Allianz

Allianz Life Insurance Company of North America

Allianz Life Insurance Company of New York

ALLIANZ CENTER FOR THE FUTURE OF RETIREMENT®

Weatherproofing your retirement

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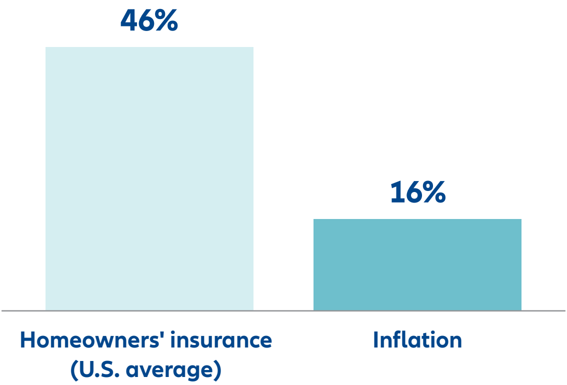
What's the true cost of extreme weather?

Even if you're not directly hit by a natural disaster, ongoing expenses such as insurance and housing may still be impacted.

In fact, these costs have risen in recent years. For example, the average cost of **home insurance has risen 46% since 2021**[1] – nearly three times as fast as inflation.

If you do experience a natural disaster, you'll need to be prepared for the costs of evacuation, repairs, property loss, and other needs. Extreme weather can also affect the cost and availability of basic needs like food and shelter – all of which can quickly add up.



[1] Insurify 2026 Insuring the American Homeowner

Questions to ask

While we can't control the weather, we can do a lot to be ready financially.

Where will I retire?

Extreme weather can strike anywhere. As such, it’s important to consider the types and frequency of natural hazards in your chosen location and how they might affect your finances.

How could weather affect my health?

Rising health care costs can eat away at retirement savings. Extreme weather often exacerbates existing health conditions and can even increase the cost of health care over time.

What expenses do I need to plan for?

Beyond your essential expenses, pay attention to housing, insurance, and other costs that may vary depending on the weather. Living in an area prone to natural disasters can affect how much you need in emergency savings and how you plan to draw down on retirement assets.

DISCOVER TOOLS TO HELP ANSWER THESE QUESTIONS

→ **Scan the QR code** for more information.

The results represented in the tools provided are deemed reliable but are not guaranteed. We are not affiliated with the tool providers, and we do not guarantee their accuracy or their applicability to any individual circumstances.

It's time to weatherproof your retirement

To ensure a financially secure retirement, it's important to incorporate risk management strategies that address the potential rising costs related to extreme weather. Weather-related events can drain your retirement assets and even impact your health and peace of mind. However, having a plan in place that accounts for these risks can help ensure you have the funds and resources necessary to support your retirement goals.

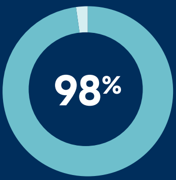
Natural disasters are becoming more frequent, more intense, and more costly – posing potential risks to your long-term financial stability. **Don't let extreme weather rain on your retirement.**

Many Americans have experienced the effects of extreme weather on their finances, with long-term consequences for their financial futures:[1]

37% **have dipped into savings or investments** to recover from or protect against extreme weather.

25% **say they had to change their retirement plans** due to the impacts of extreme weather.

Those who have been financially impacted by extreme weather in the past **are more likely to include strategies in their financial plans to address these risks** and safeguard their retirement goals:



98% believe that creating a plan to address rising costs related to extreme weather would help ensure they can financially support all the things they want to do in life.

[1] Allianz Center for the Future of Retirement® conducted the 2026 Annual Retirement Study in January 2026 with a nationally representative sample of 1,000 respondents age 25+ with an annual household income of $50K+/$75K+ (single/married) OR investable assets of $150K+.

The Allianz Center for the Future of Retirement® produces insights and research as a part of Allianz Life Insurance Company of North America.

What you can do to reduce the risk of extreme weather in your retirement strategy

- Understand your basic income needs
- Research the costs of extreme weather
- Consider how your chosen location may be affected
- Set aside sufficient emergency savings to cover unexpected expenses
- Review your emergency financial plan before disaster strikes[1]
- Consider risk management strategies such as life insurance and annuities

→ **TALK TO YOUR FINANCIAL PROFESSIONAL** about strategies that can help address the risk of extreme weather to your retirement.

[1] ready.gov/financial-preparedness

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