



Retirement Behavior Index™

Connecting today's behaviors to confidence in tomorrow's retirement

For years, employers have sought to improve their workers' financial wellness and well-being by offering programs focused on improving employees' budgeting, debt management, and ability to set and achieve financial goals, such as saving for retirement. Financial wellness programs are popular and needed, but their long-term effect is often difficult to measure.

That's why T. Rowe Price developed the Retirement Behavior Index to assess how people's day-to-day financial behaviors align with the goals they set for themselves and, ultimately, their progress toward retirement.

Assessing Financial Wellness

To measure an employee's financial wellness, we developed a three-part framework. Each part is built on responses to a series of questions and weighted equally. The result is the Retirement Behavior Index score.

Household Financial Behaviors

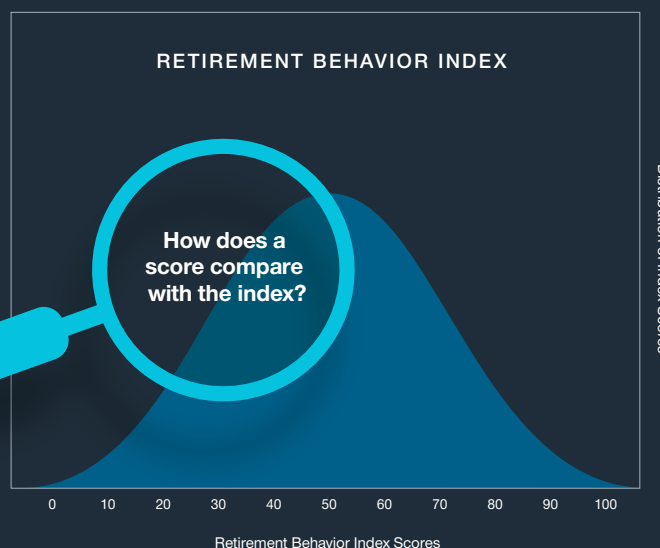
- Paying bills on time
- Sticking to a budget
- Having money left over for savings
- Managing credit

Progress Made Toward Financial Goals

- Saving for retirement
- Paying down debt
- Purchasing a home
- Building an emergency fund

Feelings About Future Retirement

- Maintaining one's standard of living
- Having enough to pay for health care expenses
- Paying for unexpected bills
- Not running out of money



What does the T. Rowe Price Retirement Behavior Index show?

Other financial scores capture how people feel at a single point in time about their personal finances. T. Rowe Price's Retirement Behavior Index goes further.

It measures not only the impact of today's financial behaviors, but also how people balance shorter-term needs with longer-term financial goals. Moreover, we ask whether people's actions today make them feel confident about their future plans to retire.

To learn more, please contact:

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