

Thanks for joining

Inflation Implications.

The webinar will start in

10

minutes.

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FINANCIAL WELLNESS SERIES

Inflation Implications

Don't Let Inflation Undermine Your Retirement Savings Plans.

Presenter Name

Presenter Title

Phone number

Email address

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What we'll cover today

Get ready to become a savvy saver.

✓

Basics of inflation

✓

Inflation today

✓

Inflation's impact on retirement planning

✓

Actions to take with us

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Section 1

Basics of inflation

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Factors that drive inflation

It's a balancing act.



- Demand for certain goods
- Costs to produce goods
- Availability and access to goods (aka supply)
- Rising cost of products and services
- Labor shortage
- New technologies
- Current money supply

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Inflation is not all bad

Positive impacts of inflation.

BIGGER RAISES!
Worker's pay often increases helping with budgets and savings


BIGGER PROFITS!
Company's income and profits rise, allowing for improvements

BUY TODAY!
Rising interest rates trigger more immediate buying


PENT UP DEMAND!
Consumer spending is poised to increase once inflation calms


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But rising inflation makes many people feel uncomfortable and anxious.





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Show of hands

Yes

or

No?

Are you feeling nervous about inflation today?



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POLL


a) 0%

b) 2%

c) 4%

d) 6%

What is the target inflation rate the Federal Reserve tries to maintain?



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POLL

- a) 0%
- b) 2%**
- c) 4%
- d) 6%

What is the target inflation rate the Federal Reserve tries to maintain?

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Consumers are setting their expectations

Inflation will take time to come back down.

- One year from December 2022, what do you think inflation will be?
- Three years from December 2022, what do you think inflation will be?

New York Federal Reserve, Survey of Consumer Expectations, December 2022

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Discomfort can lead to poor investment decisions

When inflation is on the rise...

...budgets tighten



...retirement savings may be reduced & investment strategy may change



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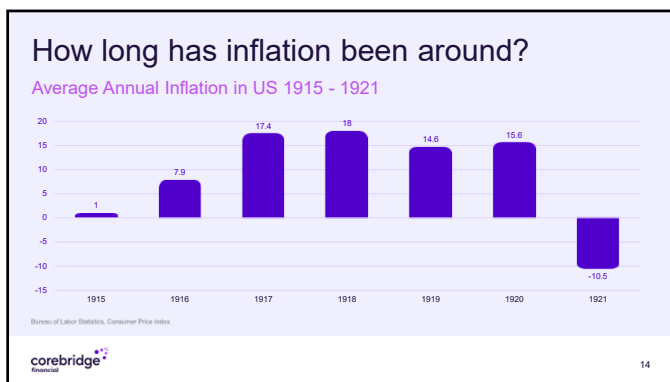
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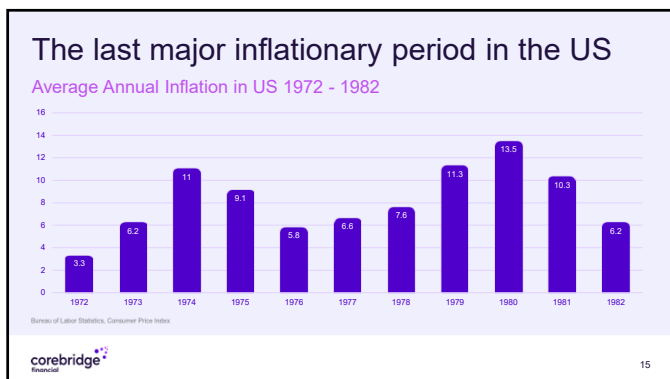
Section 2

