

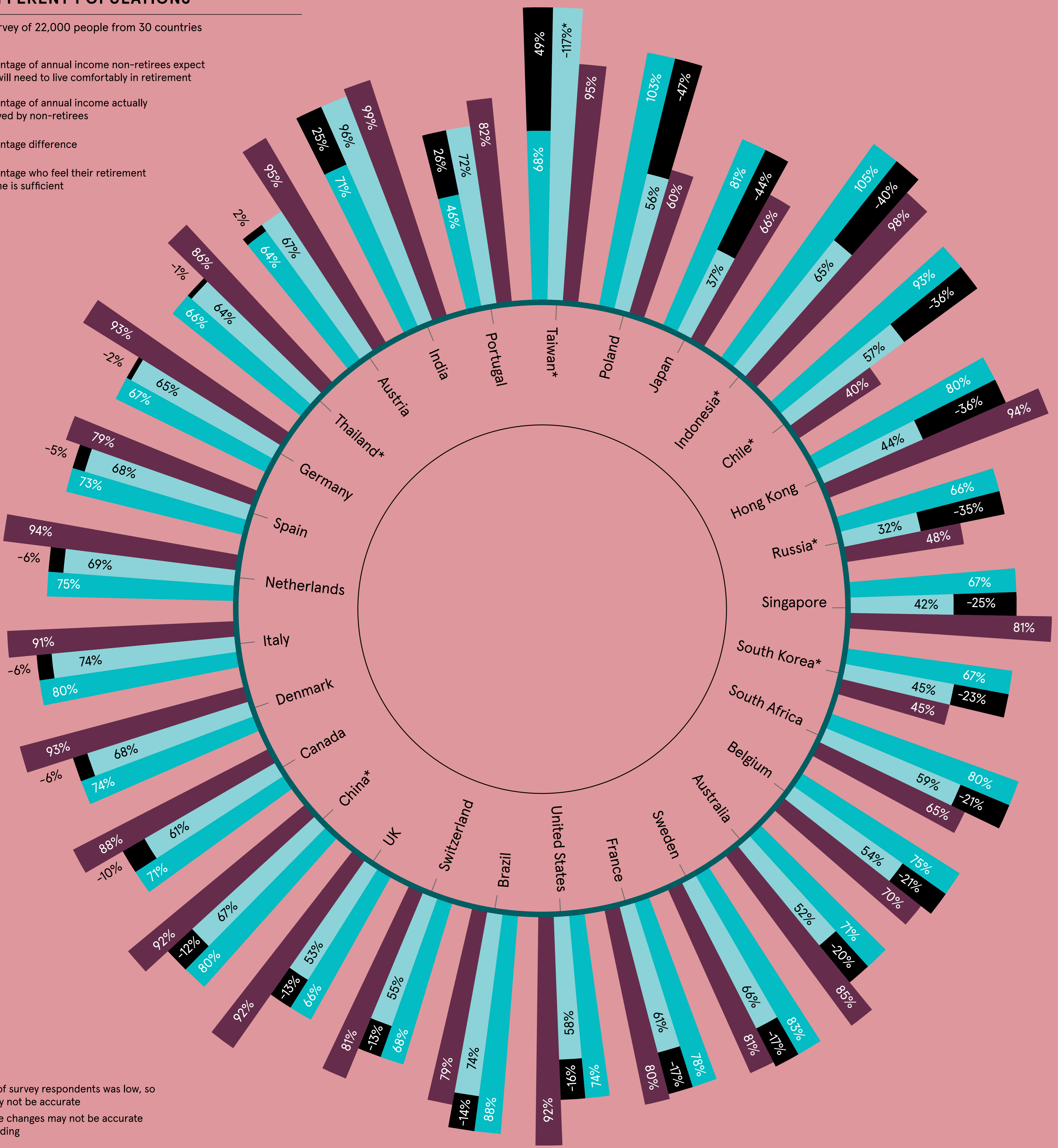
GLOBAL ATTITUDES TO RETIREMENT

Statistics show that concerns about not having enough money in retirement are universal, and global attitudes to spending and saving highlight worrying patterns among employees worldwide

RETIREMENT INCOMES OF DIFFERENT POPULATIONS

Global survey of 22,000 people from 30 countries

- Percentage of annual income non-retirees expect they will need to live comfortably in retirement
- Percentage of annual income actually received by non-retirees
- Percentage difference
- Percentage who feel their retirement income is sufficient



*Number of survey respondents was low, so results may not be accurate
Percentage changes may not be accurate due to rounding
Schroders 2018



