

Retirement Survey & Insights Report

DIVING DEEPER INTO THE FINANCIAL VORTEX

Challenges Women Face Saving for Retirement

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Introduction

Retirement Survey & Insights Report 2023 explored the ongoing impact of the Financial Vortex on working and retired populations. In this supplemental report, Challenges Women Face Saving for Retirement, we delve further into the retirement trends for men and women. We explore the headwinds to better understand how they can impact the ability to successfully prepare for retirement, particularly placing emphasis on women saving for retirement.

- **Income Differences**, potentially compounding over a lifetime, can result in significantly lower retirement savings for women.
- **Family Care** can cause career breaks and result in lost income and benefits, while possibly impacting long-term earning potential, career progression and retirement savings.
- **Part-Time Work** can be an effect of caregiving often resulting in lower wages, fewer benefits, and less access to employer-sponsored retirement plans.
- **Expectancy of a Longer Life** for women means on average they need to stretch their retirement savings over a longer period. This increased longevity requires more substantial savings to cover healthcare costs and living expenses in retirement.
- **Social Security's** design often does not account for part-time work and career breaks, which can lead to lower benefits and pension income.

Despite these factors, we believe there is room for optimism. Our 2023 data shows a marked improvement in the retirement outlook of working women respondents, including (i) lower reported stress managing savings, (ii) higher reported confidence in their ability to meet their retirement goals and (iii) an increase in reported savings relative to the prior year.

To address the unique challenges that women can face, a multifaceted approach may be able to help. Addressing retirement benefits for part-time workers, financial education, and personalized solutions, for example, can all be important steps.

Key Findings

1 Caregivers Face Greater Impact from Financial Vortex; Men Respondents Providing Greater Support

Caregiving continues to be key challenge as 40% of working women reported leaving their job for caregiving needs (childcare and eldercare), and 21% reported leaving a full-time job for part-time work to provide caregiving. Given the increasing needs and cost of care, caregivers report significantly higher impact from competing financial priorities. That said, male respondents report increasingly leaving the workforce and/or switching to part-time work to contribute to caregiving responsibilities.

2 Financial Vortex Continues to be a Challenge; However, Women Reported an Improvement From Last Year's Study

The improving macro environment had a positive influence on our female respondents as they reported less of an impact on their ability to save for retirement year over year. Interestingly, the opposite was true for male respondents.

3 Women More Impacted by Lack of Financial Advice

Nearly all respondents (95%) believe financial help is important, but there are differences in the type of help they seek. Women respondents prefer “do it for me” advice resources. For example, surveyed women are more likely to pay a financial advisor to manage their savings, rather than manage it themselves and/or seek periodic advice, compared to surveyed men. The reality is that most savers do not work with a financial advisor and while cost may be a factor, women are twice as likely as men to report that they do not have sufficient savings to work with a financial advisor.

4 Unplanned Retirement Key Risk

Not only do our women respondents tend to retire earlier than planned, but they are more likely to do so for reasons other than they planned (i.e., health reasons, taking care of family member, or loss of job). Early retirement has important implications, including lower confidence in generating income, which can impact how people spend and live in retirement.

5 Guaranteed Income Preferred by Women Respondents

When considering “do it for me” resources, women respondents generally prefer guaranteed income solutions. Given the longer life expectancies that women face, guaranteed income solutions may alleviate some risks that are more difficult to manage.

Methodology and Respondents

METHODOLOGY

We evaluate survey responses from both working and retired Americans to understand the realities of preparing for and living in retirement. Our goal is to identify the financial obstacles women are encountering and the lessons individuals and plan sponsors can apply. *Challenges Women Face Saving for Retirement* includes key findings that we hope will help plan advisors and plan sponsors offer programs that better prepare women for a secure retirement.

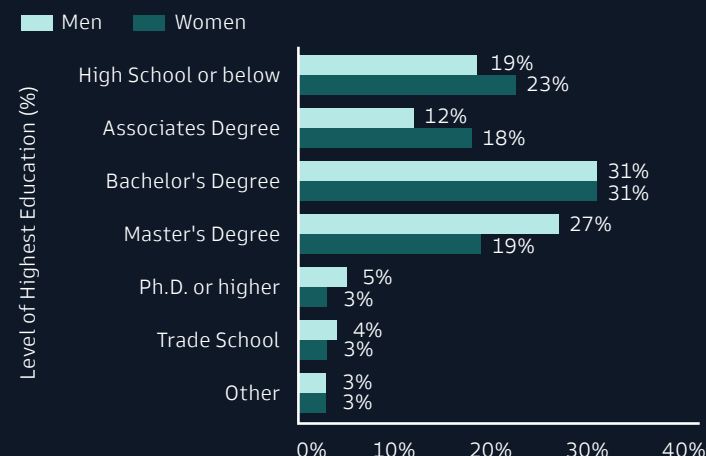
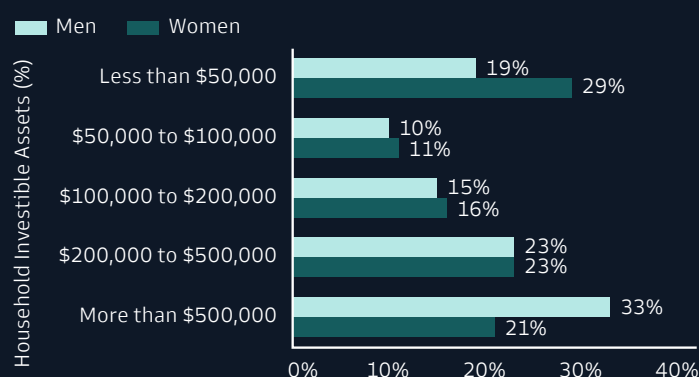
Our findings are from 5,261 individuals surveyed in July 2023 and provide insights from a diverse set of

perspectives, including (i) working individuals (3,673 working individuals, and (ii) retired individuals (1,588 retired individuals) and (iii) gender and generational breakdowns. The survey was completed by 2,402 men and 2,836 women.

This report references prior research we've done in collaboration with behavioral economists at Syntoniq. Syntoniq is a behavioral finance technology company specializing in behavioral analysis.

RESPONDENTS

Industry (%)	Men	Women
Construction & Manufacturing	24%	10%
Education	8%	19%
Financial Services	10%	9%
Health Services	8%	21%
Hospitality (Travel, Lodging, Food Services)	4%	5%
Professional & Business Services	4%	5%
Public Administration	2%	2%
Retail Trade	7%	8%
Information & Technology	18%	8%
Other	24%	21%





THE OUTLOOK OF WOMEN'S RETIREMENT SAVINGS

Women respondents further highlight the unique challenges they face on their journey to retirement. While many factors affect retirement savings success, we focused on the significant role played by family care and part-time work. These factors are especially significant as they may contribute to career breaks which also may lead to lower social security benefits. Combined with women's longer life expectancy and potentially earlier-than-expected retirement, this impact on social security benefits creates deeper disparities and adds extra pressure on personal savings.

