

THE U.S. HAS REACHED THE PEAK OF PEAK 65

THE PEAK!
4.18 MILLION

Record number of Americans
will turn 65 this year



CHALLENGES: 40%
How much pre-retirement
income (average) Social
Security replaces, leaving a
big protected income gap

11,400 DAILY AVERAGE

Americans turning 65 in 2025



24%
of Peak Boomers have defined
benefit pensions through employers
50% by Private Employers
>50% from State & Local Governments

LIMITED ASSETS 52.5%

have assets of
\$250K or less



14.6%
have assets of
\$500K or less

KEY LESSONS:



SEEK PROFESSIONAL ADVICE EARLY:

Planning for retirement income is difficult, so get help from a financial pro. Improves outcomes and reduces stress



UNDERSTAND THE BASICS:

Understand basic financial terms like "Protected Income", a category that includes Social Security, pensions, and annuities, and "Decumulation", which means spending down your savings/assets



WAIT TO CLAIM (IF POSSIBLE):

Claiming Social Security too early reduces the size of your check. Waiting until age 70 can increase benefits by 24%