



# Boost Retirement Strategies to Outpace Inflation

Traditional savings options help protect money from loss, but they may not grow fast enough to keep up with rising prices. Over time, inflation can erode purchasing power, leaving you with less financial security.



## What's the Real Cost of Inflation?

The inflation rate was at 2.35% in May 2025.<sup>1</sup> At this rate, today's \$100,000 must grow to \$112,315 in five years to maintain the same buying power. Since your savings earn less than this, they may lose purchasing power due to inflation.

## Staying Ahead of Inflation With FIAs

A fixed index annuity, or FIA, might be the solution. It helps protect against market losses while offering more growth potential. Here's how two different savings options and a FIA compare over five years:

\$100,000 Today in Savings Product	Value in 5 years	Purchasing Power Change
Money Market Fund (0.46% growth): <sup>2</sup>	\$102,321	\$102,321 - 112,315 = \$9,994 loss
1-Year Certificate of Deposit (1.68% growth): <sup>2</sup>	\$108,687	\$108,687 - 112,315 = \$3,626 loss
Fixed Indexed Annuity (9% cap): (Assume credit of 9% for 3 years, and 0% for 2 years)	\$129,503	<b>\$129,503 - 112,315 = \$17,188 gain</b>

The return value predicted for the FIA over five years outpaces both savings options. For those seeking inflation protection, FIAs can provide both security and growth potential.

1 [US Inflation Rate \(I:USIR\)](#), YCHARTS, May 2025.

2 [U.S. Treasurys](#), Wall Street Journal, May 2025.

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