In this section, we highlight the impact of these disparities, how retired women report their retirement savings today and key data points that illustrate whether working women are on a similar path.

Women Face Unique Challenges That Contribute to Retirement Savings Disparities

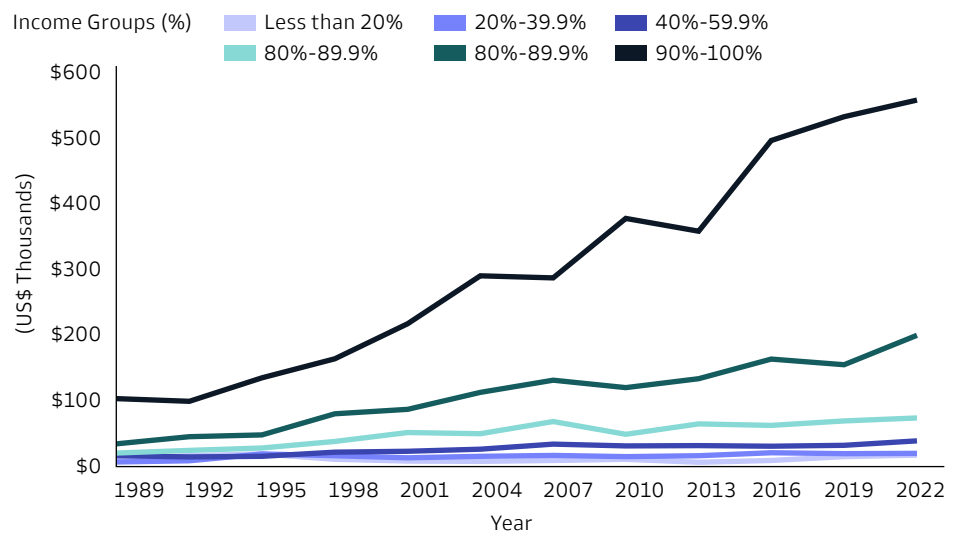
Retirement savings disparities are broadly felt across the US population. Over the last 30+ years, the top 20% of retirement savers have done well, while the bottom 80% have seen limited retirement savings progress.

Within that lower 80% are many demographics, all with their own unique challenges. For women, a variety of challenges can impact their retirement savings growth,

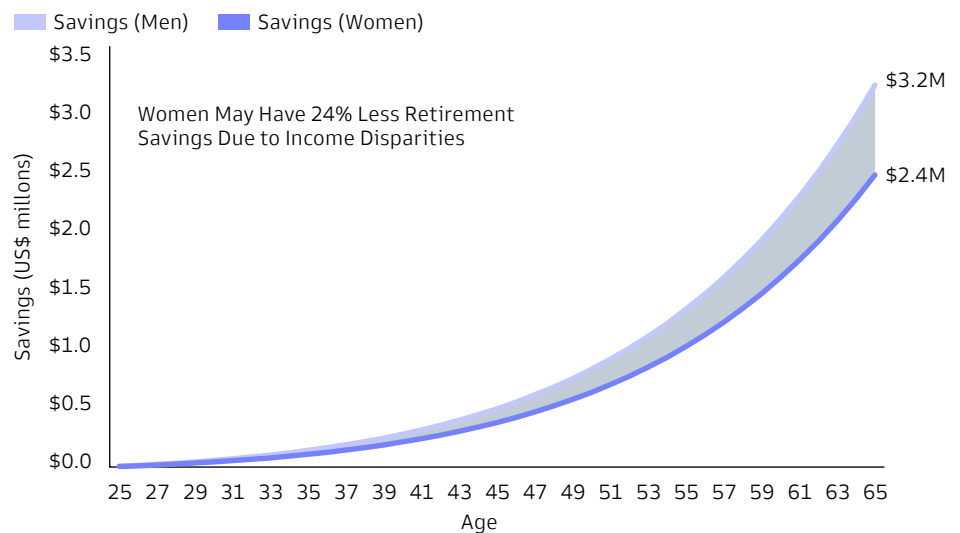
including income disparities, caregiving responsibilities, longer-life expectancies and retiring earlier than planned.

Each of these obstacles can impact women's ability to save and, when taken together, can have cumulative effects. For example, income disparities alone can lead to a 24% shortfall in women's retirement savings.

Median Retirement Savings Disparities by Income Group¹



Impact on Income Disparities on Retirement Savings²



1. Survey of Consumer Finances, Federal Reserve

2. Federal Reserve Economic Data and Goldman Sachs Asset Management. As of February 15, 2023. Calculation based on median weekly earnings for men and women with a bachelor degree and the personal savings rate over a 40-year period.

More Than One Quarter of Retired Women Respondents Report Less Than \$50,000 in Retirement Savings

According to our study, 28% of retired women reported less than \$50,000 in retirement savings and only 44% reported more than \$200,000. In contrast, only 24% of retired men reported less than \$50,000 and 54% reported more than \$200,000.

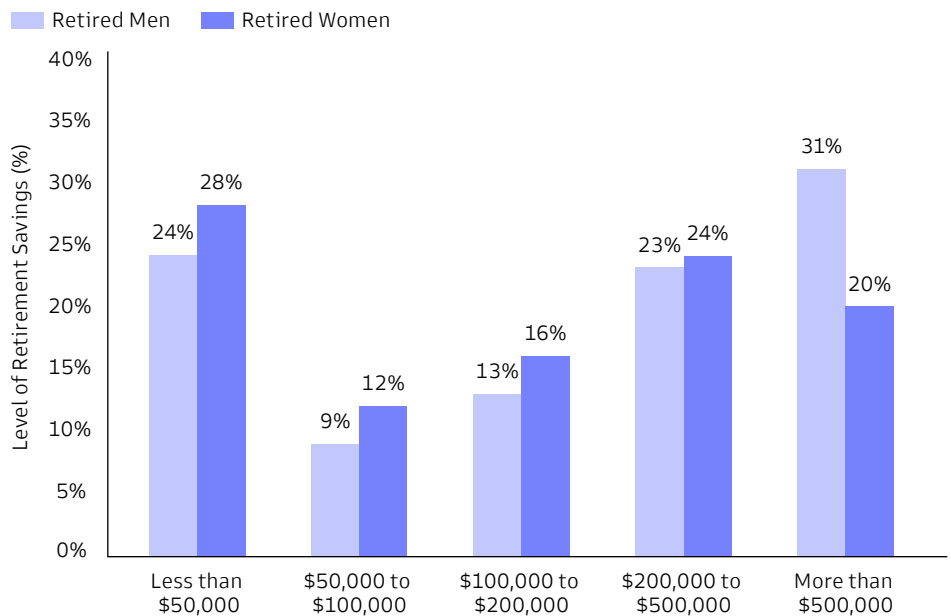
Social Security benefits are an essential part of retirement income strategy. However, according to the Social Security Administration, women on average receive 22% less in Social Security benefits driven in part by pay gaps and part-time work.¹

Assuming a 4% withdrawal rate, \$50,000 in retirement savings provides \$2,000 of income per year. At these levels

RETIRED: **MEN** / **WOMEN**

What is your level of retirement savings?

