



What could having more guaranteed income in retirement mean to you?

Would it mean freedom from worry about running out of money later in life? Would it open up opportunities to travel more or pursue a passion? Be more generous with families and friends? Splurge when we want to?

Our recent nationwide poll of retirees and pre-retirees – conducted in partnership with *Kiplinger's Personal Finance* magazine – reveals the answers to these questions and more.

Take a look at some top poll findings in four key areas:

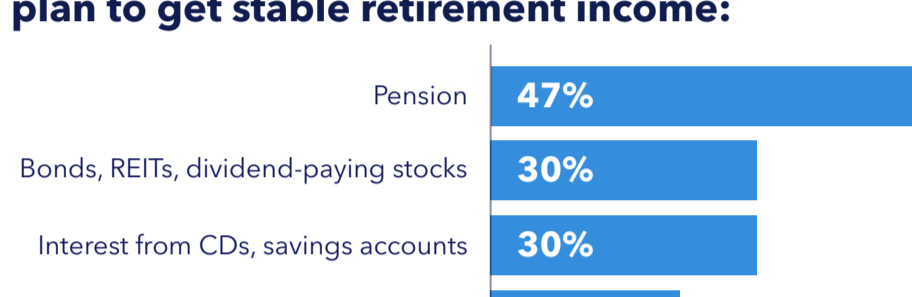


- 1 How much guaranteed income we have
- 2 What we would do with more of it
- 3 Why pre-retirees want more guaranteed income
- 4 The impact of annuities on our well-being

1 When it comes to guaranteed retirement income – like pensions, Social Security and income from an annuity – most Americans want more.

- 75%** Of poll respondents want more than they already have or expect to have
- 79%** Do not currently receive or expect to receive income from an annuity
- 53%** Do not currently receive or expect to receive income from a pension
- 74%** Are concerned that Social Security benefits will be reduced at some point in the future

Beyond Social Security, where do respondents plan to get stable retirement income:



Are You Ready to Live Your Best Life in Retirement? [Use this brief guide to find out.](#)



2 Having more guaranteed income may offer retirees the freedom to worry less and enjoy life more.

Top 5 Retiree Responses

What would you do with more guaranteed income in retirement?

- Travel more
- Give more to family members
- Indulge myself more
- Visit family and friends more often
- Pursue hobbies and interests

What would you worry less about?

- Running out of money
- Inflation
- Covering basic living expenses
- Paying for health care
- Market volatility

What's Your Retirement Personality? [Take this quick quiz to reveal your type.](#)