Inflation today

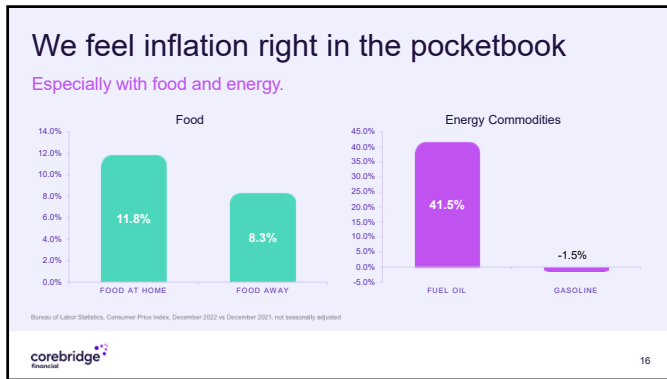
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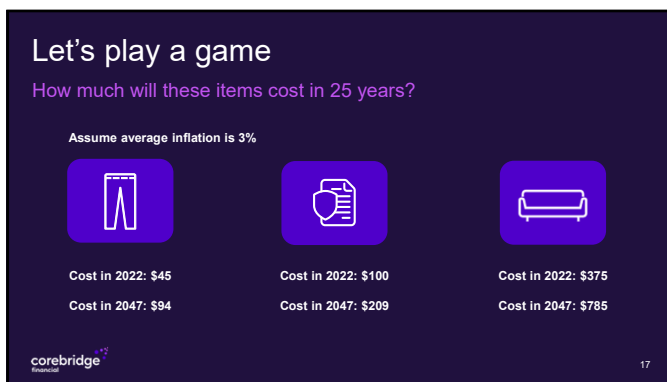
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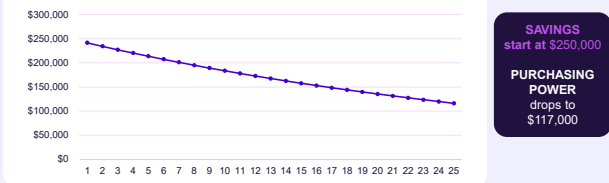
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As inflation rises, buying power drops

Decline in purchasing power over time.



Standard inflation calculation for decline in purchasing power; assumes 3% inflation each year

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Role of the Federal Reserve (the Fed)

Responsible for managing monetary policy and regulating the financial system.

It does this by:

- Setting interest rates
- Managing the money supply in the economy
- Buying assets to boost financial markets (usually Treasury bonds)
- Regulating the financial markets

When domestic or global crises—such as the COVID-19 pandemic or Russian invasion of Ukraine—cause rapidly rising inflation well above the 2% target, the Fed can increase interest rates fast and high

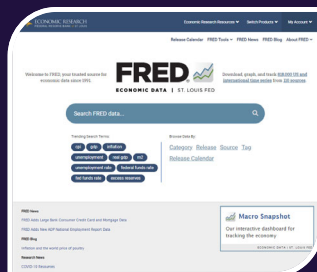
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Who is “FRED?”

Federal
Reserve
Economic
Data.



<https://fred.stlouisfed.org/>

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Inflation's impact on retirement planning

Section 3

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Did you know?

Saving vs. Investing.

KEY OBJECTIVE

For investing is to beat inflation over the long term.

RETIREMENT INVESTMENTS

Aim to build for your future by achieving returns higher than inflation

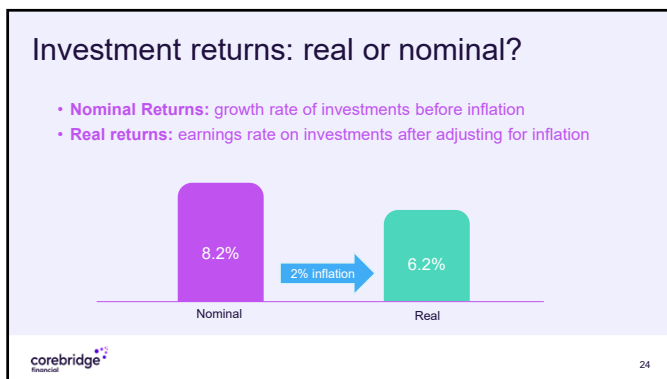
RETIREMENT INCOME

Your retirement accounts must be invested to provide inflation-protected income throughout your retirement years.

