

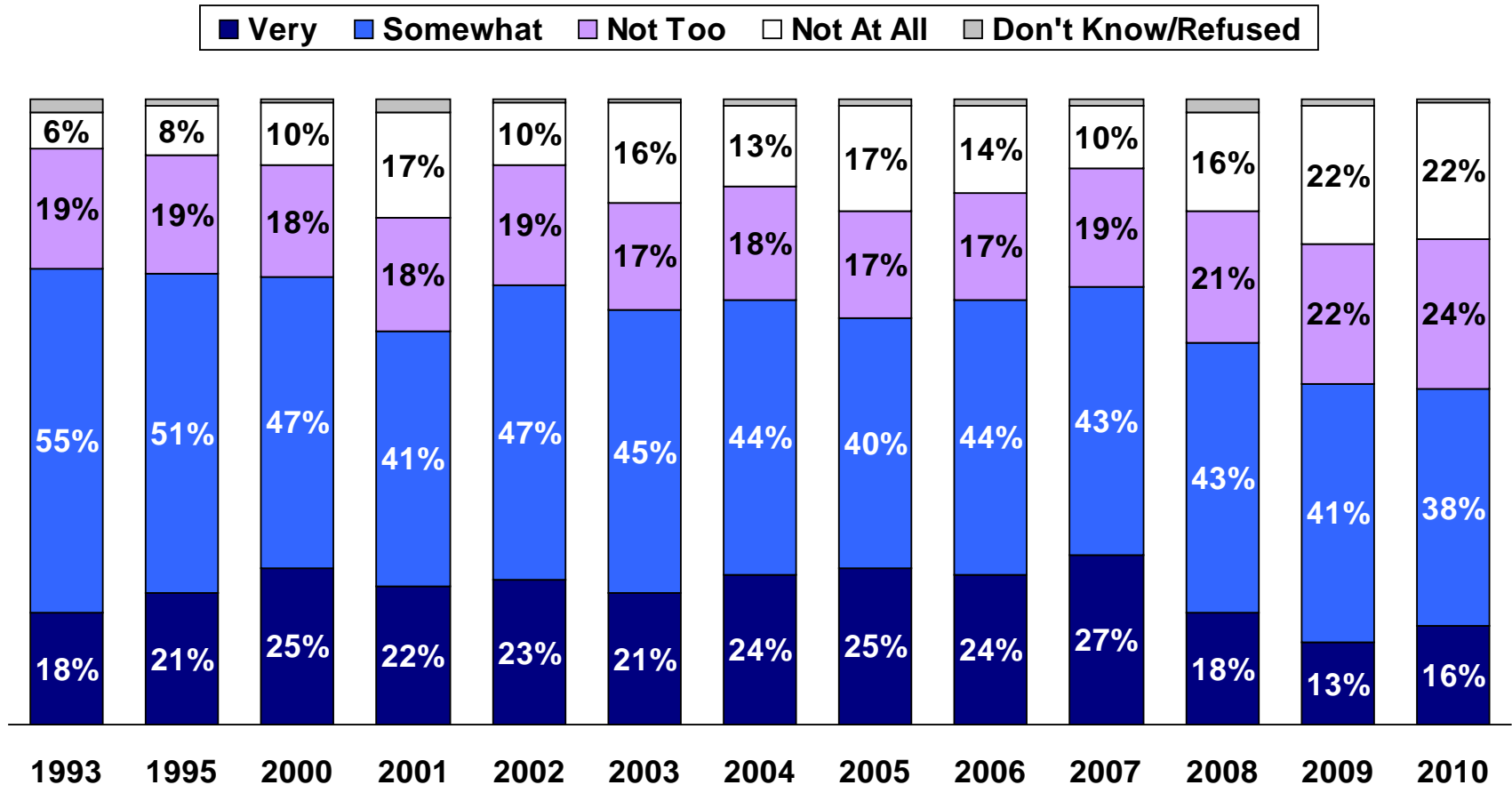
Americans' Concern About Retirement Security