This includes all 401(k), traditional IRA, Roth IRA, 403(b), 401(a), and 457 accounts.



1. Fact Sheet: Social Security Is Important to Women (ssa.gov)

Three Quarters of Retired Women Report Living on Less Than 70% of Working Income (And One Third Are Dissatisfied)

Many financial advisors suggest saving enough to achieve 70% of working income during retirement.¹ However, few retirees hit that benchmark. Our study shows that 74% of respondents (and 65% of men) live on less than 70% of their working income.

Despite these lower levels, only 30% of women (and 18% of men) report being dissatisfied with this level of income.

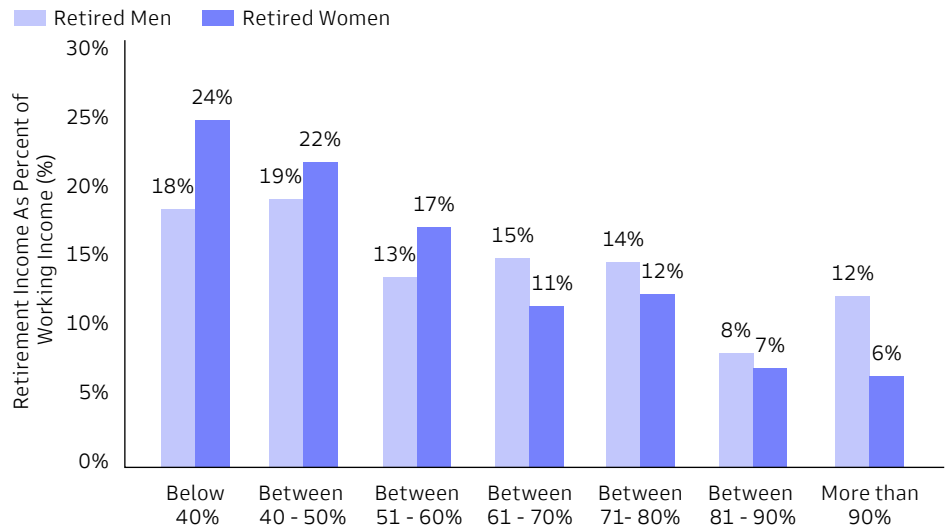
This highlights the deeply personal nature of financial goals. Planning assumptions should be evaluated in tandem with each individual's vision for retirement. To this end, a personalized retirement plan can help provide a unique spending and retirement income strategy to help ensure retirees are comfortable with their retirement lifestyle.

RETIREED: [MEN](#) / [WOMEN](#)

How much total annual income do you receive in retirement (including Social Security) relative to your pre-retirement income?

(i.e., your final annual compensation prior to retirement, such as salary, bonus, etc.)

Please select one.



RETIREED: [MEN](#) / [WOMEN](#)

How satisfied are you with this level of retirement income?

Please select one.



1. Retirement Survey & Insights Report 2022, Goldman Sachs Asset Management.

Women More Likely to Report Actual Reasons for Retirement Are Different Than Planned

While savers may dream of retiring early, early retirement poses a serious threat to financial security. Retiring earlier than planned can have significant consequences on accumulated savings, income and spending. Most men and women respondents plan to retire for typical reasons: e.g., tired of work, sufficient savings, hitting the Social Security eligibility age.

While about half of both men and women respondents report retiring earlier than expected, it is notable that women were more likely to retire for different reasons than they had planned. For example, women are less likely to report they retired because they were tired of working or their savings was sufficient, and more likely to report they retired due to health reasons or job was no longer available.

RETIRED: MEN

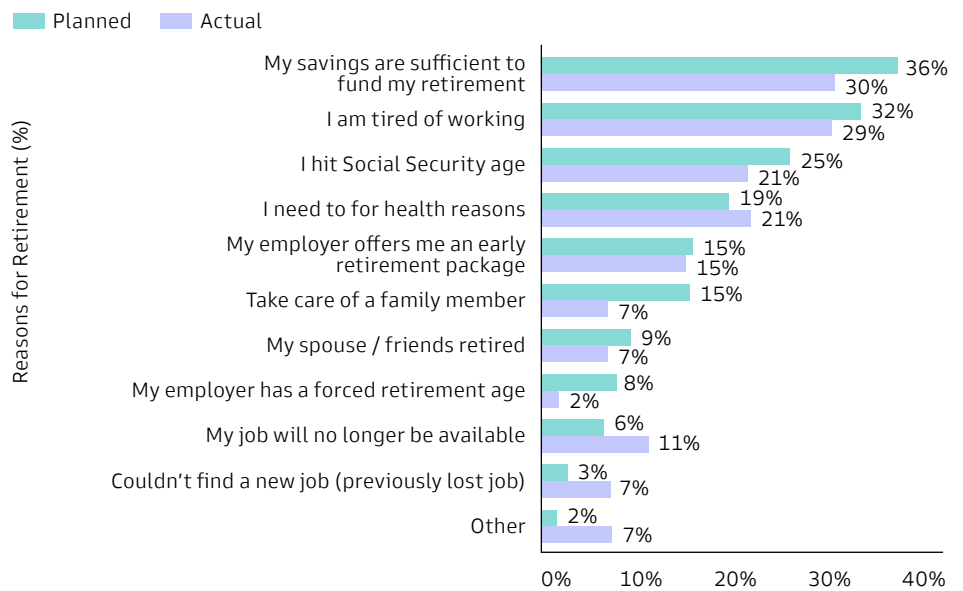
Which of the following are the top reasons that you retired?

Please select up to three.

WORKING: MEN

Which of the following do you think will be the primary reasons you retire?

Please select up to three.



RETIRED: WOMEN

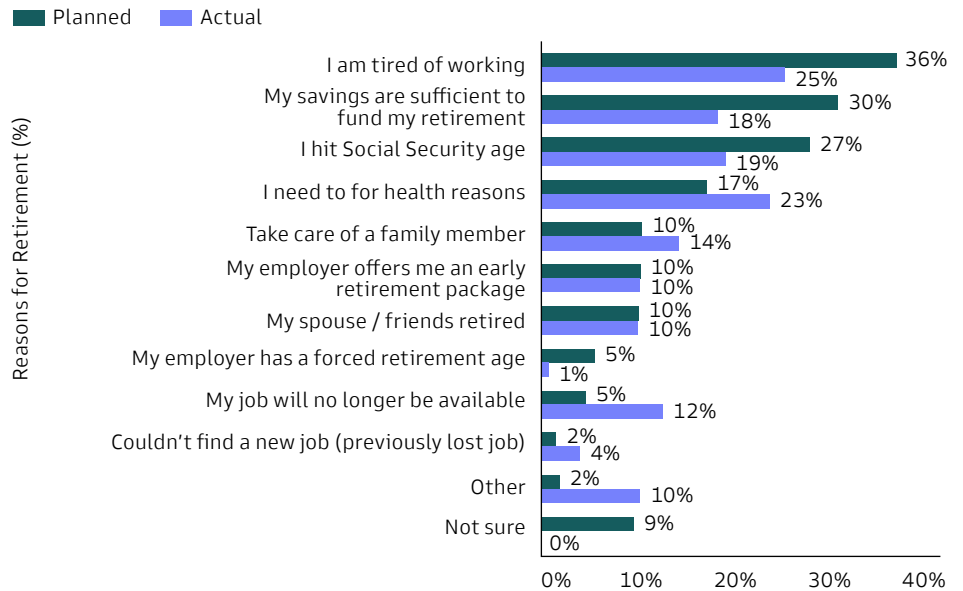
Which of the following are the top reasons that you retired?