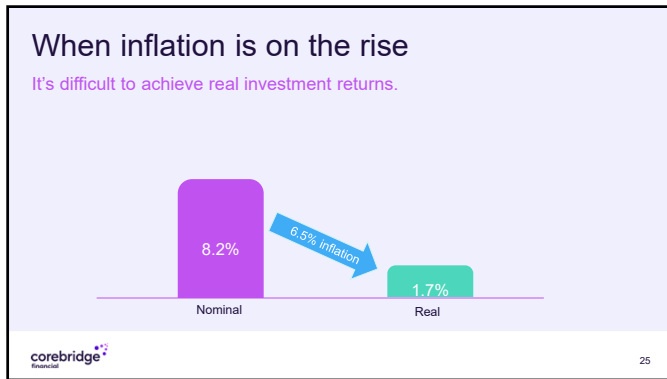
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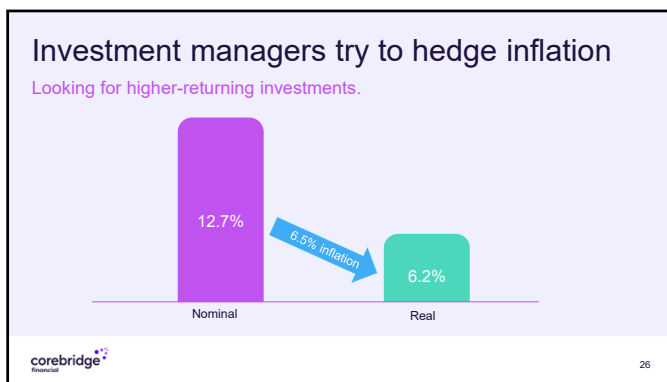
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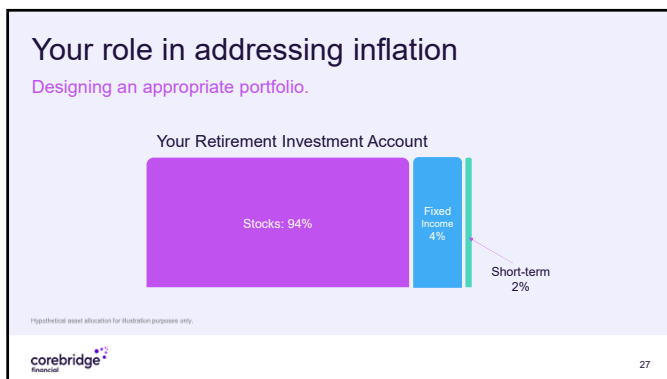
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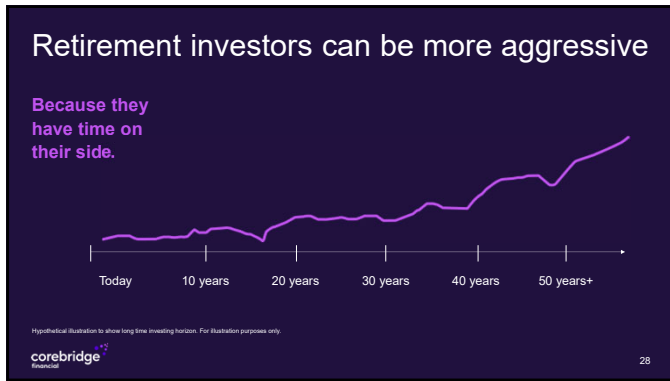
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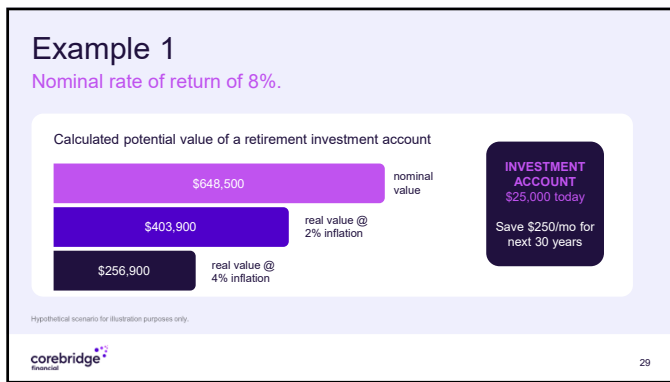
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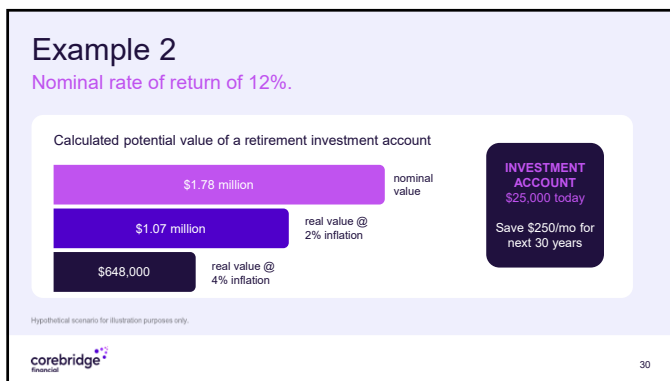
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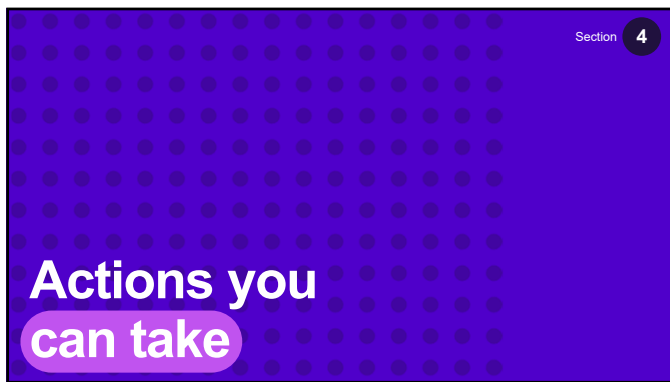
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You can easily get information and make changes securely online at corebridgefinancial.com/retirementservices.