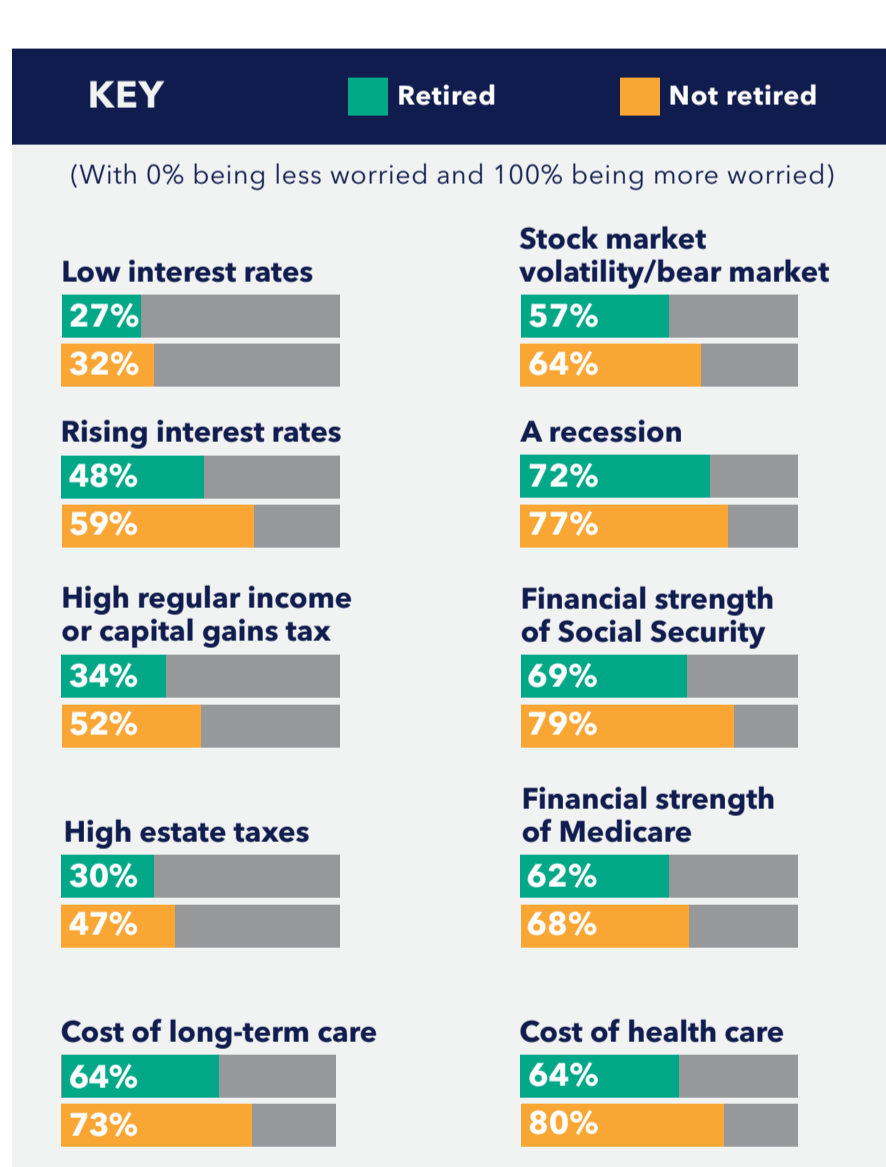
3 Pre-retirees feel less confident about the economy than retirees do.

More than 8 in 10 pre-retirees say they would like additional guaranteed income in retirement – more than they currently expect to have. This desire appears to be driven by the expectation that they may need to work longer than previous generations did.

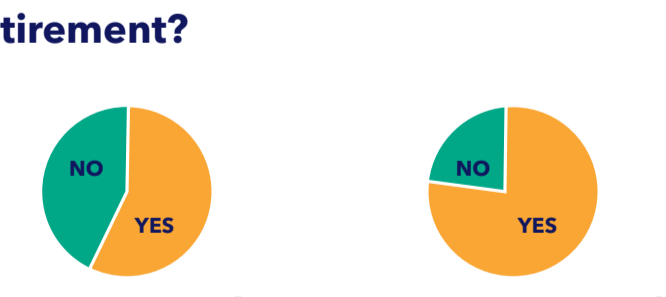
- 61** Average retirement age for retirees
- 68** Expected average retirement age for pre-retirees

Pre-retirees also express a higher level of concern than retirees do across many political and economic measures, which may also contribute to their wish for more stable income.

How worried are you about the following economic issues in retirement?

