

## BUILDING A SOLID FOUNDATION

11.2019

### Rose Sias

Construction Worker,  
New York City

As a construction worker for 27 years, Rose Sias knows that starting with the right foundation lets you elevate your retirement.



## HER ANNUITY BUILDS SECURITY

**Rose Sias knew** she wanted to build, so she developed a career in construction.

Sias started her career in the working world as an accountant. Thirteen years later, she knew one thing: She hated it. "I decided at one point I had to do something that I wanted to wake up in the morning, get out of bed and go to." She decided it was time for a career change. But what that change would be took time to discover. "I thought about, 'What did I want to do as a child?' I always kind of thought of myself as a builder, not necessarily as a builder of homes or of bridges, but a builder of people. So construction served a lot of purposes for me." Twenty-seven years later and just three years from retirement, Sias can look back on a construction career that's taken her from the heights of some of the tallest bridges in New York to the literal depths of one of our country's darkest days, September 11. "As soon as I saw it happening

on TV I rushed into Manhattan from Brooklyn and started to do whatever I could." Sias immediately started organizing dust mask dispersal and cutting and hauling away the steel beams of the collapsed towers to help with the recovery efforts.

With everything she's seen on the job, from trips, slips and collapsing trenches to falling steel plates, Sias has learned to recognize the risk and prepare for it. That applies to both her job and her finances. "I like to minimize risk, that's why I like annuities." Sias says. She started planning for her retirement early, purchasing her first annuity while still in her 30s. Protected lifetime income makes her feel like she has financial security. And as every builder knows, when you have stability and confidence, that's how you build a solid foundation.

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Sias recently started a family, and has a young son at home waiting

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for her when she leaves the worksite. And as any parent can tell you, motherhood has a way of bringing life's priorities into focus. "Having a child just confirms to me that I need to do the things that I know are important and such a priority for me," Sias says. "It makes you think about how long you're going to live so it makes you start to put things in place and make sure those things are sure." And her family doesn't stop there. Sisters, cousins, nieces and nephews all help to make her home life as busy and exciting as a day at the construction site. All of which gives Sias even more reason to be happy she's locked in protected lifetime income for her retirement. "It just makes me so much more assured to have an annuity," she says.

Because of that assurance, Sias doesn't fear retirement. In fact, she can't wait for it.

Putting in place protected lifetime income by purchasing an annuity lets Sias worry less about how she'll handle post-retirement life and more about how retirement life will handle her. "I have a bunch of retirement plans so I'm going to be busy."

Plans include a trip to Thailand, time with her family and starting her own business. And of course, building some houses factors in to her plans as well.

"I'm a preparer and I feel like I have enough things in place that I can do what I want to be doing for the rest of my life. We're just going to build. It's not going to stop because of retirement, I'm just going to do more of it."

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