Please select up to three.

WORKING: WOMEN

Which of the following do you think will be the primary reasons you retire?

Please select up to three.



Working Women More Likely to Report Their Retirement Savings Are Behind Schedule Than Men

Based on the analysis we conducted with our behavioral finance partner Syntoniq, the responses provided by women respondents suggest they are generally less optimistic about their finances than male respondents.

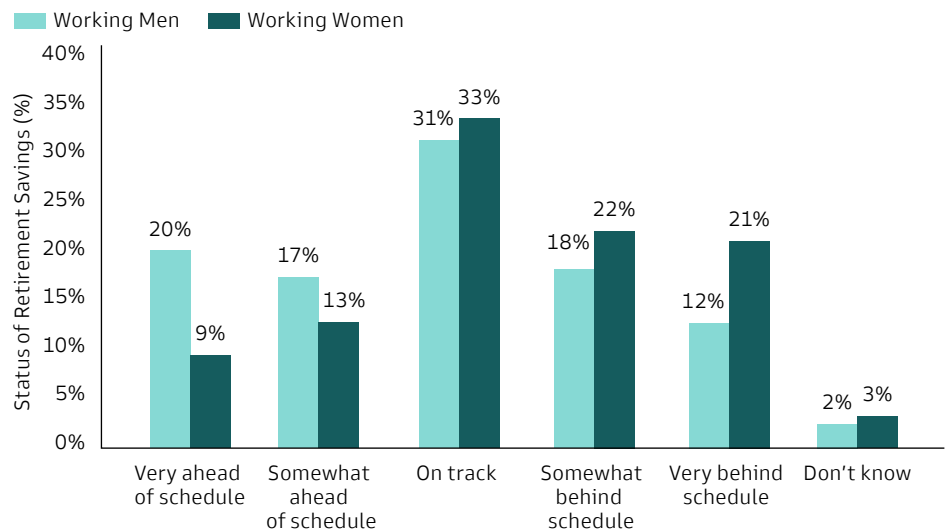
We see potential evidence of this in the data: 43% of working women report that their savings are behind schedule (compared to 30% of men). In comparison, 37% of working men report their savings are ahead of schedule, considerably more than the 22% of working women who report the same.

While women's savings may be behind schedule, behavioral factors can also impact one's perception of their savings progress. This highlights the usefulness of periodically accessing calculators and tools to evaluate one's retirement readiness. These resources can improve confidence about what steps are needed to get savings on track.

WORKING: MEN / WOMEN

Where would you say your retirement savings are for the current year?

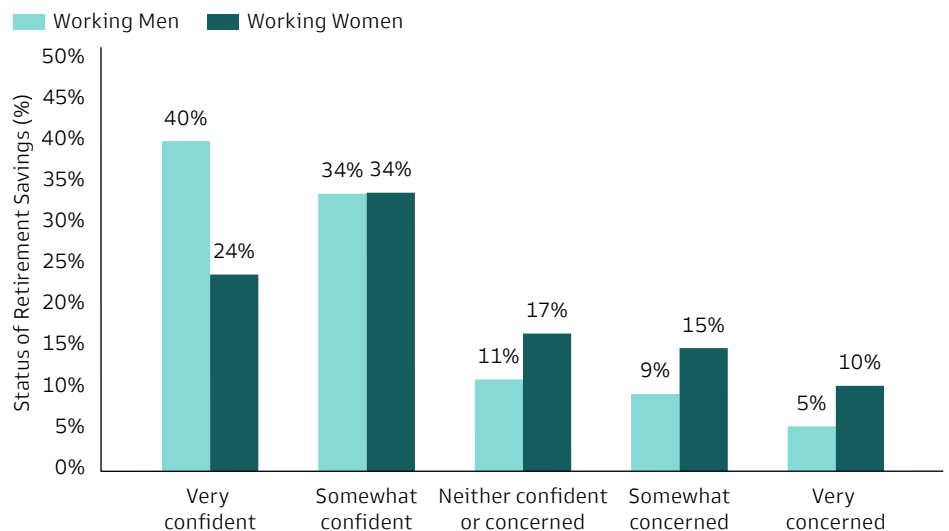
Please select one.



WORKING: MEN / WOMEN

How confident are you that you will be able to meet your retirement goals/needs?

Please select one.



Women Are More Likely to Report Higher Stress Managing Savings (But Less So Compared to Prior Year)

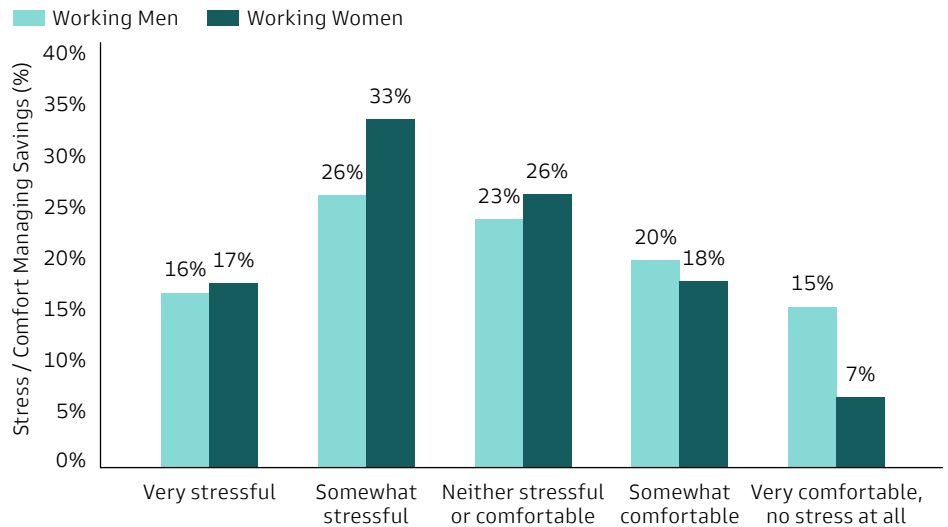
Women respondents generally reported higher levels of stress managing their savings than men respondents (50% compared to 42%). However, women reported lower stress level and increase confidence compared to our 2022 survey. The percentage of women respondents who

reported that managing retirement savings is stressful declined from 63% to 50% year-over-year. Of course, while it is important to see the positive development, it is still significant that half of surveyed women report feeling stress managing their savings.

