



BOWIECANHELP.COM

613-416-2020

Fred Bowie CEA

Fred@BowieCanHelp.com

18 RISKS

FACED IN RETIREMENT

RISKS OF OUTLIVING RESOURCES

- RISK 1: LONGEVITY RISK
- RISK 2: INFLATION RISK
- RISK 3: EXCESS WITHDRAWAL RISK

RISKS ASSOCIATED WITH AGING

- RISK 4: HEALTH EXPENSE RISK
- RISK 5: LONGTERM CARE RISK
- RISK 6: FRAILTY RISK
- RISK 7: FINANCIAL ELDER ABUSE RISK

INVESTMENT RISKS

- RISK 8: MARKET RISK
- RISK 9: INTEREST RATE RISK
- RISK 10: LIQUIDITY RISK
- RISK 11: SEQUENCE (ORDER) OF RETURN RISK

WORK

- RISK 12: FORCED RETIREMENT RISK
- RISK 13: REEMPLOYMENT RISK
- RISK 14: EMPLOYER INSOLVENCY RISK

FAMILY

- RISK 15: LOSS OF SPOUSE RISK
- RISK 16: UNEXPECTED FINANCIAL RESPONSIBILITY RISK

OTHER

- RISK 17: TIMING RISK
- RISK 18: PUBLIC POLICY RISK (INCREASED TAXATION)

