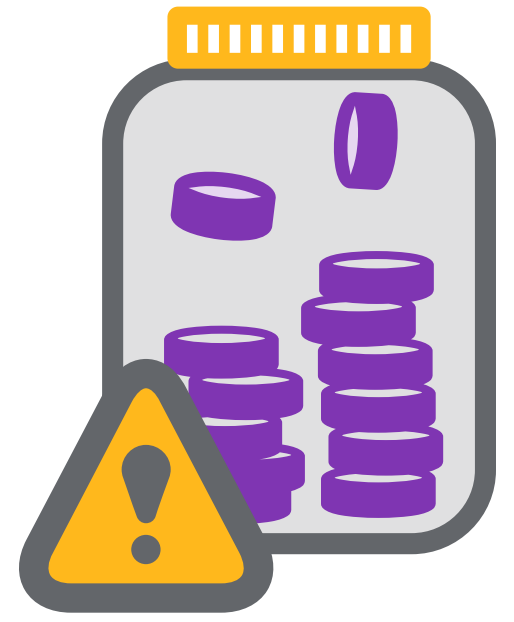


# Half of U.S. employees face retirement risks; 3 in 10 expect to work to age 70 or later



## Retirement is the benefit employees want employers to prioritize



## Importance of retirement benefits in attracting and retaining talent soars

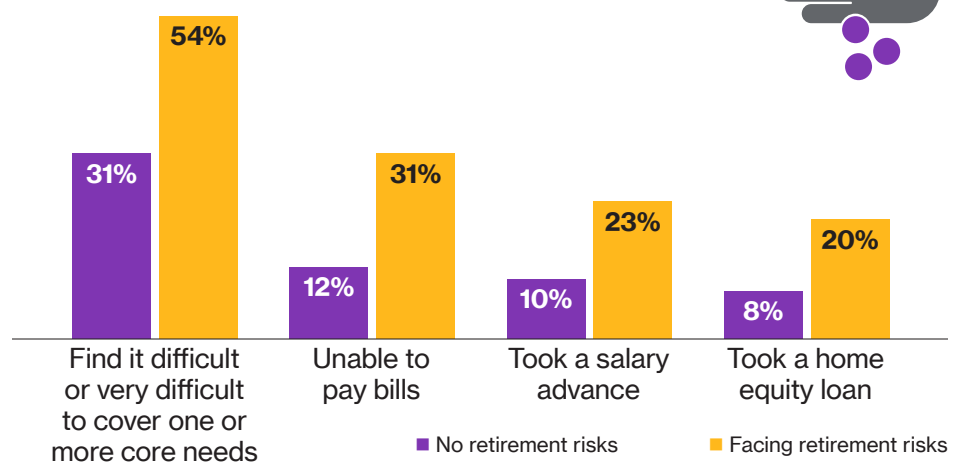
	2010	2019	2022
Important reason to join	<b>25%</b>	<b>36%</b>	<b>47%</b>
Important reason to stay	<b>41%</b>	<b>48%</b>	<b>60%</b>



**6 in 10** employees are willing to have a higher amount withheld from their paycheck for:



## Employees facing retirement risk are more likely to make short-term financial decisions that may undermine long-term financial security



## Unrealistic expectations?

**Half** of employees under age 50 expect to retire before age 65

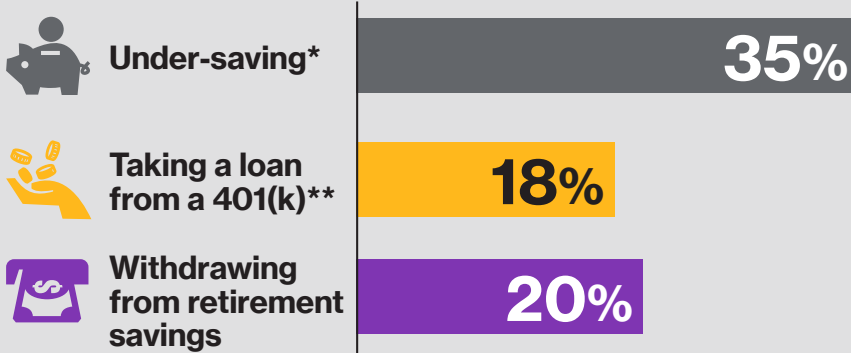


Yet almost **3 in 5** employees under age 50 face at least one retirement risk



Roughly **3 in 10** employees expect to work to age 70+ or to never stop working

## Half of employees face key risks to their retirement security



\*Saving 5% of income or less for retirement and wanting to save more  
\*\*Employees with a defined contribution plan only

**Employees who are more likely to suffer retirement risks:**



## Actions you can take now!

- Identify ways to help employees struggling with day-to-day finances, for example, by facilitating savings and investment options directly from pay, providing access to debt management services or allowing employees flexibility to use retirement contributions for other needs.
- Ensure employees have access to retirement apps to monitor their retirement accounts. About one in five employees already use apps for tracking retirement savings regularly. And those who do are more engaged with their retirement savings and more likely to think their retirement plan meets their needs.
- Consider offering or recommending financial advisor services to employees. Two in five employees would trust an advisor suggested by their employer more than one they found on their own.
- Confirm you are up to date with retirement plan design strategies to support employee savings. Consider what market innovations and legislative opportunities might best support your employees' financial resilience needs.

Source: 2022 Global Benefits Attitude Survey  
**About the survey:** A total of 9,658 U.S. employees from large and midsize private employers participated in the survey, which was conducted during December 2021 and January 2022.