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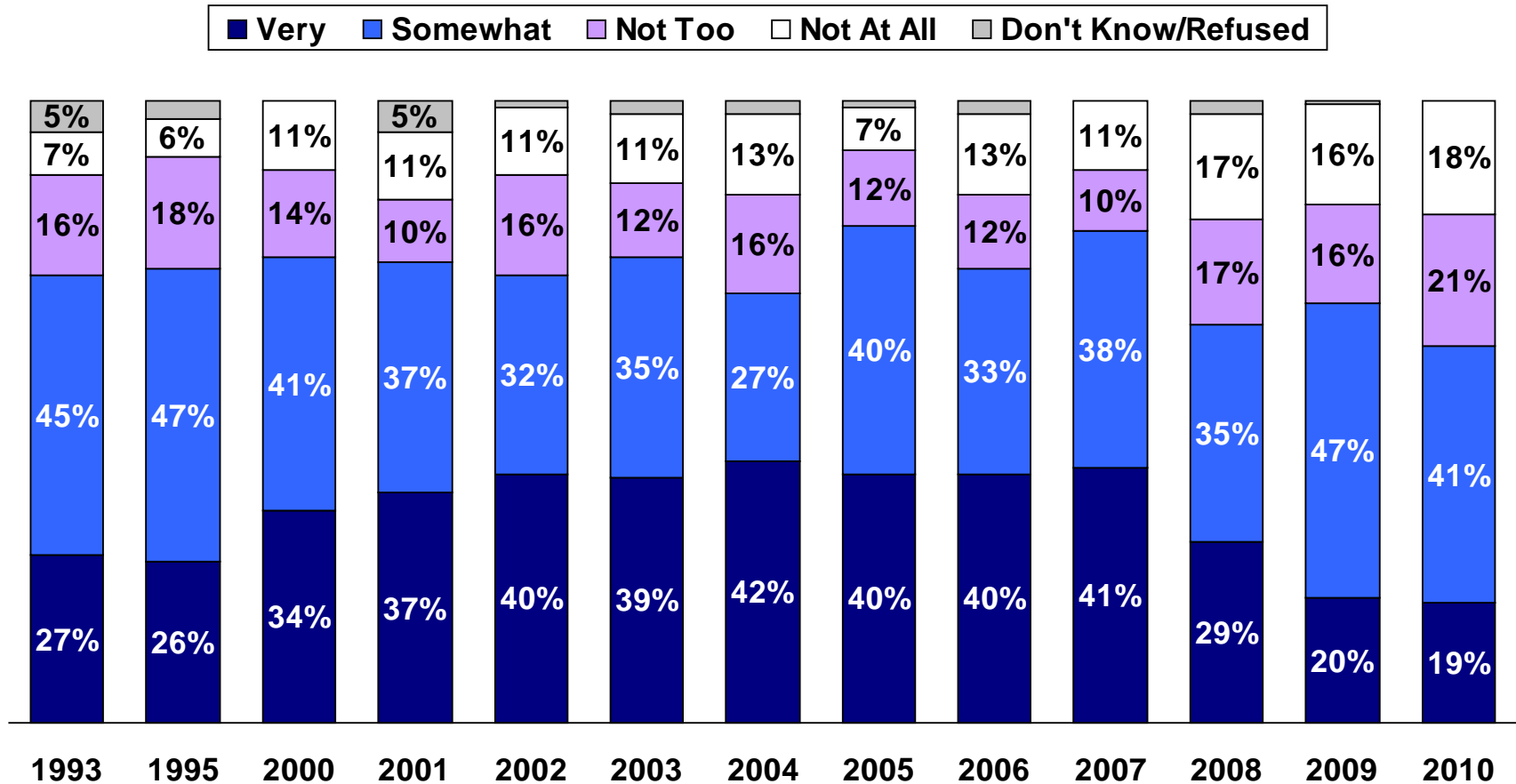
Worker confidence about having enough money for a comfortable retirement is near a 17 year low.

Overall, how confident are you that you (and your spouse) will have enough money to live comfortably throughout your retirement years? (2010 Workers n=902)



