





1. retirement affordability.



due to the rising cost of living...

39%

of employees think they will never be able to afford to retire at all. This has increased from 33% last year...

46%

of 35-44 year olds think they will never be able to afford to retire at all. This has increased from 34% last year.

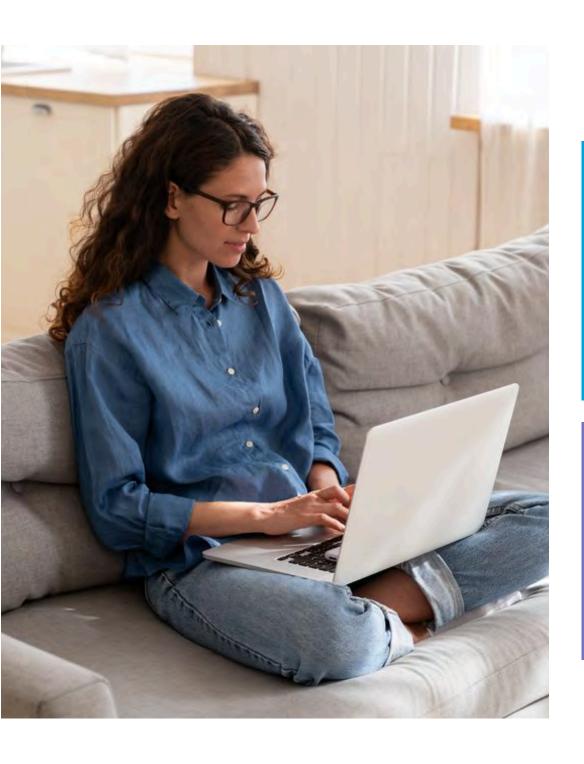






2. retirement concerns.





## 81%

of employees are concerned that the rising cost of living means they will be less comfortable in retirement due to a shortfall in savings.

## 81%

are concerned that it will mean they have to work longer before retiring to make up for a shortfall in savings.



3. needing support.

