Employees seek the confidence of pension-like income in workplace retirement plans.

According to a recent Nationwide Retirement Institute® survey of plan sponsors and workers nearing retirement, dramatic shifts in the economy and the markets have many workers worried about their financial futures—and more interested in having access to pension-like retirement income in their employer-sponsored retirement plans.

What retirement concerns are affecting workers the most?

When planning for retirement income, it’s not surprising to see the most common concerns focus on income security, rising expenses and threats to savings.

65% Cost of health care
62% Inflation and the rising costs of living
59% Social security not being there
55% A recession just before retirement
53% Impact of market volatility on retirement income

Workers have current financial concerns too, including repaying student loan debt, which are also affecting their ability to save for retirement.

Economic insecurity has many workers delaying retirement.

24% of workers expect to retire later than originally planned.
9% of workers expect they’ll never be able to retire.

Employers are seeing the impact of delayed or cancelled retirements.

Among retirement plan sponsors:
39% report an increase in employees leaving for other companies that offer better benefits over the past year.
61% say employers are concerned about delayed and cancelled retirements.

How can employers help workers get more confident about retirement?

Among workers, these features would help increase confidence in their retirement plans:
55% Guaranteed income
51% Income protection from market volatility

73% of retirement plan participants wish their plans offered pension-like retirement income streams.

Nationwide is committed to helping more workers realize the goal of a brighter financial future. This is why we offer an innovative suite of protected retirement income solutions that can be offered within workplace retirement plans. These investment options can help by simplifying investing, building confidence, and promoting greater financial security in retirement.

Learn how to help retirement plan sponsors and participants understand the benefits of protected retirement income with solutions from Nationwide.

Retirement plan financial professionals: Click here
Retirement plan sponsors: Click here

Retirement plan financial professionals and retirement plan sponsors are advised to consult their financial or tax professionals while considering the information presented. The information presented is not intended to provide tax, legal, or investment advice.

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