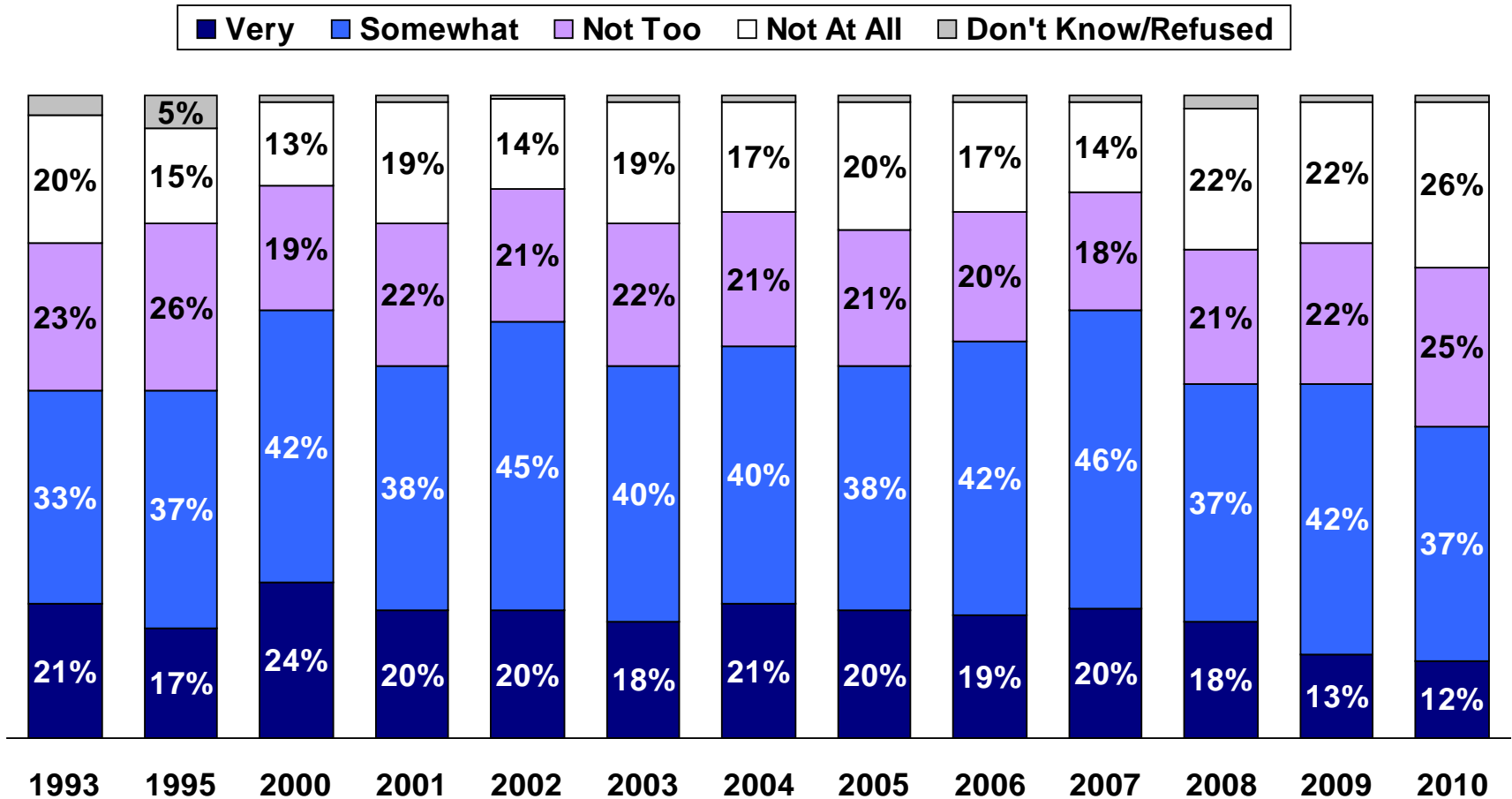
Retiree confidence about being able to afford a comfortable retirement is the lowest in 17 years.

Overall, how confident are you that you (and your spouse) will have enough money to live comfortably throughout your retirement years? (2010 Retirees n=251)