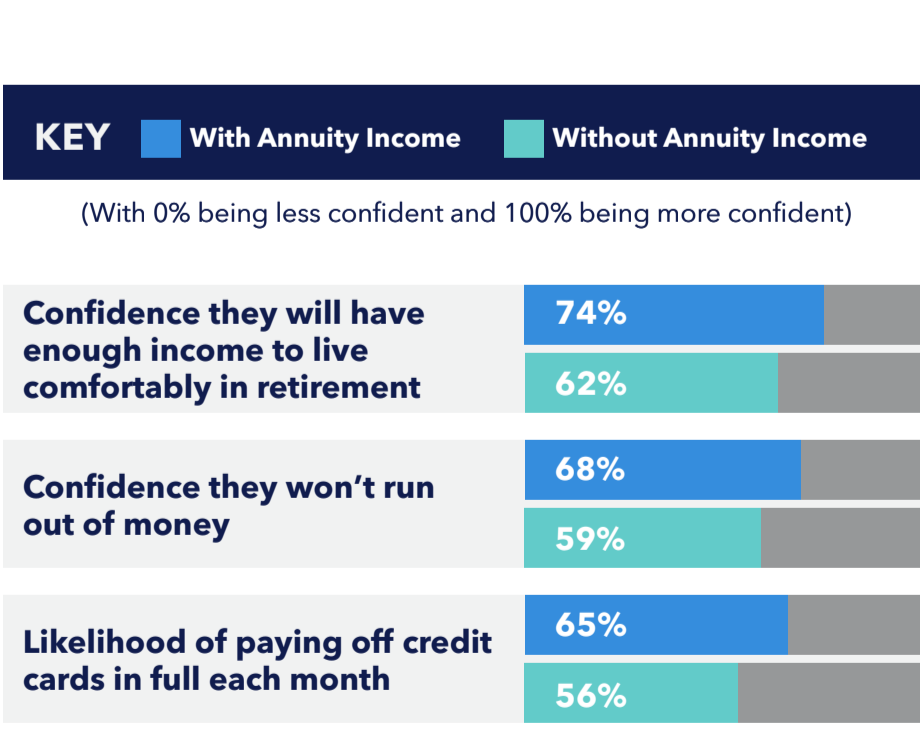


Are you concerned that inflation could cause serious economic hardship for you in retirement?

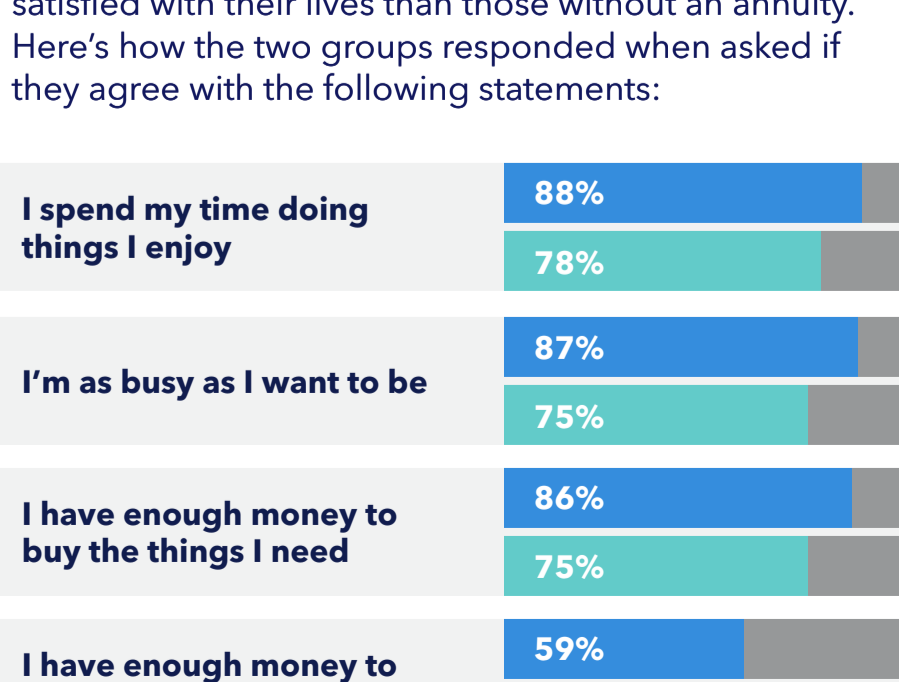


What's Your Risk Tolerance? [Take this short quiz to clarify your thinking.](#)

4 People who have income from an annuity are more likely to express confidence about their financial future.



What's more, among respondents who are already retired, those with annuity income report being more satisfied with their lives than those without an annuity. Here's how the two groups responded when asked if they agree with the following statements:



What Can an Annuity Do for You? See "Annuities 101" to discover more.