

## 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.