WORKING: MEN / WOMEN

How much financial anxiety or stress do you feel managing your retirement savings?

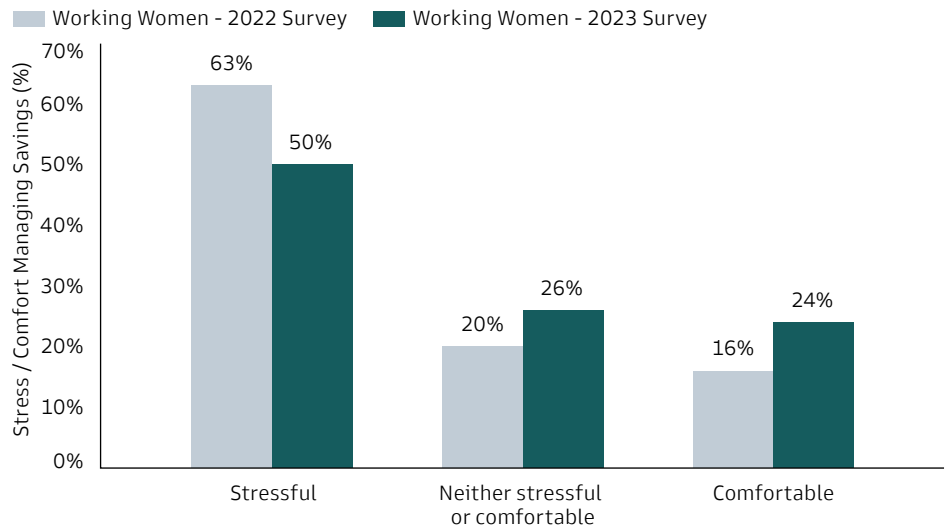
Please select one.



WORKING: WOMEN

How much financial anxiety or stress do you feel managing your retirement savings?

Please select one.





WOMEN REPORT LESS IMPACT BY FINANCIAL VORTEX THAN PRIOR YEAR

The improving macro environment appears to have positively impacted how women view their retirement savings. The combination of lower inflation, rising capital markets and reduced recession risk may be correlated with lower financial stress reported among women. Across competing priorities, women reported less of an impact on their ability to save for retirement year-over-year yet male respondents reported the opposite.

To understand why, we draw insights from our behavioral finance report, *Retirement Mindset Matters*, developed alongside our research partner Sytoniq. We find, for example, women surveyed suggest they may be more risk-oriented and present-focused, while men surveyed suggest they may be more reward and future-oriented. These differences may influence how each gender responds to the impact of near and long-term events and what actions they take with respect to their retirement savings.

Key findings include:

- In our 2022 survey, during the volatile markets of 2022, 67% of women reported that managing their retirement savings in current conditions was stressful compared to 60% of men.
- In our 2022 survey, 44% of women reported they were uncomfortable managing their savings or preferred not to look at savings during volatile market conditions compared to 24% of men.
- In our 2023 survey, women reported less impact from competing financial priorities compared to the prior year, however, male respondents reported higher impact from the financial vortex year-over-year.

Financial Vortex Remains Key Concern: Women Report Lower Impact Than Prior Year, Men Report Higher Impact

The Financial Vortex highlights how a wide variety of financial priorities can hinder savers' ability to prepare for retirement, including student loans, caregiving responsibilities and rising cost of education. In our 2023 survey, women reported a decline in the impact that these events have on their ability to save for retirement relative to the prior year. Men, on the other hand, reported an increase across the board.

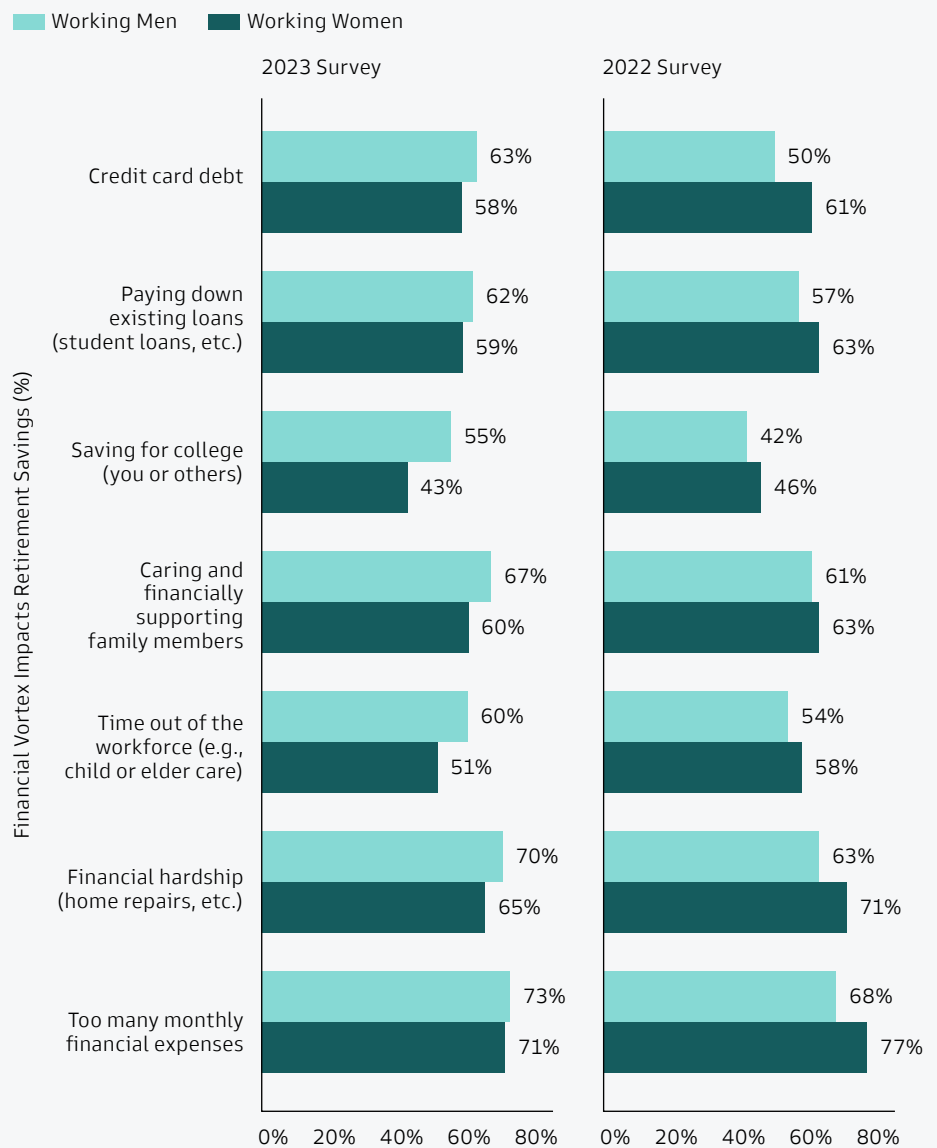
These findings raise important questions about how men and women may navigate competing priorities in

different market conditions. The behavioral analysis by our research partner, Sytoniq, shows that responses provided by women in the survey were more correlated to a risk-orientation and present orientation, while the responses provided by men were more correlated to a reward-orientation and future-orientation. It may be that, in improving market conditions, women respondents may feel more confident about near-term financial priorities, while male respondents may be more confident and action-oriented about long-term opportunities.