BlackRock 2018



Schroders 2018



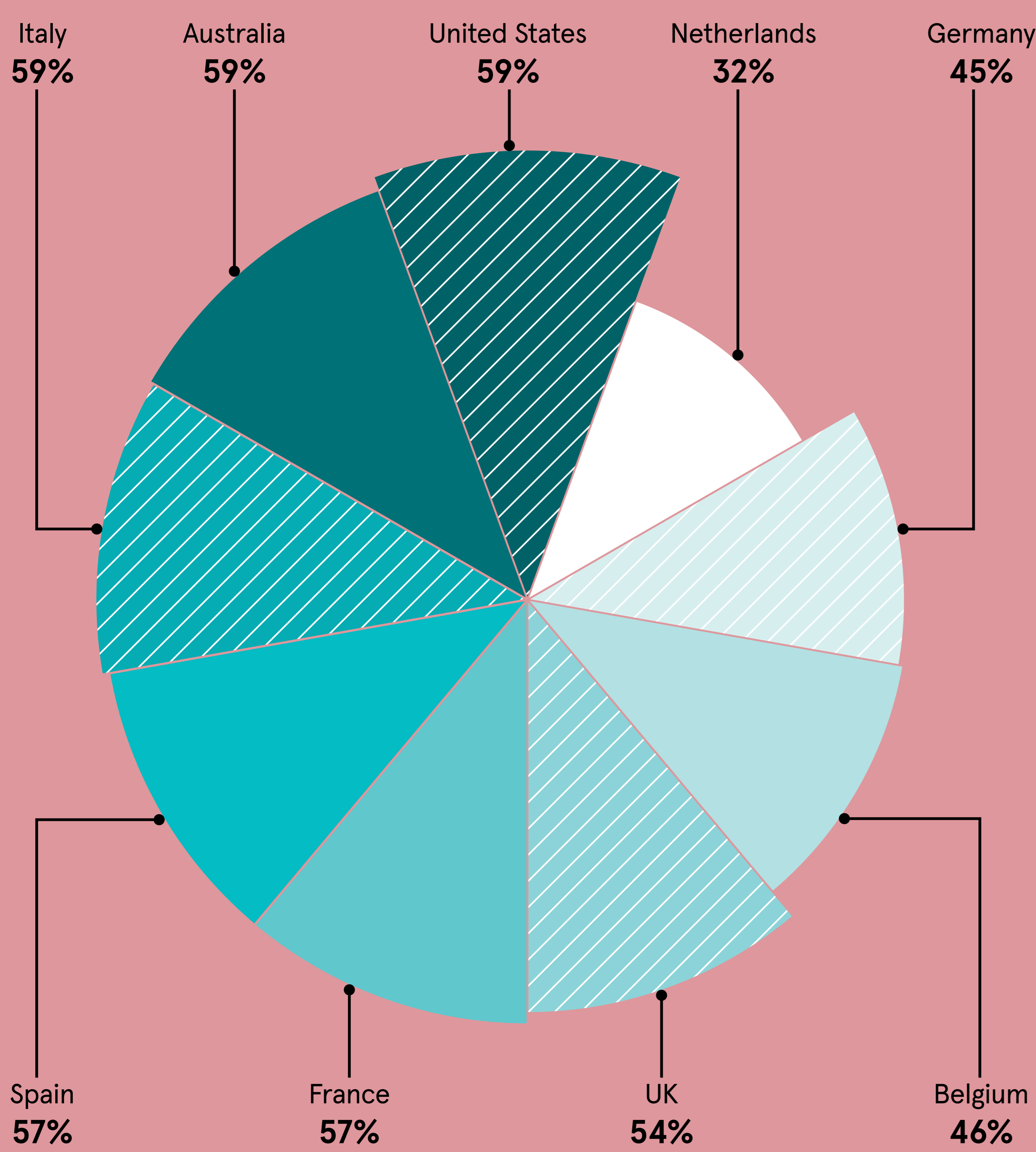
Schroders 2018



Aegon 2019

WORKING INTO RETIREMENT

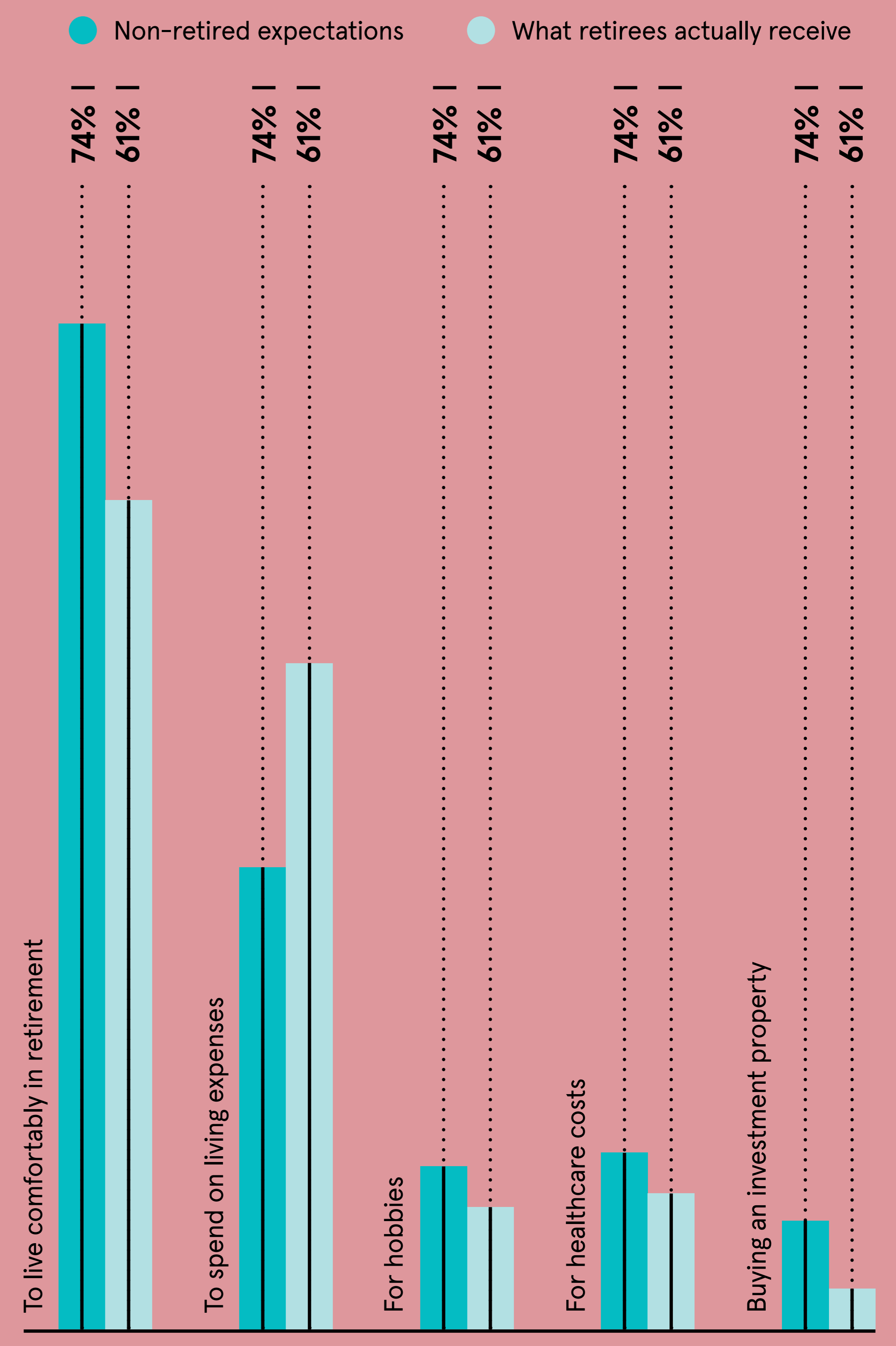
Percentage of employees who expect to keep earning money in retirement



ING 2019

RETIREMENT EXPECTATIONS VERSUS REALITY

