With retirement planning, Americans lean toward protecting finances over building wealth.

As rising costs and economic uncertainty reshape the American Dream, many Americans are prioritizing financial stability and protection over growth and wealth accumulation.

The first-ever Nationwide Financial Growth & Protection Index, powered by the Nationwide Retirement Institute, scored American consumers at 54 on a 100-point scale, indicating people are leaning more protection-oriented.

Growth-Oriented
More willing to pursue upside

Score **54**

Protection-Oriented
Prioritizes security & predictability

For professionals like you, insights from the index can help you modernize the retirement plans you advise, balancing not only the need for protection but also the importance of long-term growth.

Americans tackle today's financial challenges with a positive outlook.

A majority of Americans feel it's harder to get ahead financially compared to older generations.

84% say the American Dream is now more about financial stability than building wealth.

But many people are also being proactive with their current finances and staying optimistic about the future.

70% believe they can significantly improve their financial situation over the next five years.



Despite the positive outlook, gaps exist between preparation and reality.

Americans are optimistic about their retirement and are poised to take action. But there's a potential gap between the financial future Americans expect and their plans to achieve it.

24% of investors have products or strategies designed to reduce market risk in retirement.

Only 22% took steps to plan retirement income in the past year.



For retirement security, connect the dots between planning and action.

When it comes to planning for retirement, most people want the security of steady income, and you can give it to them.

More than **8 in 10**

(81%) say they prefer a guaranteed, predictable retirement income stream over higher-growth investments...

Planning for growth and protection are both important when helping savers realize their financial goals through different economic cycles. You can structure these dual objectives in retirement planning, using resources and solutions from Nationwide for support.

Modernize the retirement plans you advise to help prepare for long-term financial security.

Nationwide® is on your side

The Nationwide Financial Growth & Protection Index research was conducted online in the United States among 2,000 adults age 22 and older. The survey was fielded May 1–14, 2026. All statistics represented are sourced from this survey. Respondents were nationally representative by age, gender, race/ethnicity, region, employment status and income level. The Index measures how consumers balance financial growth and financial protection by evaluating responses across three dimensions: mindset, actions and confidence. Individual pillar scores were weighted and combined to produce an overall Index score ranging from 0 to 100, with lower scores indicating a stronger growth orientation and higher scores indicating a stronger protection orientation.

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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Guarantees are subject to the claims-paying ability of the issuing insurance company.

Provisions of these options may vary based on plan selection and/or by state regulation. These investment options may not be available in all states.

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