

The Three-Legged Stool of Retirement Security

The following infographic illustrates the traditional retirement “three-legged stool” concept, along with a modern optional fourth leg representing work beyond retirement.

The Three-Legged Stool

Building a Strong Foundation for Retirement

A secure retirement is built on multiple sources of income and savings. The traditional “three-legged stool” represents the core pillars that work together to provide financial stability in retirement.



An Optional Fourth Leg: Work Beyond Retirement

Many people choose to continue working in some capacity—whether part-time, consulting, or pursuing a passion. This “fourth leg” can provide extra income, purpose, and the potential to delay withdrawals from retirement accounts.



Online Government Resources

1. Social Security

Learn about retirement benefits, eligibility, and how benefits are calculated.

[SSA.gov/retirement](https://www.ssa.gov/retirement)¹

2. Employer Retirement Plans

Understand your workplace retirement options and your rights as a participant.

[Dol.gov/general/topic/retirement](https://www.dol.gov/general/topic/retirement)²

3. Personal Savings & Investments

Get tools and guidance to help you plan, save, and invest wisely.

[Investor.gov/save-and-invest](https://www.investor.gov/save-and-invest)³

Learn More About Working in Retirement

See how working longer can impact your Social Security benefits.

[SSA.gov/benefits/retirement/matrix.html](https://www.ssa.gov/benefits/retirement/matrix.html)⁴

¹ Social Security Administration. “Retirement.” <https://www.ssa.gov/retirement>

² U.S. Department of Labor. “Retirement.” <https://www.dol.gov/general/topic/retirement>

³ U.S. Securities and Exchange Commission (Investor.gov). “Save and Invest.” <https://www.investor.gov/save-and-invest>

⁴ Social Security Administration. “Retirement Benefits: When to Start Receiving Benefits.” (Retirement Benefits Matrix) <https://www.ssa.gov/benefits/retirement/matrix.html>

Government Resource Footnotes

[1] Social Security Administration – Retirement Benefits: <https://www.ssa.gov/retirement>

[2] U.S. Department of Labor – Retirement Topics: <https://www.dol.gov/general/topic/retirement>

[3] U.S. Securities and Exchange Commission (Investor.gov) – Save and Invest: <https://www.investor.gov/introduction-investing/investing-basics/save-and-invest>

[4] Social Security Administration – Retirement Benefits Matrix: <https://www.ssa.gov/benefits/retirement/matrix.html>