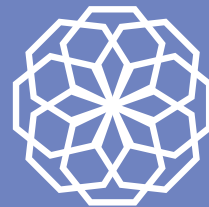


# RETIREMENT READINESS

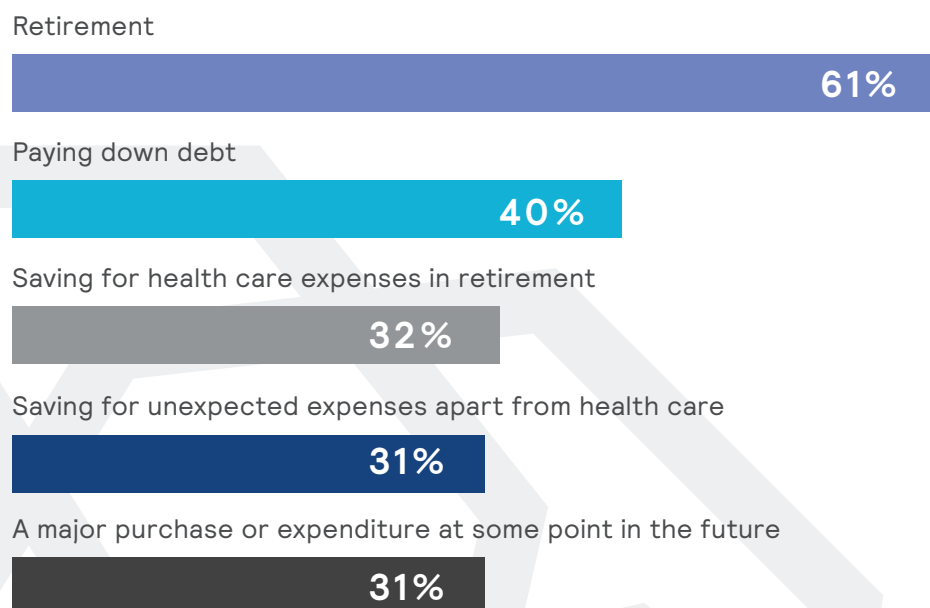


## SAVINGS FOCUS

Retirement remains US workers' top savings objective, Mercer's research shows, followed by debt reduction, but saving specifically for health care in retirement is emerging as a separate but important savings objective.

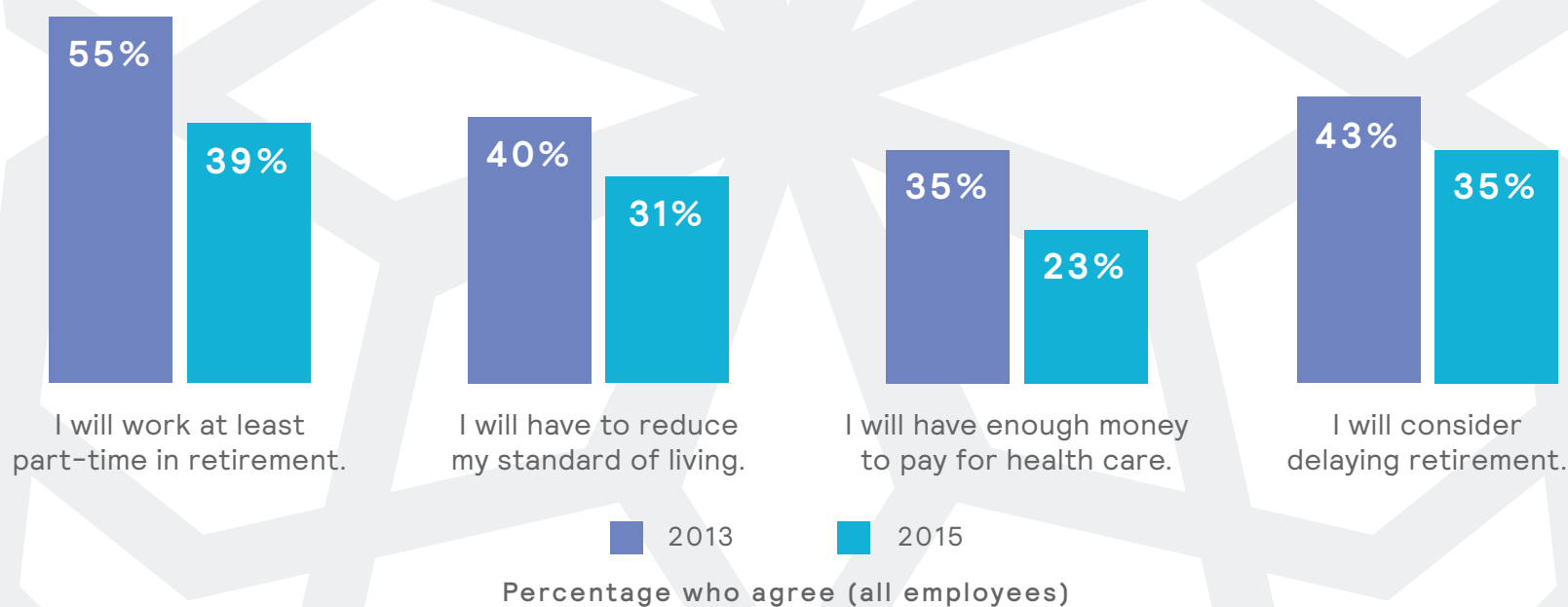
Source: Mercer's 2015 Inside Employees' Minds™ Survey

Percentage of US employees who identify the following as a major savings objective (all employees)



## RETIREMENT EXPECTATIONS

Expectations for retirement shift from year to year, largely reflecting economic trends and employee savings rates. Compared to two years ago, employees are more optimistic about many aspects of retirement.



Source: Mercer's 2015 Inside Employees' Minds™ Survey

## FINANCIAL WORRIES

# 25%

of US workers say their biggest financial worry is **keeping up with monthly expenses**, but **19%** say it's saving enough for retirement.

Source: Mercer's 2015 Inside Employees' Minds™ Survey

## TAKING RESPONSIBILITY

# 69%

of US workers say they – not their employer or the government – have primary responsibility for providing an **adequate and secure income in retirement**.