



# Inflation Risk

## MAINTAINING A HIGH STANDARD OF LIVING DURING INEVITABLE PRICE INCREASES

Most pre-retirees and their advisors plan for an inflation risk of 3%. If price increase continue on their current path, 3% simply won't be enough.

*Annual Income Amount Needed to Equal \$100,000 Today In...*

INFLATION RATE	10 YEARS	20 YEARS	30 YEARS
3%	\$134,392	\$180,612	\$242,726
4%	\$148,024	\$219,112	\$324,340
5%	\$162,890	\$265,330	\$432,194

<h3>5.39%</h3> <p>Inflation Rate from September 2020-September 2021<sup>1</sup></p>	<h3>2.1%</h3> <p>Average Social Security COI Adjustment 2000-2020<sup>2</sup></p>	<h3>1</h3> <p>Number of years without a rise in inflation in the last 50 years<sup>3</sup></p>
---	---	--

Without properly planning for inflation, clients will be forced to choose between:

- 1. Depleting Portfolio and reducing net-to-heirs**
- 2. Go back to work**
- 3. Decrease standard of living**

Protect against the risk of inflation and provide peace of mind by incorporating a stream of increasing income with features that rival market performance and endurance.

**For More Information, Visit [www.ufc.bz](http://www.ufc.bz) or  
Call: 800-661-6596**

<sup>1</sup><https://www.statista.com/statistics/273418/unadjusted-monthly-inflation-rate-in-the-us/>

<sup>2</sup>Social Security Administration, [www.ssa.gov/oact/cola/colaseries.html](http://www.ssa.gov/oact/cola/colaseries.html)

<sup>3</sup>[www.inflationdata.com](http://www.inflationdata.com)

Information provided is general and educational in nature, and is not intended to be, and should not be construed as, legal or tax advice. Universal Financial Consultants makes no warranties with regard to the information or results obtained by its use. Universal Financial Consultants disclaims any liability arising out of an agent's use of or reliance on, the information. Copyright ©2021 Universal Financial Consultants. All Rights Reserved.

