

PARTICIPANT ATTITUDES TOWARD GUARANTEED INCOME IN A DEFINED-CONTRIBUTION PLAN

RESEARCH PAPER | TOP FINDINGS

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01

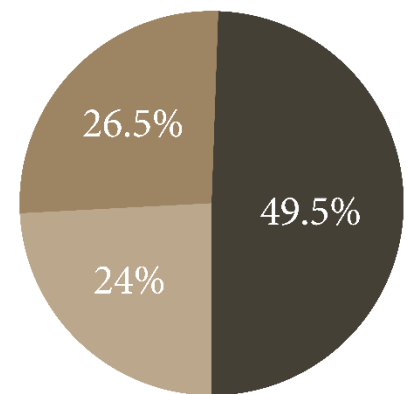
Eight in 10 participants prefer guaranteed income options in defined contribution plans

8 in 10

WANT GUARANTEED INCOME IN DC PLANS

02

A majority of workers would prefer a mix of investments and lifetime income over either traditional pensions or investments alone

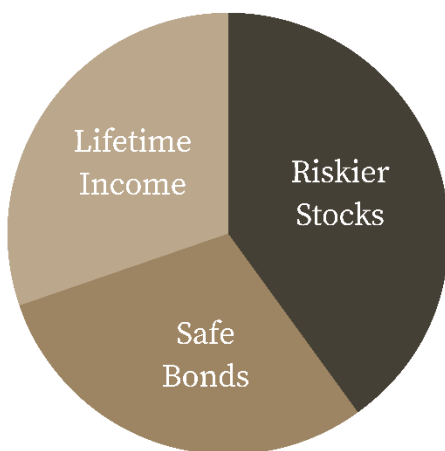


■ Investment Account
■ Monthly Pension
■ Mix of Lifetime Income and Investments

03

The ideal portfolio: On average, workers would place approximately 33% of their retirement savings in an income annuity, 35% in stocks and 31% in bonds

IDEAL PORTFOLIO



04

81% of respondents indicate they are either somewhat likely or highly likely to prefer a retirement plan that substitutes guaranteed income for other investments

