

01

NEARLY ALL INVESTORS SHOW INTEREST IN PROTECTED INCOME

Over 9 out of 10 investors believe protecting their retirement income is important.

Those with pensions declines considerably by age, resulting in an even stronger need for protection among younger investors.

02

INVESTORS PLACE MORE WEIGHT ON FINANCIAL PROTECTION THAN FINANCIAL PROFESSIONALS

55% of investors say protected income is important to them versus 39% of financial professionals.

03

GEN X HAS A STRONGER DESIRE (AND NEED) FOR ANNUITIES

71% of those ages 45-54 are at least somewhat interested (22% are extremely interested) in purchasing an annuity as part of their retirement income plan compared to 56% of those ages 55-64 and 33% of those ages 65-75.

04

GEN X IS MORE FINANCIALLY VULNERABLE THAN OLDER POPULATION

Pension ownership among investors stands at 65% for investors ages 65-75, drops significantly for those ages 55-64 (52%) and falls to 48% for investors ages 45-54. 45% of the youngest investors are unprotected, meaning they lack a source of protected income in retirement beyond Social Security.

05

MAJORITY OF THOSE WITH AN EMPLOYER-SPONSORED RETIREMENT PLAN SHOW INTEREST IN ANNUITIES

More than half of investors (56%) who have an employer-sponsored retirement savings plan are at least moderately interested in investing in an annuity through their employer plan.

06

THOSE WHO ARE PROTECTED BY AN ANNUITY AND/OR A PENSION ARE MORE CONFIDENT IN THEIR ABILITY TO ENJOY THEIR RETIREMENT YEARS

92% of those who are protected with an annuity or a pension are confident they will have the income to cover expenses in retirement versus 79% who are not protected.

07

INVESTORS WHO HAVE AN ANNUITY ARE MORE SATISFIED WITH THEIR FINANCIAL PROFESSIONAL

84% of those who have an annuity are very satisfied with their financial advisor compared to 74% of those who do not have an annuity.

08

THERE IS A CRITICAL NEED FOR ANNUITIES AND RETIREMENT INCOME EDUCATION

Despite overwhelmingly wanting the protection annuities can provide, only 28% of investors know that annuities can provide guaranteed income and/or asset protection.

29% do not know enough about annuities to be able to identify any of their benefits.

09

YOUNGER INVESTORS SEE ANNUITIES AS A REPLACEMENT FOR PENSIONS

58% of investors under age 55 embrace annuities as an alternative to pensions.

Surveys of 1,519 investors ages 45-75 with more than \$100,000 in investable assets and 602 financial professionals, spanning registered investment advisors to national wirehouses, conducted in March and April.