

**Jerry and Lisa Sloan- 60 Year old professional and 60 Year old professionals**

Although not retired yet, they have a totally different set of concerns. They are more focused on generating current income and preserving their capital than younger investors. They've had a tough run in the recent low-interest-rate environment. They're also cognizant of the fact that they don't want to outlive their capital, so a portion of that money needs to keep growing for them.

They have had to push their retirement date further into the future, to make sure they're maximizing on peak earnings at their jobs to plump up their nest eggs. They are concerned about other retirees who have been forced out of jobs early, activating their retirement plan much sooner than they may've planned for. Timing is paramount, but often unpredictable.

When talking to their friends, they find their peers are all over the map in terms of comfort with technology. Some hesitate to invest online, but many others love it – and have ample free time in retirement to get more involved in their investment plans.

What is this group's biggest financial challenge? Timing and balance. It's tough to generate sufficient income to live on today, while keeping their investments growing enough to cover future needs. What about their biggest financial strength? Money – most of these folks have accumulated a nice nest egg. The challenge is managing it wisely and efficiently to last.