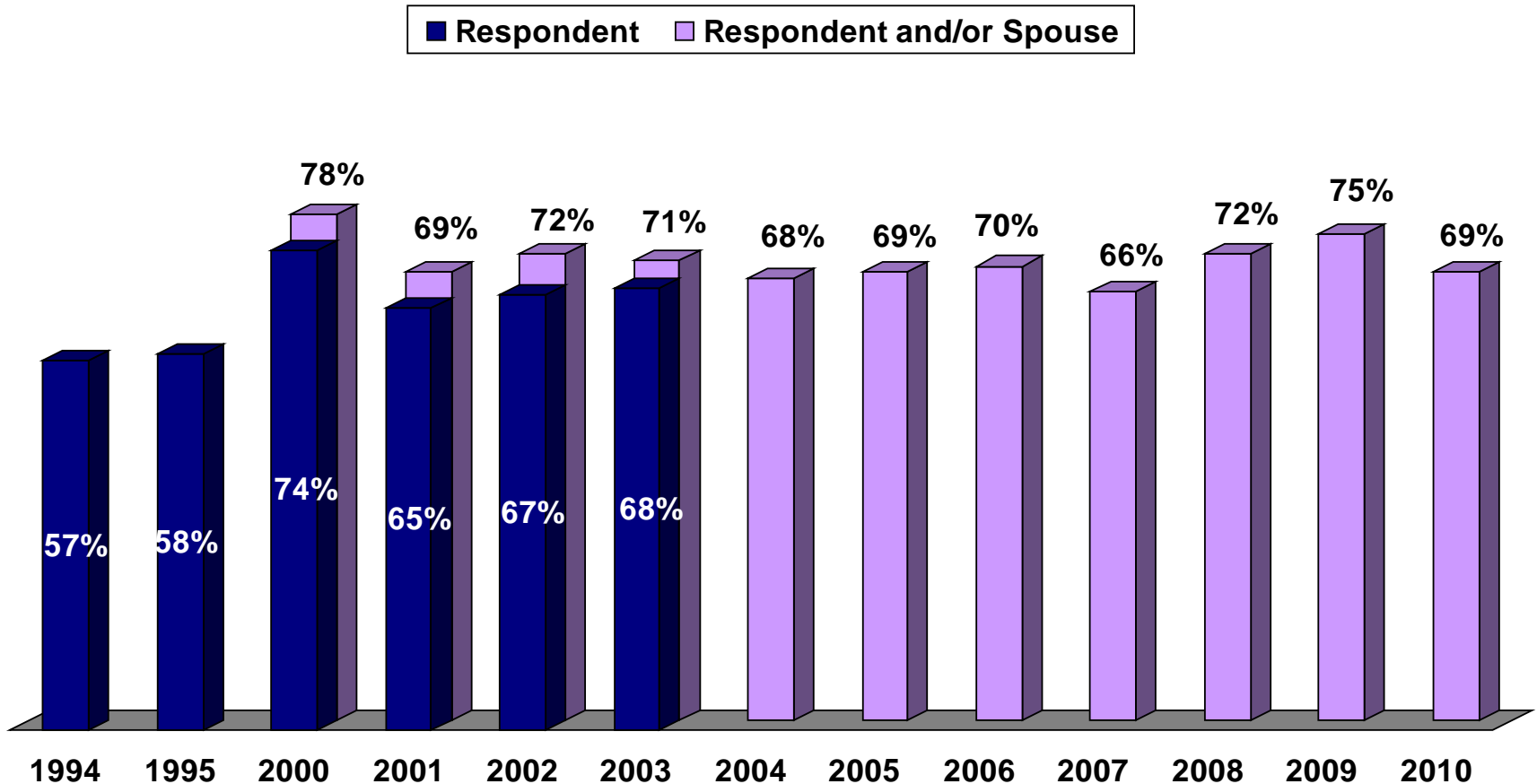
Share of workers confident about ability to pay for medical expenses in retirement is at a 17 year low.

How confident are you that you (and your spouse) will have enough money to take care of your medical expenses during your retirement? (2010 Workers n=902)



The proportion of workers who report saving for retirement is back below 70%.

Not including Social Security taxes or employer-provided money, have you (and/or your spouse) personally saved any money for retirement? These savings could include money you personally put into a retirement plan at work. (2010 Workers n=902)



