



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 3.50% in June 2026.¹ At this rate, today’s \$100,000 must grow to \$118,769 in five years to maintain the same buying power. Since traditional savings accounts typically 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 a 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, using the same 3.50% inflation rate:

\$100,000 Today in Savings Product	Value in 5 years	Purchasing Power Change
Money Market Fund (0.44% growth): ²	\$102,219	\$102,219 - \$118,769 = \$16,550 loss
5-Year Certificate of Deposit (1.73% growth): ²	\$108,955	\$108,955 - \$118,769 = \$9,814 loss
Fixed Indexed Annuity (9% cap): (Assume credit of 9% for 3 years, and 0% for 2 years) ³	\$129,503	\$129,503 - \$118,769 = \$10,734 gain

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, June 2026.
2 [U.S. Treasurys](#), Wall Street Journal, August 2026.
3 Hypothetical example only. Not guaranteed results. Your return may be more or less than example provided.

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