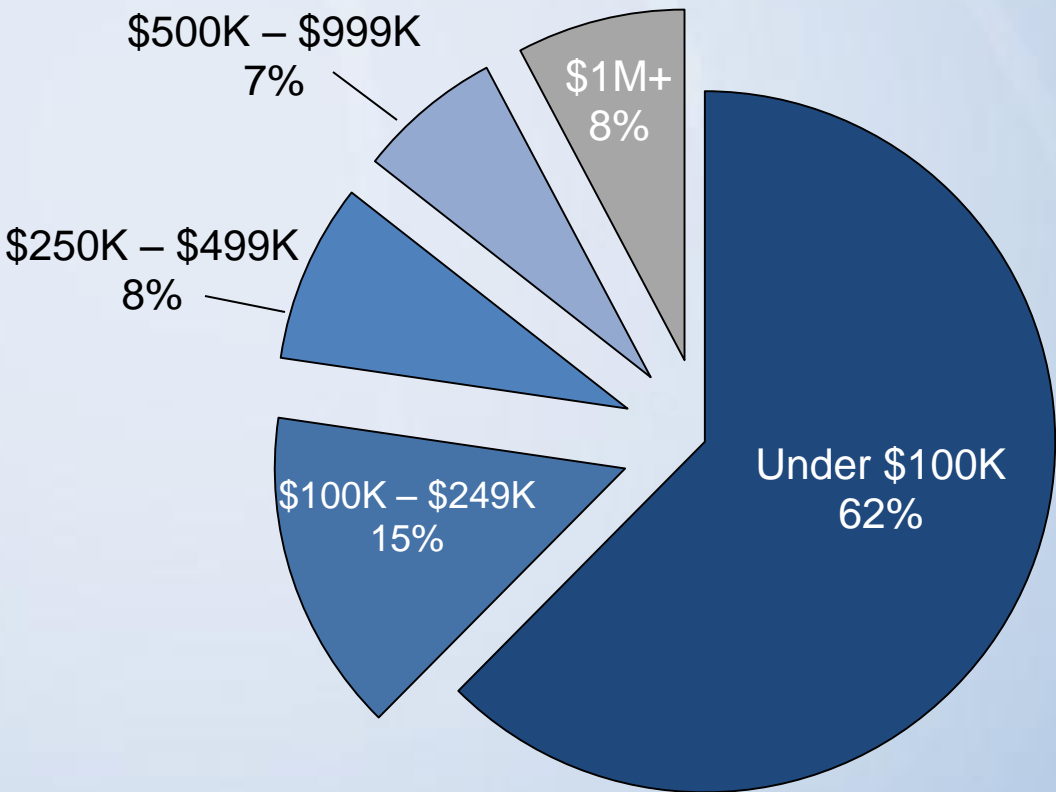


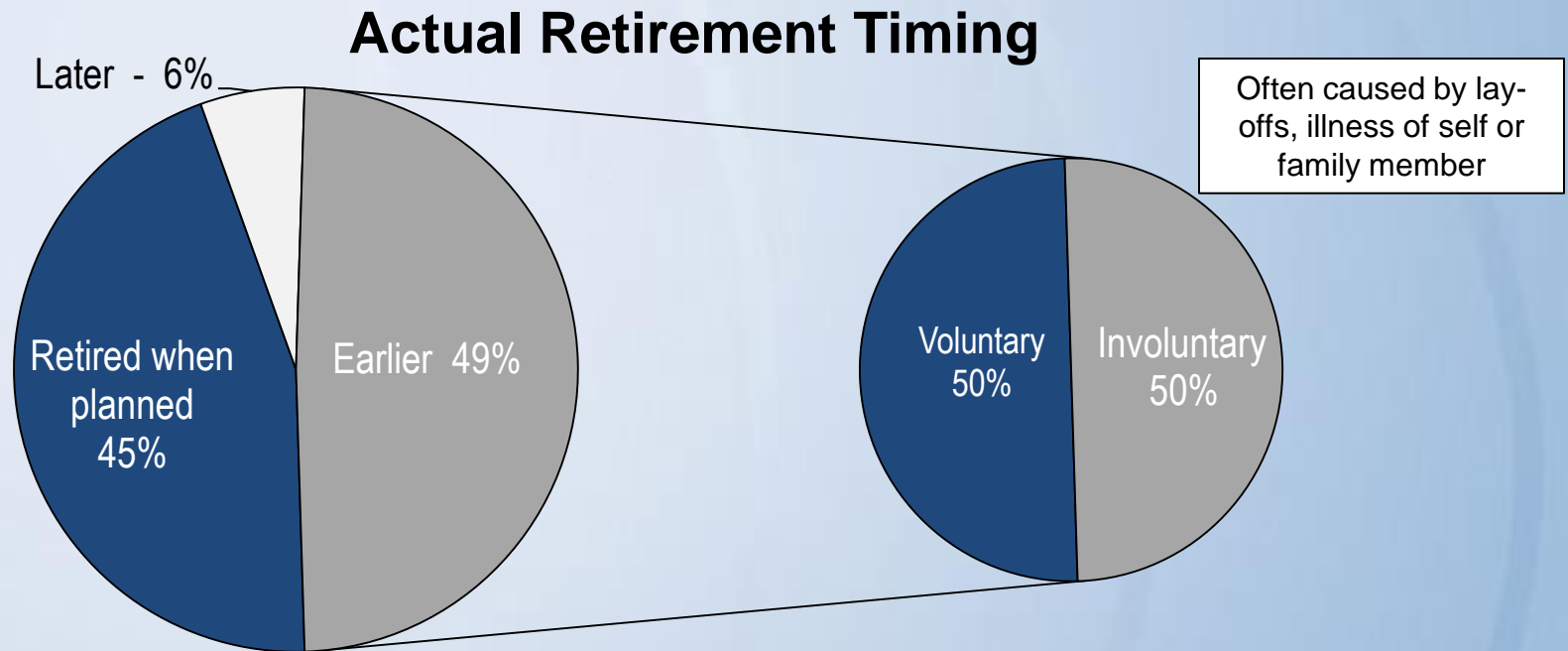
Over half of pre-retiree households have less than \$100,000 in financial assets.