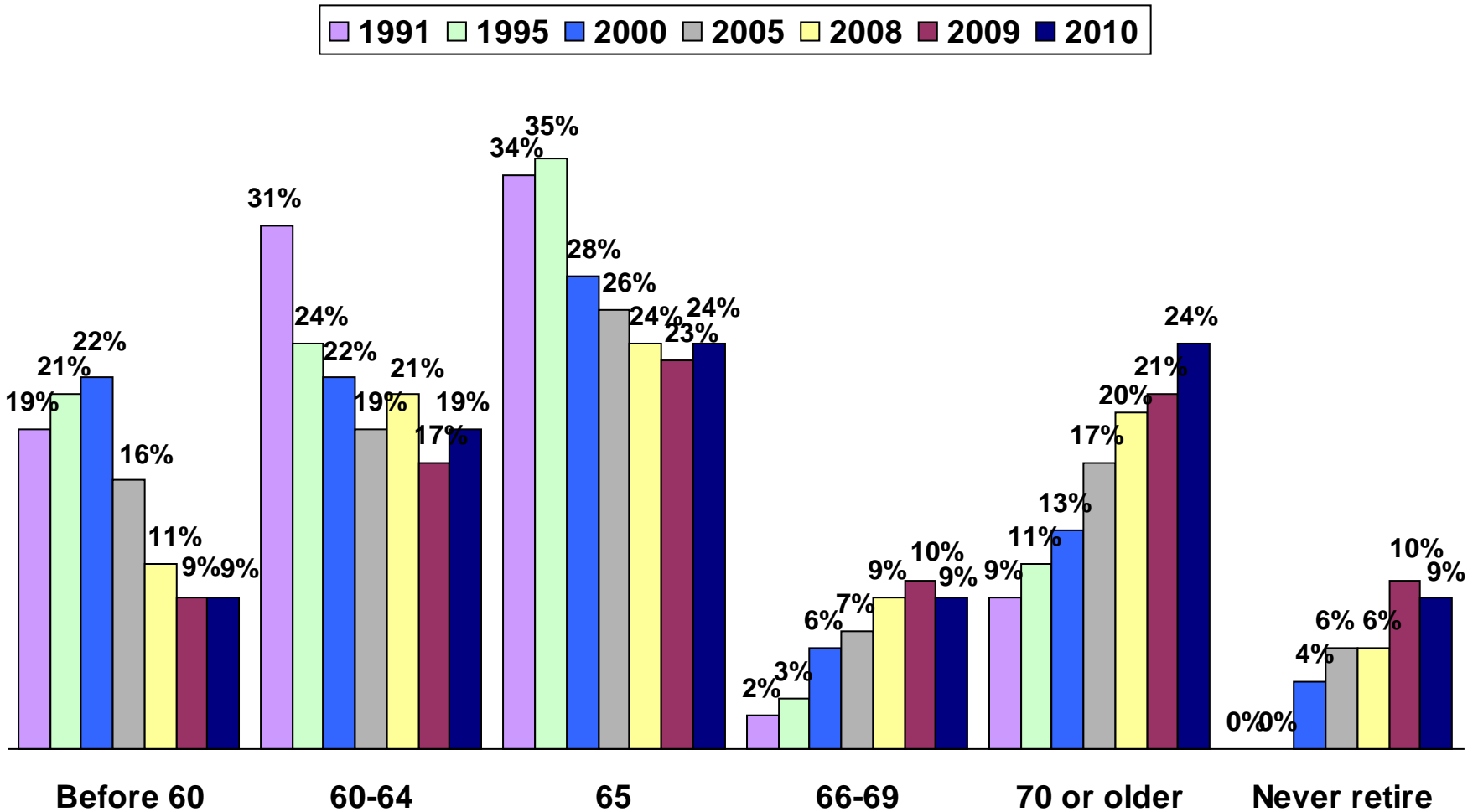
Total worker savings are lower than last year.

In total, about how much money would you say you (and your spouse) currently have in savings and investments, not including the value of your primary residence? (2010 workers providing information n=748)

	<u>2002</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Less than \$1,000	} 50%	} 52%	} 39%	} 35%	} 36%	20%	27%
\$1,000 - \$9,999						19	16
\$10,000 - \$24,999						13	11
\$25,000 - \$49,999	13	13	12	10	12	11	12
\$50,000 - \$99,999	15	11	12	13	12	12	11
\$100,000 - \$249,999	15	12	11	15	15	12	11
\$250,000 or more	7	11	12	14	12	12	11

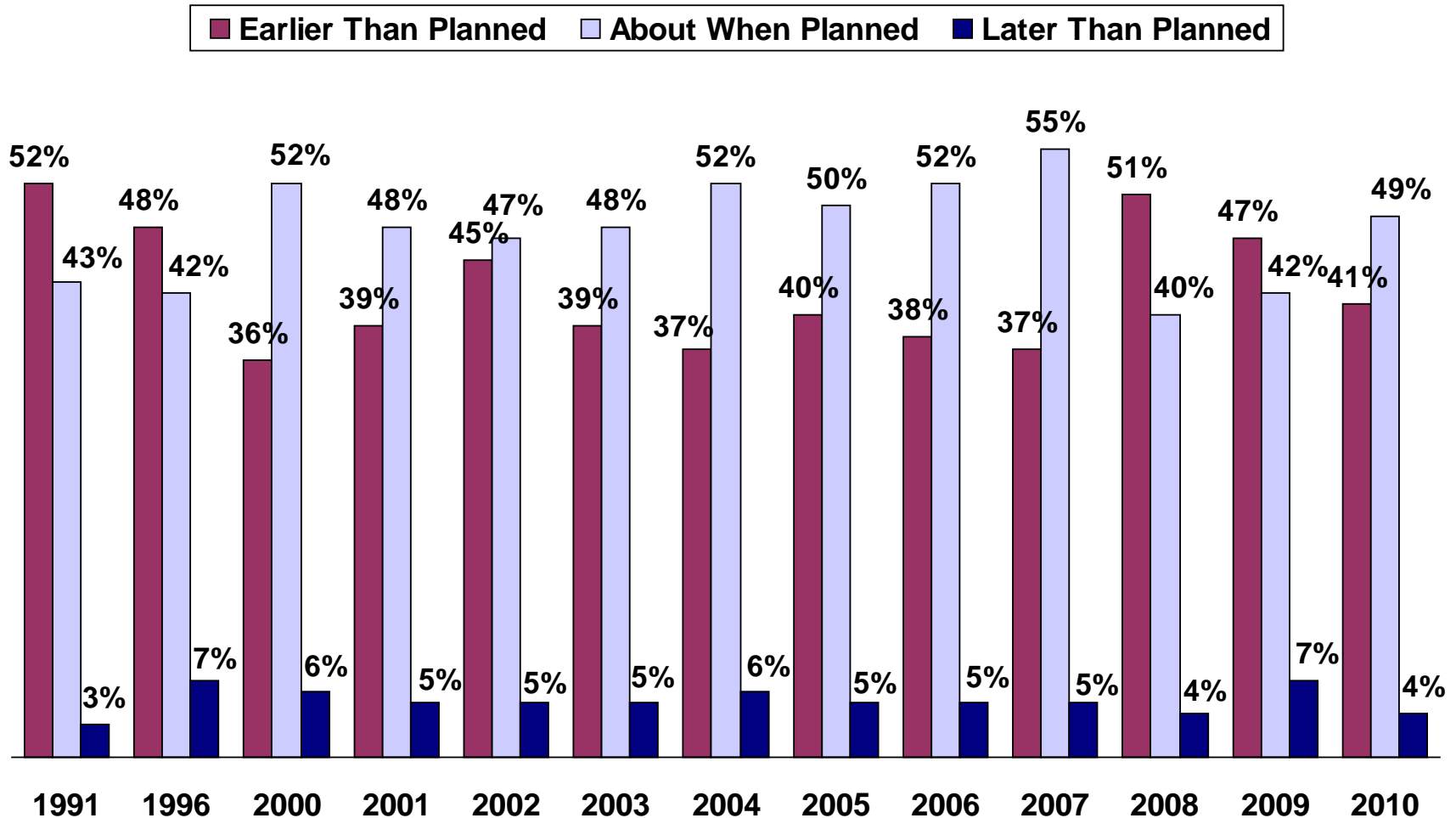
The proportion of workers expecting to retire after age 65 is growing.

