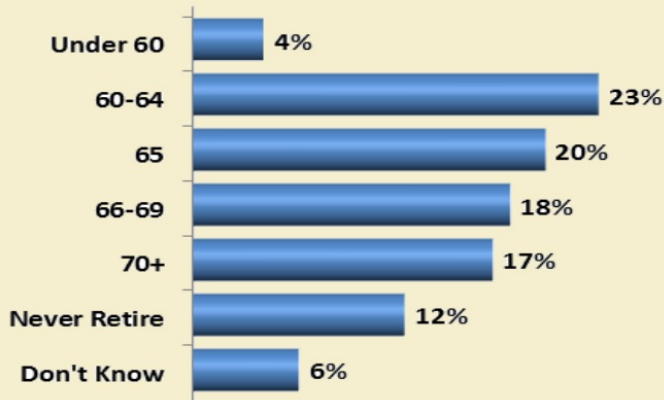


# RETIREMENT

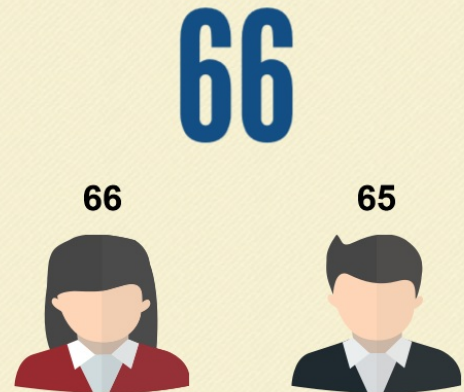
## The Expectations of 50+ Workers



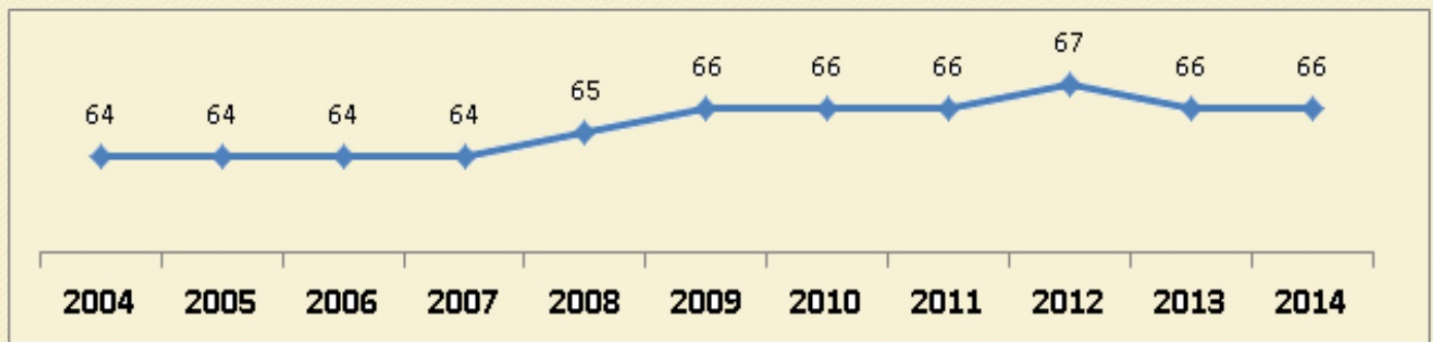
### Expected Age of Retirement



### AVERAGE Expected Age of Retirement



Over the past 10 years, the average expected age of retirement among 50+ workers has increased slightly



### Expected Major and Minor Sources of Income during Retirement

**Social Security**

Major Source for 47%  
Minor Source for 42%

**Employer-Sponsored Retirement Savings Plan**

Major Source for 39%  
Minor Source for 33%

**Employer-Provided Pension or Cash Balance Plan**

Major Source for 33%  
Minor Source for 27%

**Other Personal Savings or Investments**

Major Source for 28%  
Minor Source for 36%

**Individual Retirement Account (IRA)**

Major Source for 20%  
Minor Source for 41%

**Working in Retirement**

Major Source for 47%  
Minor Source for 42%