

# INFLATION IS STILL A REAL CHALLENGE FOR RETIREES

While inflation has slowed to an annual rate of 2.7%\*, many of us continue to feel the impact of several years of steady increases, particularly in key areas such as food, energy, and housing.

\*Source: U.S. Bureau of Labor Statistics, January 2026



The fact is, even modest rates of inflation can significantly impact your purchasing power in retirement. The table below shows what \$100,000 today will be worth when considering various inflation rates over time:

Inflation Rate	10 years	20 years	30 years
2%	\$82,035	\$67,297	\$55,207
3%	\$74,409	\$55,368	\$41,199
4%	\$67,556	\$45,639	\$30,832
5%	\$61,391	\$37,689	\$23,138
6%	\$55,839	\$31,180	\$17,411
7%	\$50,835	\$25,842	\$13,137
8%	\$46,319	\$21,455	\$9,938

Source: Prudential, June 2022

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Talk to your financial professional today to explore strategies that can help protect your retirement savings while still offering growth potential.

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