Realistically, at what age do you expect to retire? (2010 Workers n=902)



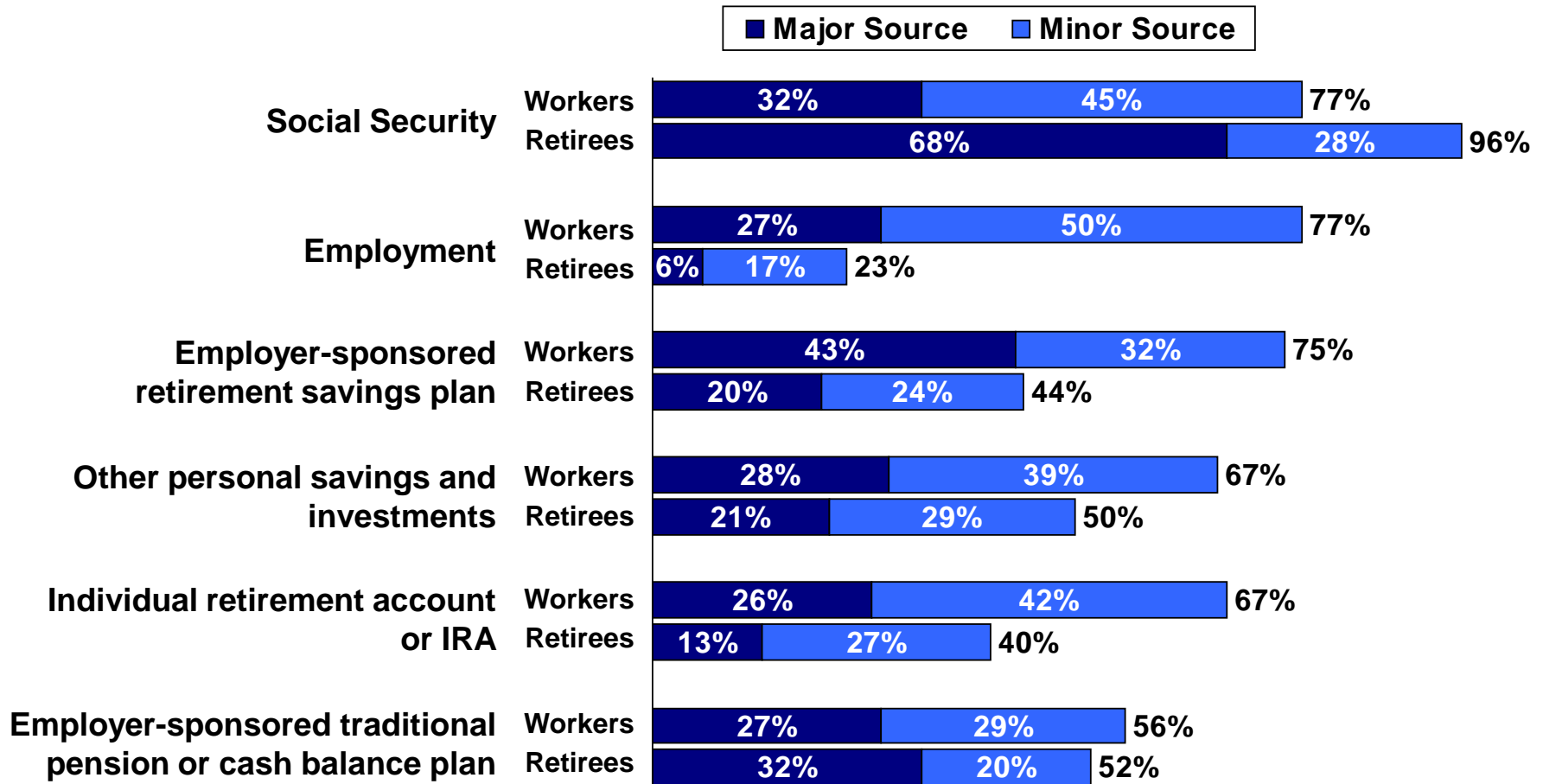
Many retirees leave the workforce before they had planned.