WORKING: MEN / WOMEN

How strongly do the below affect your ability to save for retirement?

Chart illustrates percent of respondents selecting Extreme, Very or Moderate impact on retirement savings.



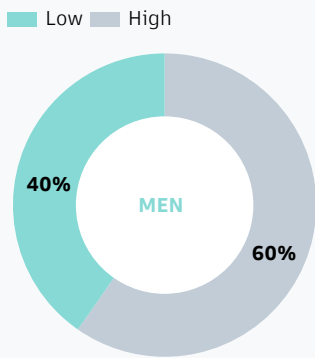
Responses From Women Suggest More of a Present-Focus and Risk-Orientation

Behavioral factors can influence an individual's financial decisions, such as how they invest, save and plan for the future. Based on Syntoniq's behavioral analysis, the survey responses suggest different behavioral tendencies among men and women.

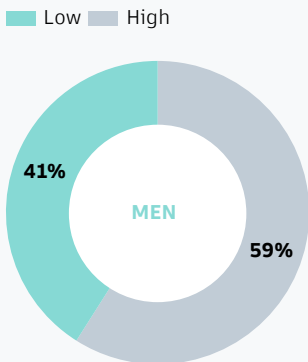
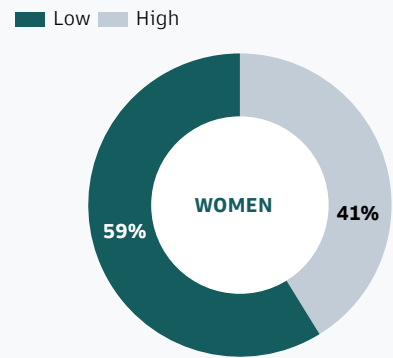
The responses from women suggest that, compared to the men respondents, they may be less optimistic, more

risk-oriented and present-focused. According to Syntoniq, individuals with this orientation are generally less engaged with longer-term goals, more focused on near-term events, less action-oriented in the markets and more likely to manage saving and spending than investing.

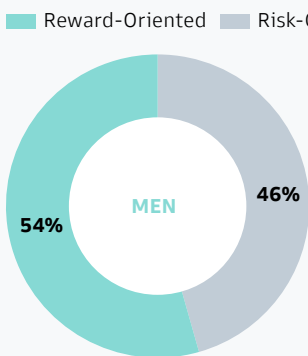
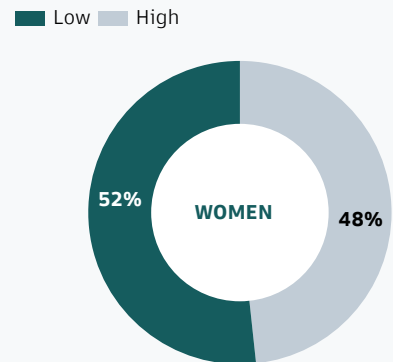
KEY FINDINGS



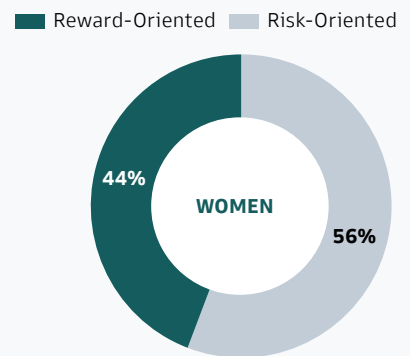
Optimism



Future Orientation



Reward / Risk



Behavioral Factors Can Impact Decisions When Navigating Market Conditions

Behavioral factors, such as future or present-orientation and risk / reward orientation, can help explain how individual's navigate market conditions among competing financial priorities. The recent inflationary environment may have caught many retirement savings off guard and the charts below illustrate the variety of actions taken in response.

Both reward-oriented and future-oriented individuals may be more likely to take action in the markets (changing

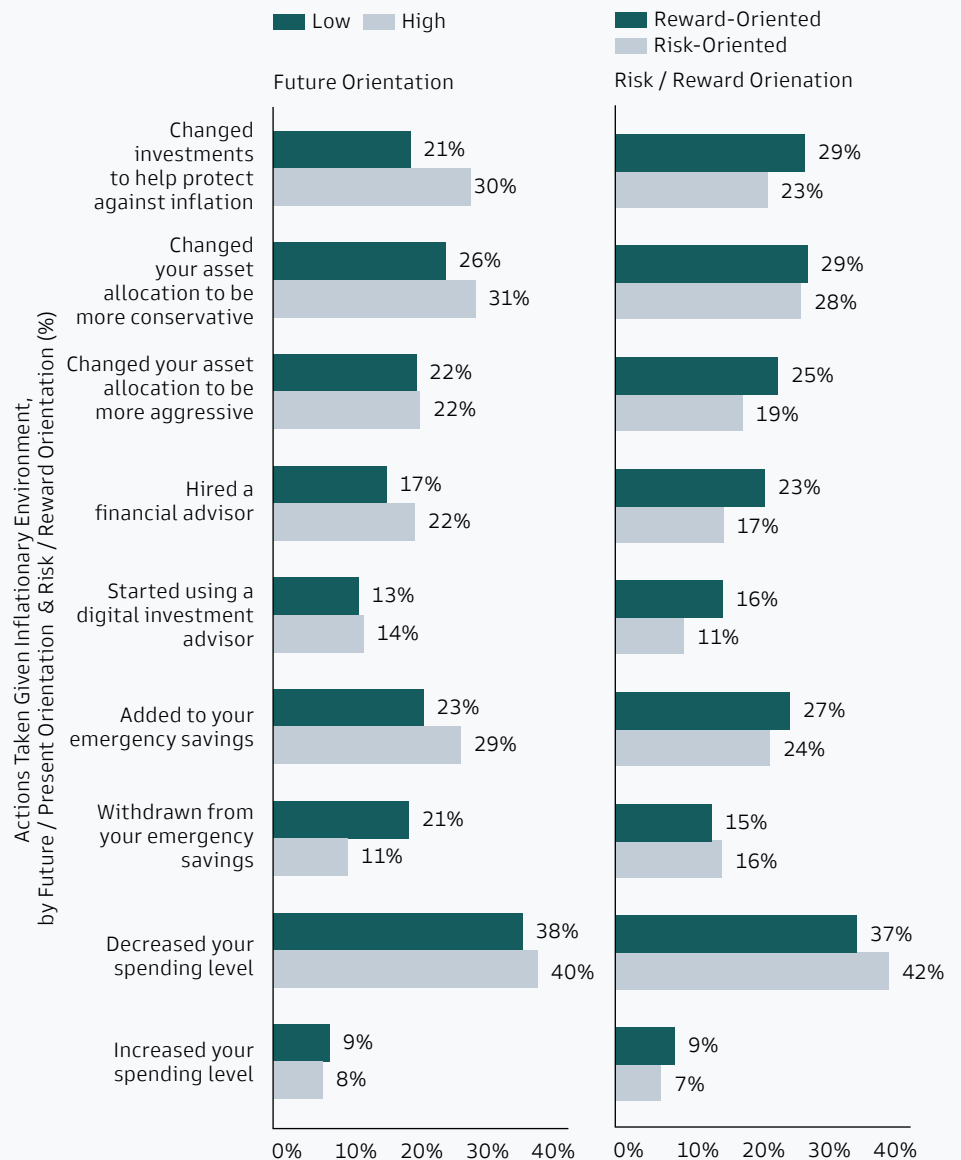
allocations to be either more conservative or aggressive). In contrast, more risk-oriented individuals may be more likely to decrease spending rather than change their asset allocation.


