

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