Did you retire earlier than you planned, later than you planned, or about when you planned?
(2010 Retirees n=251)



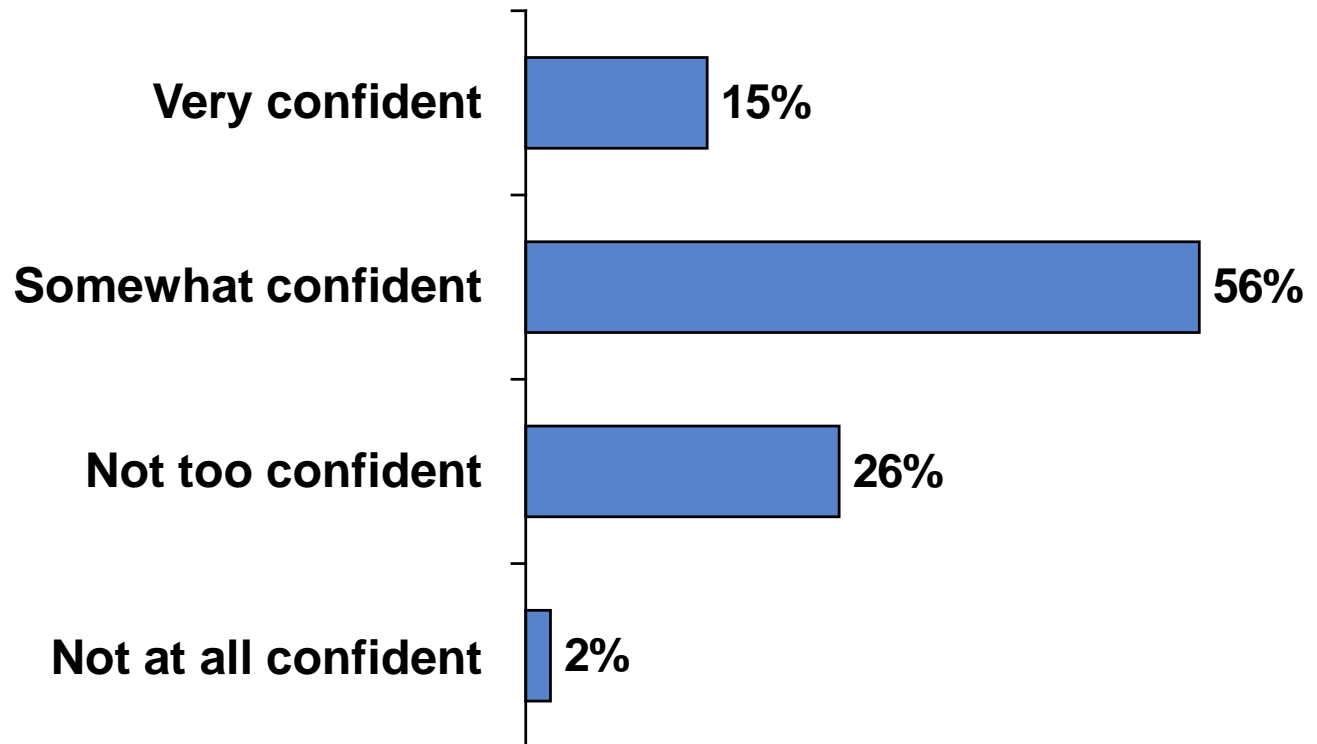
Most retirees rely on Social Security income, but workers plan to patch income together from many sources.

