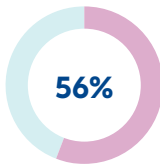


Weatherproofing your clients' retirement

Extreme weather events have become more frequent, more intense, and more costly. The financial burden of a natural disaster can erode your clients' wealth and derail retirement plans. Help your clients secure their financial futures and help weatherproof their retirement.



The majority of Americans are worried about how extreme weather events could impact their finances and even health, according to the 2024 Annual Retirement Study from Allianz Life.



56% say they worry about rising costs and financial effects of extreme weather events.



25% rank rising costs, loss of insurance, and damages due to extreme weather among the top three risks to their retirement, the same or higher than concerns like taxes, debt, or caregiving responsibilities.

82%
want a plan

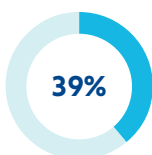
Only **15%**
have a plan

82% believe creating a financial plan that addresses the risk of extreme weather would help ensure they can financially support all the things they want to do in their life, **yet only 15% have such a plan in place.**

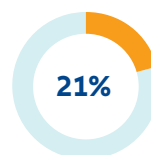
What's the true cost of extreme weather?

Most Americans are exposed to weather risks. While many popular retiree destinations are prone to natural disasters, these events occur all across the country. Increased cost-of-living expenses like housing and insurance can burden even those not directly hit by a natural disaster.

And, when disaster does strike, the costs associated with evacuation, repairs, and property loss can be overwhelming – not to mention the potential impacts on emotional and physical health.



39% of Americans affected by natural disasters used money intended for savings or investments to recover from or protect against extreme weather.



21% say they had to change their retirement plans due to the impacts of extreme weather.

Ensure your clients are prepared

Extreme weather can deplete retirement savings sooner than anticipated. That's why incorporating risk management strategies into long-term financial plans is crucial.

These strategies can help provide stability and ease worries about retirement – ensuring your clients are prepared to weather any storm.



98%

of Americans who have experienced an extreme weather event say creating a plan to address rising costs related to extreme weather would help ensure that they can financially support all the things they want to do in life.

START THE CONVERSATION

Get your clients thinking about how extreme weather could affect their retirement plans with these questions:

- Where do you plan to retire?
- How could extreme weather affect your cost of living?
- How could weather affect your health and health-care costs?
- Could your retirement strategy withstand a natural disaster?
- How can you build a financial first aid kit to help you weather the storm before one strikes?

YOUR OPPORTUNITY WITH CLIENTS

We have created a client seminar to help you talk with clients about the risks extreme weather poses to their retirement, complete with a customizable invitation and additional support materials.

→ **SEE MORE RESOURCES:** Scan the QR code or log in and visit us at www.allianzlife.com.



Allianz Life conducted the 2024 Annual Retirement Study online survey in February and March 2024 with a nationally representative sample of 1,000 individuals age 25+ in the contiguous U.S. with an annual household income of \$50K+ (single)/\$75K+ (married/partnered) OR investable assets of \$150K+.

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