



# Independent Planner

Confident in their retirement future

You're close to retirement and ready for this next phase of life. Chances are, you know your way around your finances and feel confident in your capacity to make decisions regarding your retirement future. Whether that means traveling the world, relaxing at home, or spoiling your grandchildren (maybe even all of the above!), you've got big plans for the years to come and a strategy to help you do it all without having to worry about money.

You've always trusted your own research and instincts. You're likely the kind of person who prefers to devise your own retirement strategy and make changes as the market demands, instead of seeking guidance from an advisor. Of course, there are unforeseen life events that could slow you down but you feel like you can pivot easily enough if the unexpected occurs.

## Your Next Steps

You've taken charge of your financial future and you're in great shape. However, should circumstances change, check in with your employer to see what resources you may already have available to you. It is worth considering workplace benefits like the option to add an income annuity to your retirement strategy. Especially as you reach your later years, you may find that a simple, guaranteed paycheck is easier to manage than a complicated portfolio.

### In Your Shoes: A Personal Account of an "Independent Planner"



**Meet Stephen,**  
a 61-year-old engineer from Seattle who lives with his wife and two dogs. His idea of a perfect weekend includes long walks with his spouse in the afternoons and relaxing with a glass of wine in the evenings.

"I've been an engineer my whole life — planning ahead has always been a focus. I've been contributing to my 401(k) retirement savings plan since I got started in the business, and I've saved a considerable amount. I keep up with market trends, make adjustments when necessary, and I'm confident in my ability to make decisions about my future and my investments.

Planning for retirement is something I've just always prioritized — I've treated it just like I would any other work assignment. I'm feeling good and ready to start this next chapter."



**Meet Sherry,**  
a highly educated, 61-year-old management consultant who spends her free time hiking in the hills of Southern California with her dogs and visiting her adult daughter. Sherry plans to slowly phase out of working life. She'll take part-time assignments for a few years after retirement just to make sure her finances are in good shape.

"I think I feel pretty comfortable. I've done enough reading online, and I've subscribed to a few financial publications and newsletters to gain some insights on money management techniques. I appreciate that my firm provides options for retirement accounts and insurance, but ultimately, it's up to me to make my financial decisions.

I've never been one to have somebody managing a portfolio for me. Mostly because I don't think that they could have necessarily done a better job than I could have. The only areas of concern are those that I can't control — like the stock market taking a sudden turn or an unexpected medical event that would dip into my savings. It makes me wonder if I should consider some additional conservative retirement options that provide me income for life, regardless of what I'm faced with."

For more information on income annuity options, please call the MyFRS Financial Guidance Line at **1-866-446-9377, Option 2.**

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