Do you expect the following will be/Is the following a major source of income, a minor source of income, or not a source of income in your (and your spouse's) retirement? (2010 Workers n=902, 2010 Retirees n=251)



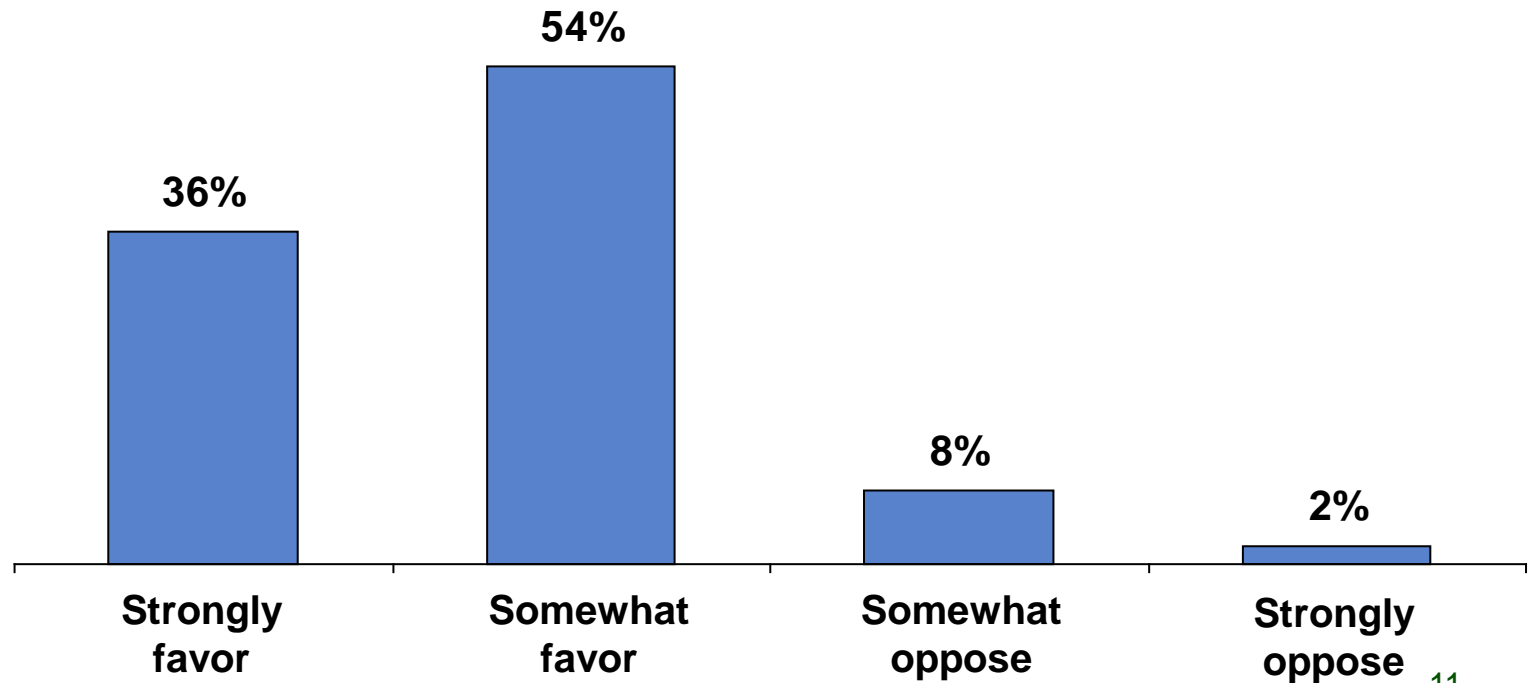
Few plan participants very confident about managing money after retirement.

How confident are you that, when you retire, you will be able to pick the appropriate savings and investment products, determine the right withdrawal amounts, and make sure your money lasts for the rest of your life? (n=750)



Most plan participants favor their employer offering them an option of guaranteed lifetime income.

To what extent would you favor or oppose your current employer offering you an option that, once you retire, could use some of your retirement plan savings to produce a guaranteed monthly income for the rest of your life? (n=750)



Overwhelming majority of participants value knowing how much guaranteed lifetime income they could get from retirement plan.

How valuable would it be to have your employer show you an illustration of how much monthly income you could get, guaranteed for life, starting at age 65, based on the current value of your retirement plan account? (n=750)

