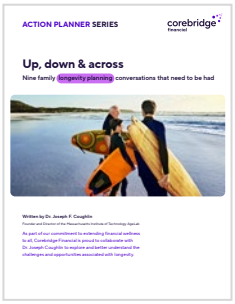
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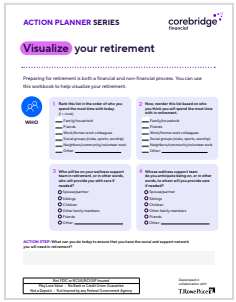
8 retirement action steps for Gen X

Born between 1965 and 1980? The time to take action for your financial future is now.

1 Visualize your retirement. Defining your goals and desires is the first step in taking control of your financial journey.

- Think about what your retirement may look like. Have candid conversations with your spouse or partner and other important people in your life. Our **Up, down & across Conversation Guide** makes it easier to have these essential conversations.





- At what age do you plan to retire? Are you on track? If the answer is "no," you still have time to take action for your future.
- Where do you see yourself living? How do you hope to spend your time? What are your passions and priorities? Do you plan to continue working part time? Use our **Retirement Visualization Workbook** to start exploring what you want your retirement to look like.

2 Make it a priority to meet with a financial professional.

- One of the best ways to help prepare for your financial future is to work with a financial professional. He or she can provide objective guidance to help you avoid mistakes, reduce financial stress, identify retirement savings and income solutions, and stay on track with your goals.
- If you don't already have a financial professional, check to see if you have access to one through your employer. Also, reach out to friends, colleagues and relatives to see if they have someone they would recommend. Once you have a name or two, reach out with a call, text or email to request a meeting.
- If you have a financial professional but haven't spoken in a while, reach out today so you can get a fresh look at where you stand financially and start preparing for your next phase.

DID YOU KNOW?

Gen Xers who work with a financial professional are much more likely to feel very confident in their ability to save for retirement (61% vs. 28%), plan for a successful financial future (47% vs. 25%), and manage their retirement money to provide income for as long as they live (41% vs. 23%).*

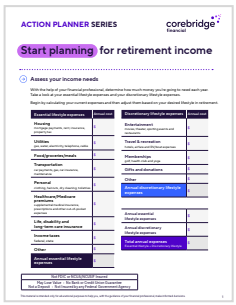
For additional Gen X planning insights, check out "Don't You Forget About Me—Getting the MTV generation (Gen X) successfully to and through retirement."

*2025 Corebridge Financial Living and Funding Longer Lives Study.

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3 Review your finances and retirement savings strategy—and consider your future income needs.

- How much are you currently earning, spending and saving? How much debt are you carrying? Look for opportunities to reduce expenses and pay down debt now so you can invest more in your long-term financial security.
- Take a look at your current expenses and then estimate how much monthly income you believe you'll need in the future to cover the retirement you envision. Then determine how much you may expect from your current savings and investments, as well as Social Security, when you retire. Our **Income Planning Worksheet** can help you see where you may stand.


ACTION PLANNER SERIES

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Start planning for retirement income

Assess your income needs

- With an online **Social Security account**, you can easily get estimates for retirement, disability, and survivors benefits you and your family may be eligible for. But remember, Social Security was not intended to serve as the sole source of income in retirement.

4 Take full advantage of retirement savings opportunities and benefits that are available to you now.

- Consider contributing as much as you can to a 401(k), 403(b), IRA or other tax-deferred retirement plan or account.
- In order to maximize your workplace retirement plan, you'll want to contribute enough to qualify for any matching contributions. And then, begin increasing your contribution rate over time until you reach the maximum allowable contribution to help boost your retirement savings. Here are retirement plan contribution limits for 2026:**
  - 401(k) and 403(b) plans: $24,500
  - IRA (Traditional and Roth): $7,500 (under age 50); $8,600 (age 50 and over)
- When you're age 50+, take advantage of catch-up contributions that allow you to put away even more for your future. For 2026, the catch-up contribution limit for 401(k) and 403(b) plans is $8,000 ($11,250 ages 60-63 only).** (Note: special additional catch-up contribution may apply for 403(b) plans.)
- Look for additional opportunities to build your savings—especially if you're a younger Gen Xer. And Gen Xers of all ages can capitalize on the benefits of compound interest, especially with retirements lasting upwards of 30 years or more. Consider exploring tax-deferred and tax-free savings strategies to help maximize growth and reduce current taxes.
- To help prepare for inflation, rising healthcare costs and stock market volatility, look for ways to stay invested to help capture long-term market growth potential, while also managing market risk as you get into the critically important years just before and after you retire.

** Keep in mind, IRS contribution limits shown are subject to change each year.

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- Do you know where your money is? Look for 401(k) or 403(b) retirement accounts that may be with a previous employer. Now may be an opportune time to consider rolling over and consolidating these assets in an IRA to take advantage of additional investment choices and simplify your financial life.***

5 Take some time to improve your retirement and income planning IQ.

- As you think about and prepare for your financial future, consider taking action to learn more about key topics, such as retirement investing, retirement income planning, Social Security, and more.

6 Determine if protected lifetime income from an annuity could make sense for you.

- If you're interested in having an additional source of guaranteed monthly income in retirement beyond Social Security (and a pension if you have one), you may want to consider an annuity. With an annuity, you can create a "personal pension" that provides protected income for as long as you live.

- Many of today's annuities offer valuable income benefits that are specifically designed to help people approaching retirement grow their future retirement income—and then generate lasting lifetime income when they're ready to retire. Learn more about how annuities work.

DID YOU KNOW?

Nearly half of Gen Xers (49%) say having a source of guaranteed monthly income in addition to Social Security would make them feel the most confident about their ability to live comfortably for as long as they live.*



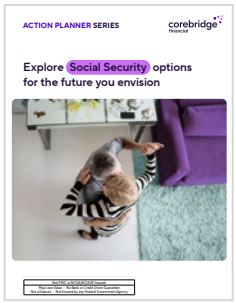
*** It is important to note that rollovers can have tax consequences at the time of distribution, including payment of federal income taxes, depending on the type of transfer and/or type of account involved. An additional 10% federal tax may apply if a distribution is taken prior to age 59½. Carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits, and any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. You should consult your financial professional and tax advisor regarding your specific situation. If you are considering a rollover from your company's retirement plan, other options may be available.

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. Age restrictions and other 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.**

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7 Develop a comprehensive retirement income strategy.

- As retirement nears, you'll want to carefully consider your Social Security options, the importance of your Social Security timing decision, and how Social Security will fit into your overall income strategy. Take a look at our educational **Social Security Action Planner**.



- It can be important to develop a comprehensive retirement income strategy that integrates Social Security benefits with other sources of retirement income.

8 Revisit your retirement savings and income strategies regularly.

- Life brings changes, so revisit your savings and income strategies at least annually to make sure you're on track for the retirement you envision.



NOW IS THE TIME TO TAKE ACTION

All it takes is a single step to move your financial future forward. A financial professional can help you get started with many of these 8 retirement action steps today!

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

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