This data can provide insight into why men and women may report navigating the financial vortex differently in different market conditions.

WORKING

How has the current inflationary environment caused you to change actions when saving for retirement?

Please select up to three.





WOMEN CONTINUE TO SHOULDER CAREGIVING NEEDS

Caregiving is increasingly impacting how individuals save and prepare for retirement. For example, between 2015 and 2020 the number of US adults involved in caregiving rose 20% to 47.9 million. Of that total, more than 60% were women.¹ An aging society and increasing childcare costs contribute to this trend. As a result, more individuals will need to balance caregiving responsibilities with their retirement savings responsibilities. But since retirement saving typically are facilitated through workplace retirement plans, career breaks can have a significant impact on accumulated savings.

Based on survey results, working men are leaving the workforce and/or switching to part-time jobs more frequently than retired men did. Nonetheless, women are more likely to leave the workforce for longer durations of time.

Caregiving has become more accessible due to several factors:

- **Expanded Workplace Family Care Resources:** Some employers have enhanced their maternity care and added paternity resources
- **Work-From-Home:** More people have been working from home since COVID-19.
- **Gig Economy:** The rise of on-demand work provides options for individuals to leave the workforce while maintaining a flexible income

Looking ahead, new retirement policy changes go into effect in 2024 that allow long-term part-time workers to access 401(k) plans. The goal is to increase the opportunity for tax deferred savings and potentially employer contributions for those in part-time roles for extended periods of time. Over time, this may also improve retirement savings.

1. AARP; <https://www.aarp.org/content/dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.001.pdf>

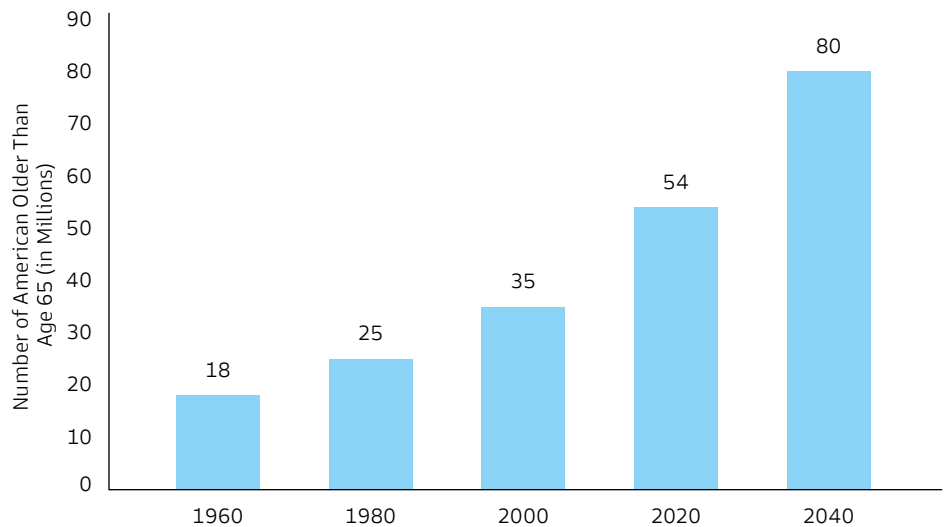
Aging Population and Growing Cost of Childcare Contribute to Societal Shifts in Family Care

In the United States in 2020, 55.8 million (or 16.8% of the population) were older than age 65.¹ This aging population is contributing to an increased need for caregiver support. However, the demands of this care are typically borne by those who are still working and managing their own financial needs.

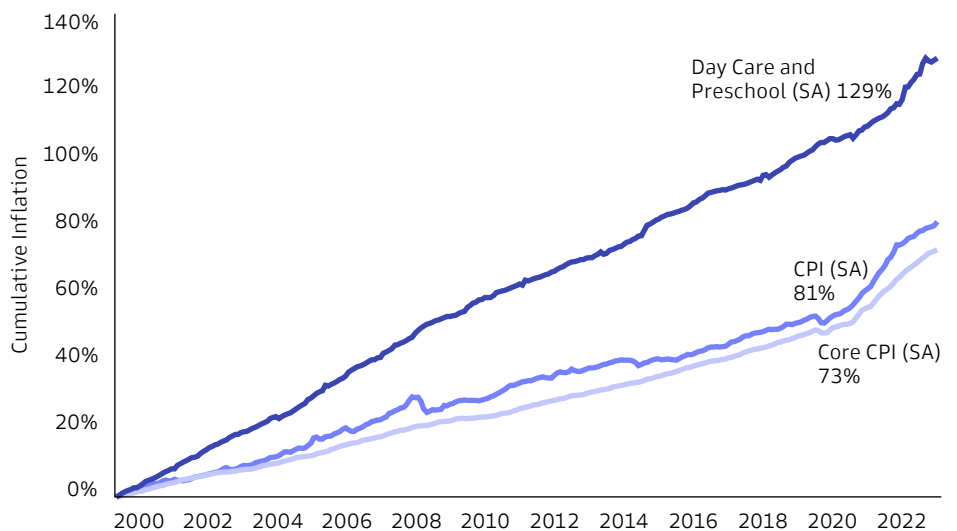
Childcare is also increasingly challenging. As costs grow faster than wages, many are opting to work part-time and care for their families themselves.

These factors affect both the need for and affordability of caregiving. Together they are driving a societal shift around caregiving, requiring workers to shoulder an ever-greater portion of caregiving responsibilities. This of course has adverse consequences for retirement savings, since savers may need to reduce their work or leave the workforce altogether to fulfill their caregiving responsibilities.

