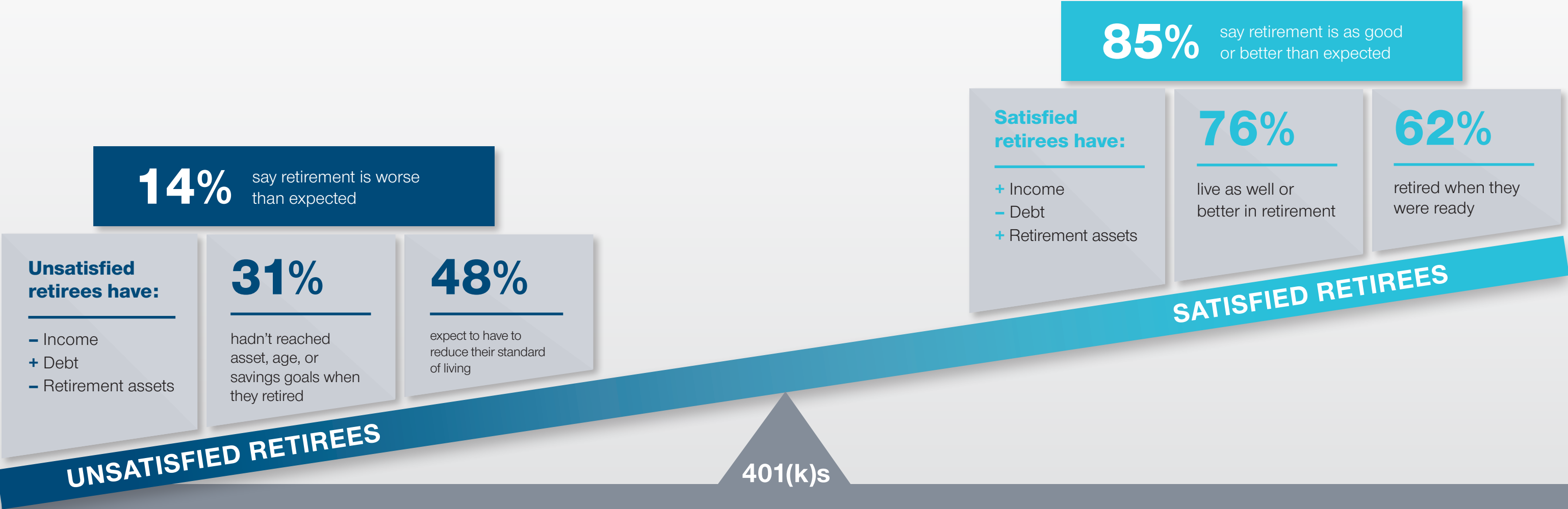




# What makes retirement satisfying?

Finances, standard of living, and personal control are primary drivers of retiree satisfaction.



**Access remains limited**

**36%** of workers don't have access to the defined contribution (DC) system

**But 401(k)s work**

**72%** retire ready when they've had access to the DC system for 20+ years<sup>1</sup>

**Encourage workers to use them**

**PLAN DESIGN**

- Auto-enroll at 6% default deferral
- Auto-escalation to a 15% savings rate

**COMMUNICATIONS**

- Health care costs
- When/how someone retires
- Post-retirement employment
- Causes of unsuccessful retirements