

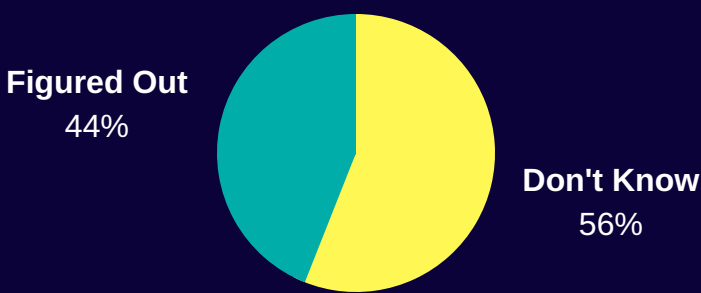


What Does FINRA Tell Us About the Financial Capability of Americans and Retirement?

FAST FACT

01

A MAJORITY OF AMERICANS HAVE NOT DONE MUCH RETIREMENT PLANNING.

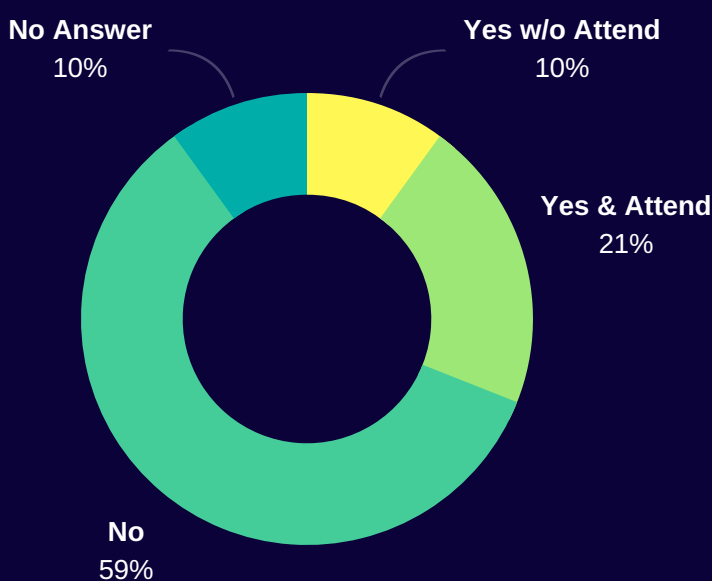


Fifty-six (56) percent of respondents have not tried to figure out how much they need to save for retirement.*

FAST FACT

03

WAS FINANCIAL EDUCATION OFFERED BY A SCHOOL OR COLLEGE YOU ATTENDED, OR A WORKPLACE WHERE YOU WERE EMPLOYED?

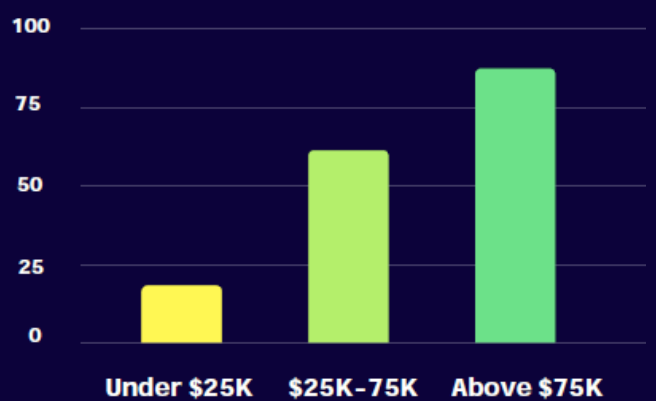


Only 31 percent of respondents report having been offered financial education at school, college, or workplace, and 21 percent say they participated.***

FAST FACT

02

RESPONDENTS WITH LOWER INCOME LEVELS ARE MUCH LESS LIKELY TO BE PREPARED FOR RETIREMENT THAN THOSE WITH HIGHER INCOMES.

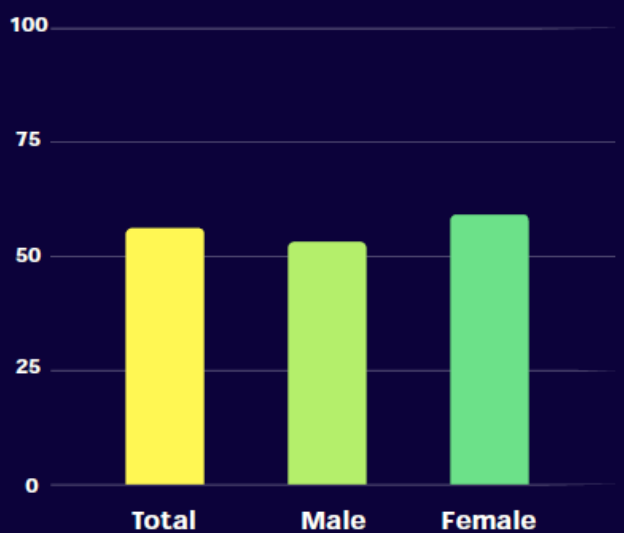


Only 18 percent of respondents with less than \$25,000 have a retirement account, compared to 87 percent with \$75,000 or more income.**

FAST FACT

04

“I WORRY ABOUT RUNNING OUT OF MONEY IN RETIREMENT”



The 2015 NFCS finds that more than half of Americans (56%) are worried about running out of money in retirement.

Women are somewhat more likely than men to be worried about retirement.****

Source: FINRA Investor Education Foundation, "Financial Capability in the United States 2016," July 2016.

*p. 15
 **Ibid.
 ***p. 32
 ****p. 16