CDs VS. ANNUITIES, RETIREMENT PLANNING & THE CAREGIVING CRISIS, AND MORE!

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NEWS BRIEFS AND TAKEAWAYS FOR RETIREMENT ADVISORS

CDs VS. ANNUITIES IN CBS MONEYWATCH

“Annuities are often a better fit when guaranteed lifetime income is your primary concern. If you're worried about outliving your money, don't have a pension or need to maximize income from a limited nest egg, an immediate annuity deserves consideration.”

This is one of the best arrows in your quiver: Annuities' purpose-fit strength as a retirement income vehicle. Retirees might want or need both, but it's clear to us in Moneywatch's even-handed “this vs. that” treatment that annuities belong in the mix, period.

YOUR CLIENTS LIKELY AREN'T PREPARED FOR THE REAL COST OF CAREGIVING

“Research shows financial decline often begins before a dementia diagnosis due to missed bills, unwise spending, or vulnerability to scams. One 2023 study found that families lost half their wealth in the eight years before a dementia diagnosis.”

This is what MIT AgeLab director Joe Coughlin called the “leaky pipe effect,” which is just one of the fascinating — and troubling — finds in this AOL piece. The question is, how good are we at calculating the retirement plan in context of new trends and communicating it in plain language?

LAYOFFS REVEAL JUST HOW MANY MORE PEOPLE NEEDED US 20 YEARS AGO

“Faced with an unexpected job loss and assuming he wasn't returning to work, his personal financial analysis revealed a stark reality: To sustain his current lifestyle, his investments would need to consistently earn 10% annually.”

High-earning senior talent who count more against company healthcare costs are prime targets when layoffs come. We talk about optimizing retirement advice a lot, but this article reminded us how much work we have to do; so many people out there have no road map at all.

RETIREMENT + SECOND MARRIAGE: WHAT'S YOUR MOVE?

Yours, mine, or ours? As we know, spousal dynamics can be complicated enough. If a new or longtime client across the desk is now presenting you with a blended-family situation and needs to set new guideposts, Northwestern Mutual made a cheat sheet to review. We included the link in the Sources section below.

Sources:

- **“Are annuities better than CDs when planning for retirement?”**, CBSNews Moneywatch
- **“The caregiving crisis: An overlooked $600 billion problem in retirement planning,”** Yahoo!Finance/AOL
- **“Five Things to Do if You're Forced Into Early Retirement (and How to Reset and Recover),”** Kiplinger
- **“Your Second Marriage Financial Planning Checklist,”** Northwestern Mutual