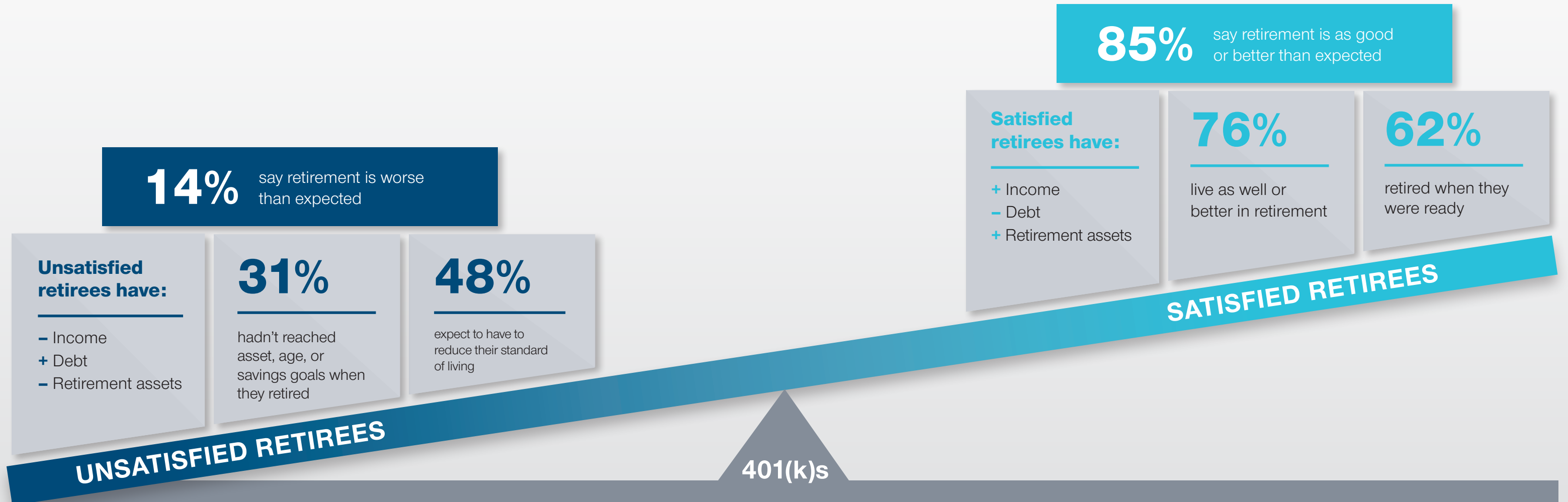




What makes retirement satisfying?

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+ years¹



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