

According to a recent survey of adults 40-59, conducted by the AARP and the Ad Council\*:

## We're Facing a Retirement Savings Shortfall

Approximately **2 in 5 households** have no retirement assets saved at all\*\*



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Almost half of people **don't feel confident**

when it comes to saving for retirement



## We Have Money Smarts...

92%

of people report using money-saving strategies such as

- comparison shopping
- clipping coupons
- signing up for a customer rewards program



97%

of people surveyed have accomplished a significant financial goal, such as

- buying a car
- buying a home
- paying off a student loan or mortgage

## We Aren't Applying Our Know-How to Retirement

45%

Nearly half would **rather see the dentist** than a financial advisor



40%

would rather **save for a vacation** than save for retirement

Nearly **1 in 4** haven't completed at least one commonly recommended retirement saving action, such as:

- Increase contributions to retirement savings each year
- Put all or a portion of a raise, bonus, or any extra income into retirement savings
- Set up automatic paycheck deductions that go straight into retirement savings

## How Would You Feel if You Were On Track?

Taking steps to increase your confidence about saving for retirement could have a positive impact in many areas of your life.

People say feeling more confident about saving for retirement would help them feel...

less stressed

54%

happier knowing they are taking care of their family's future

46%

more confident tackling other goals/challenges in life

38%

better emotionally and physically

36%

## A More Financially Secure Future is Possible



### Earn money during retirement

- Make a list of hobbies and skills that could be a source of income
- Look into seasonal retail work



### Put your retirement first

- Have a conversation with your family about changing priorities
- Make a timeline for your children's financial independence



### Autosave for retirement

- Annually increase your contributions to retirement savings, even by 1%
- Contribute enough to your employer-sponsored retirement plan to maximize company match

GET ON TRACK WITH TIPS AT

[AceYourRetirement.org](http://AceYourRetirement.org)

**AARP**  
Real Possibilities

**Ad Council**

\*Source: AARP/Ad Council survey, 2017. Conducted among employed people age 40-59 with HHI of \$40-\$99K

\*\*Source: Among households headed by people age 55-64; source: NIRS analysis of 2013 Survey of Consumer Finance [http://www.nirsonline.org/storage/nirs/documents/RSC%202015/final\\_rsc\\_2015.pdf](http://www.nirsonline.org/storage/nirs/documents/RSC%202015/final_rsc_2015.pdf)