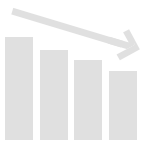


Retirement survey findings



In 2022, F&G completed a survey to learn how Americans are thinking about retirement. The survey results showed that inflation, recession and healthcare costs continue to be top concerns when it comes to retirement.



71% of respondents are worried about a recession



65% of respondents are worried about a rising healthcare costs

4 OUT OF 5 Americans over age 50 are worried about inflation in retirement

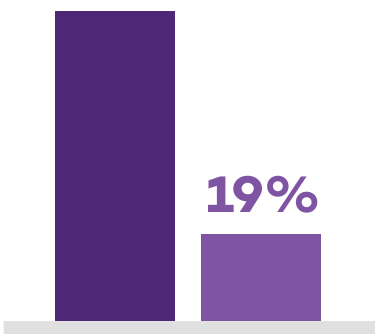


76% of retirees are worried about inflation



84% of pre-retirees are worried about inflation

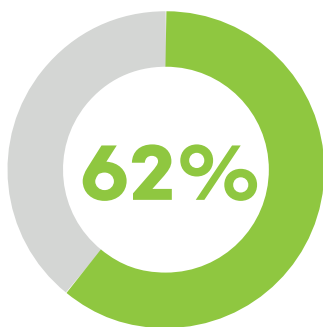
67%



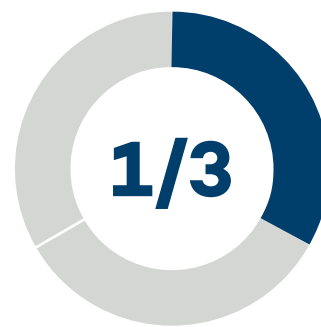
67% of respondents say a steady income is the most important objective when making retirement plan financial decisions.

Only **19%** own an annuity, which can provide this type of steady income throughout retirement.

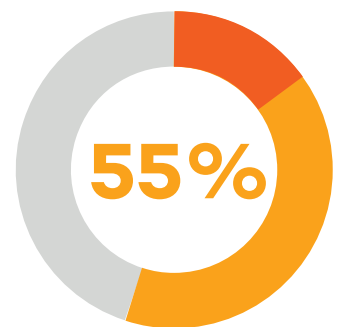
Many Americans age 50+ expect to work in retirement



62% of retirees are changing their budget due to inflation.



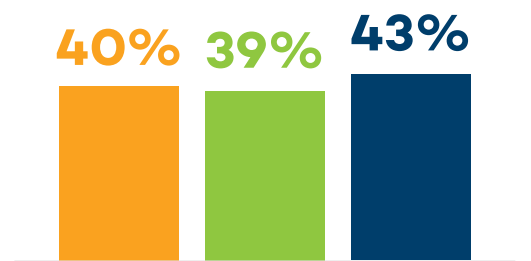
of pre-retirees (**31%**) say it's unrealistic for them to retire without working at least part time.



55% of pre-retirees expect to work in retirement to cover day-to-day expenses vs. just **15%** of retirees.

Why do respondents expect to work in retirement?

- Need the money
- Would like to have more financial options and larger safety net
- Enjoy the social aspect of working part time



For more information on the study visit

fglife.com/research.html

¹ The survey was fielded from April 25 to May 6, 2022, among a demographically balanced nationally representative sample of 1,266 U.S. adults 50 years of age and older who have sole or shared financial decision-making responsibility for their household, are retired or plan to retire, and own financial products valued at \$10,000 or more.