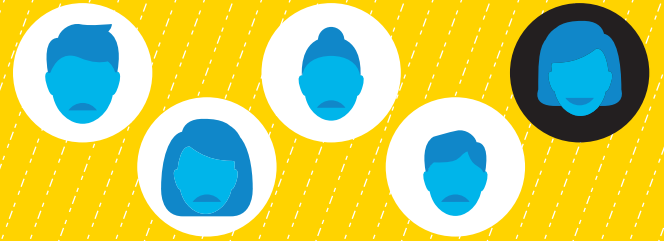


Americans: Trying to Save and Feeling Positive, but Uncertain About Their Finances

Four-in-five respondents are at least somewhat concerned about their ability to save.



Due to financial pressures, only half of Americans save regularly on a monthly basis.



One-in-three Americans has experienced a job change in the past three years.



One-in-five Americans has experienced a major medical expenditure in the past three years.

Not Enough Money, Decreased Incomes, Too Much Debt



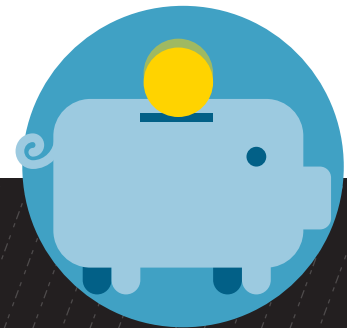
NEARLY HALF AGREE

“I don’t always have enough money left over to save after bills”
(48%)



ONE THIRD AGREE

They have had a significant decrease in household income
(35%)



ONE THIRD AGREE

They have too much debt to pay off and cannot save money
(34%)

Segment Breakdown

CONCERNED STRIVERS



(27% of respondents)

- Concerned Strivers have high incomes, but still struggle to make ends meet due to financial demands, including mortgage debt, credit card debt and college payments.
- Nearly all place a high importance on saving, but are concerned with their ability to save.
- About half save money on a regular basis.
- Nearly 7-in-10 have access to an employer-sponsored retirement savings plan.

CONFIDENT SAVERS



(22% of respondents)

- Confident Savers began saving for retirement around 25 years old.
- Saving money is a top priority and they save money regularly on a monthly basis.
- They feel confident about their financial future and retirement savings goals, and feel well prepared to make investment decisions.
- Nearly 8-in-10 have access to an employer-sponsored savings plan.

STRETCHED WORRIERS



(26% of respondents)

- Stretched Worriers are most likely to report being anxious about their financial futures.
- They have been saving for retirement since age 35, on average.
- This is the only segment where staying current on bills is a higher priority than saving.
- Four-in-10 have access to an employer-sponsored savings plan.

TENTATIVE SAVERS



(24% of respondents)

- Tentative Savers skew older than Concerned Strivers, but have similar levels of income.
- Almost 8-in-10 save regularly on a monthly basis, but are still concerned about their ability to save.
- Nearly two-thirds are not confident they are saving enough for retirement.
- Seven-in-10 have access to an employer-sponsored retirement plan.