- Track progress.
- Use the valuable resources in our Financial Education Center.
- Manage your account information, beneficiaries, contributions and investments.
- Contact your financial professional.

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Watch how your investments are changing

Use Retirement Pathfinder® to see where your savings could be when you retire.

- How much might I have when I retire if I stay in my current investment strategy?
- Will my retirement savings be enough to cover rising prices?
- Can I retire when I planned?

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Learn more about investing

View the short, interactive presentations on a range of financial topics.

FutureFIT® University topics

- Financial basics
- Planning for retirement
- Investing in your future
- Paying for college

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Work with a Corebridge financial professional

Get one-on-one help at no additional cost.

Corebridge has helped Americans plan for and enjoy a more secure financial future for more than half a century.

- Review your financial situation.
- Prioritize your goals.
- Discuss the implications of inflation.
- Create an investment strategy that accounts for rising costs over time.

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Questions?

Schedule an appointment today!

Go to corebridgefinancial.com/rs/register

Enter this registration code: **[REGISTRATION CODE]**

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[FINANCIAL PROFESSIONAL PHONE]


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Questions?

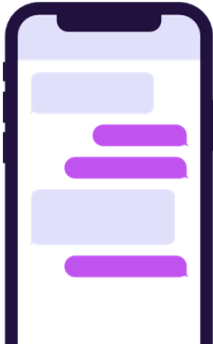
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Your Name

Worksite Name


Topic:

- Enroll
- Review
- Retire





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Thank you



Presenter Name

Presenter Title

Phone number

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Important considerations before deciding to move funds either into or out of a Corebridge retirement services account

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Bear in mind investment involves risk, including possible loss of principal.

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