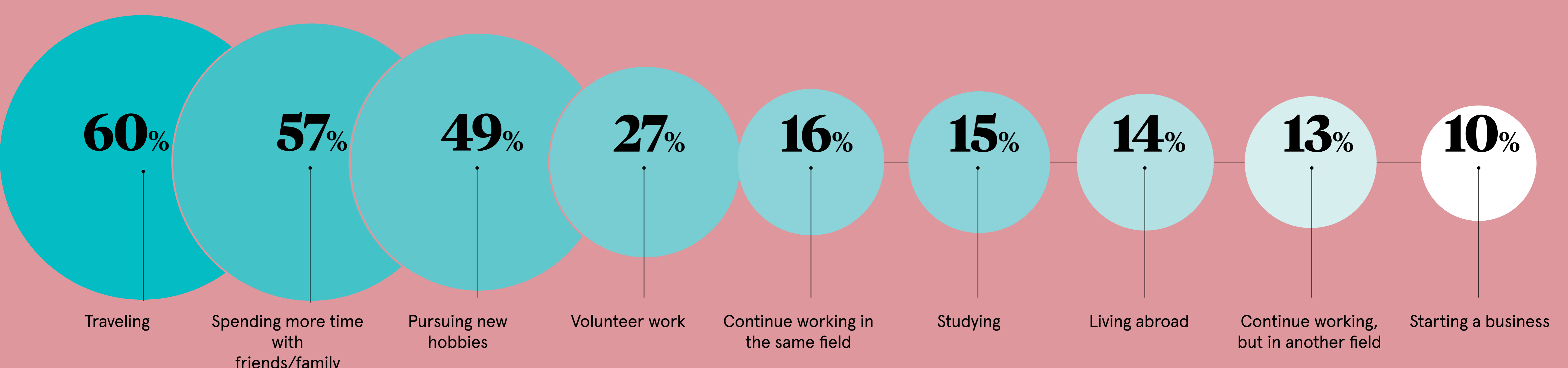
Comparing the finances that non-retirees expect with what retirees actually receive, global average



Schroders 2018

RETIREMENT ASPIRATIONS COULD BE COSTLY

Global survey of workers and retirees on their most important aspirations for retirement



ING 2019