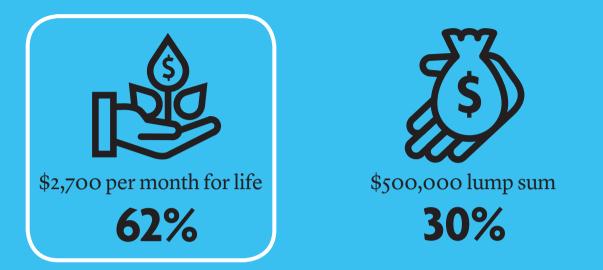


Preparing employees for lifetime income

Lifetime income or a lump sum at retirement?¹

Americans² choose lifetime income



Employees need help



Accessing lifetime income options

Only 32% of Americans say their retirement plan offers an option for a monthly payment for the length of their retirement.



Saving more

73% of Americans are saving nothing, don't know how much they are saving or are saving less for retirement than what most experts recommend (10% to 15% of income).



Knowing how much retirement income they will need

Only 24% of Americans think they will need at least 70% of their preretirement income— 70%-100% is what experts recommend.



Generating lifetime income

Nearly two-thirds (60%) of Americans are concerned about running out of money in retirement, yet only 13% have purchased an annuity.

Click here to learn more about how you can help your employees pursue income for life.

 Non-retired survey respondents were asked: If you retired today and had a choice between getting a \$500,000 lump sum or \$2,700 a month in income for life, which would you choose?

2. Please note: Americans refers to non-retired individuals.

The 2017 TIAA Lifetime Income Survey was conducted by KRC Research from August 3 to 14, 2017, via an online survey among a random sample of 1,000 American adults age 18 or older.

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