Percent of Pre-retiree Households by Financial Assets Level

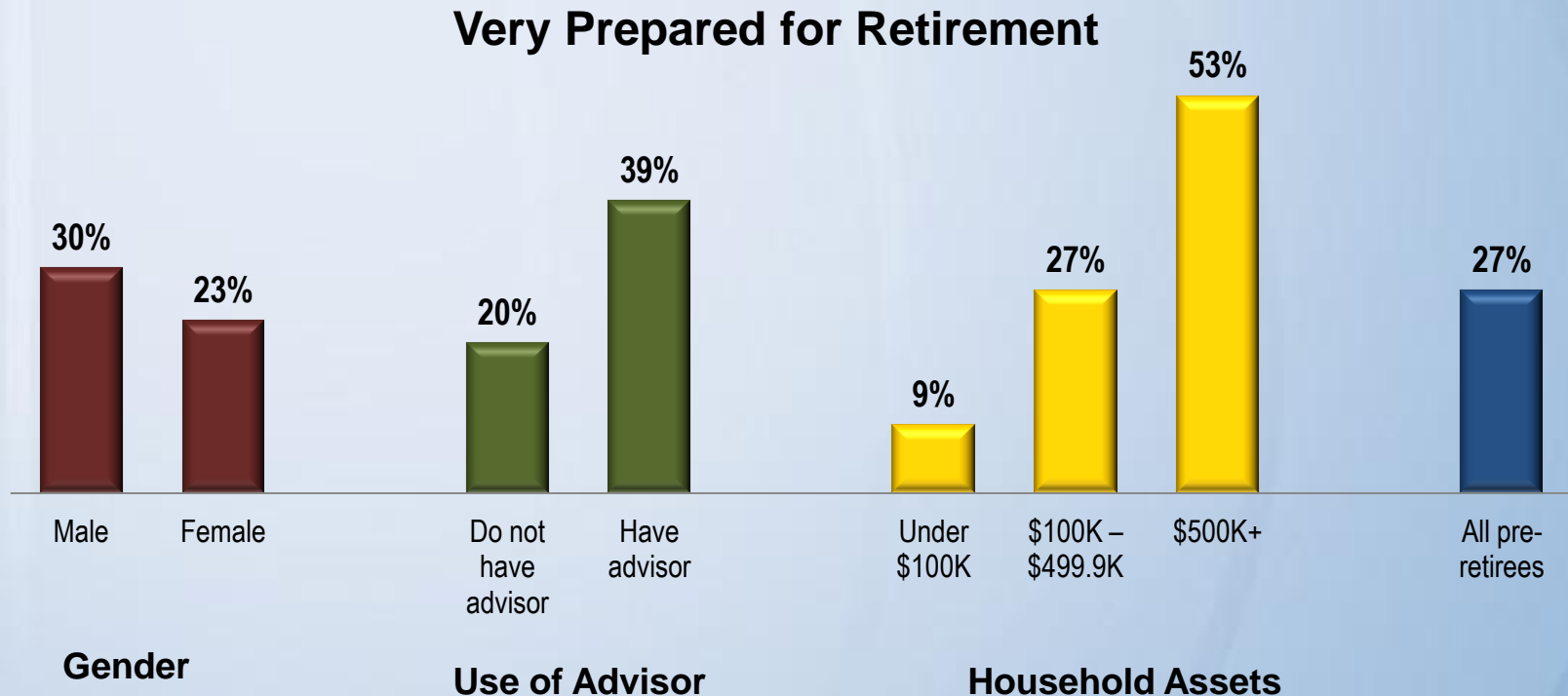
Source: LIMRA, *The Pre-Retiree Market: Surveying the Landscape*, 2012.

Almost half of current retirees retired before they planned — half involuntarily.



Pre-retirees need to plan for retirement accepting that they may have to retire **before** they want.

Men, those with advisors, and wealthier pre-retirees are more likely to say they are very prepared for retirement.



Source: LIMRA, *The Pre-Retiree Market: Surveying the Landscape*, 2012.

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