US Population Over Age 65



Cost of Childcare vs. Consumer Price Index (CPI)



1. U.S. Bureau of Labor Statistics and Goldman Sachs Asset Management. As of January 31, 2024.

Caregivers More Impacted By Financial Vortex Than Non-Caregivers

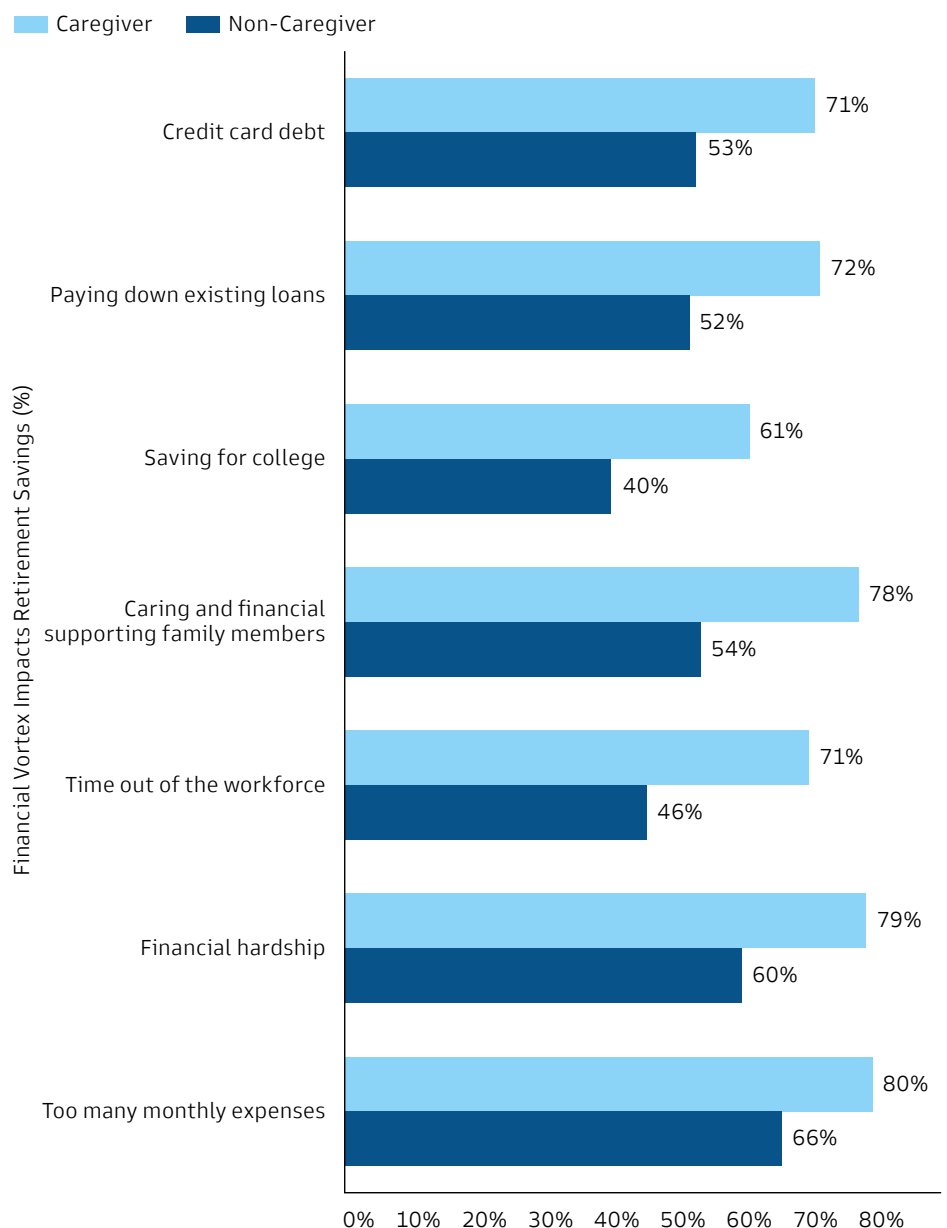
As discussed throughout this report, career breaks can have significant consequences on retirement savings. This is illustrated by the differences between savers who have left the workforce to provide care and those who have not. Our study shows that retirement savers who needed to leave the workforce during their career are considerably more impacted by competing financial priorities.

Across the board, whether considering financial hardships, paying down loans or credit cards, caregivers report these factors have a significantly larger impact on their ability to save for retirement than non-caregivers.

KEY FINDINGS

How strongly do the below affect your ability to save for retirement?

Chart illustrates percent of respondents selecting Extreme, Very or Moderate with respect to impact on retirement savings.



Women Shoulder the Responsibility of Caregiving But Men Increase Support

As women continue to provide the majority of caregiving in America (61% of caregivers are women¹) in the event these needs result in career breaks, it can result in lower lifetime income, lower Social Security benefits and lower personal retirement savings.

41% of working women reported that they left the workforce to provide caregiving, compared to 36% of retired women. Similarly, 21% of working women left their

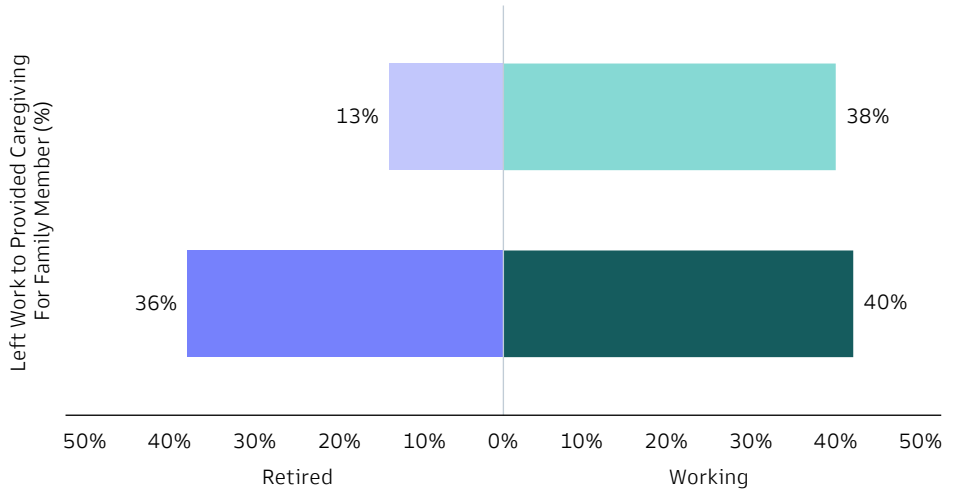
full-time job for part-time work to provide caregiving, compared to 16% for retired women.

Working men reported a sizable increase in time out of the workforce to provide caregiving compared to retired men (38% vs 13%). Men respondents are typically more likely to provide support for shorter durations. For example, women respondents are more than twice as likely as men to leave the workforce for more than one year.²

RETIRED / WORKING: MEN & WOMEN

Retired Men Retired Women Working Men Working Women

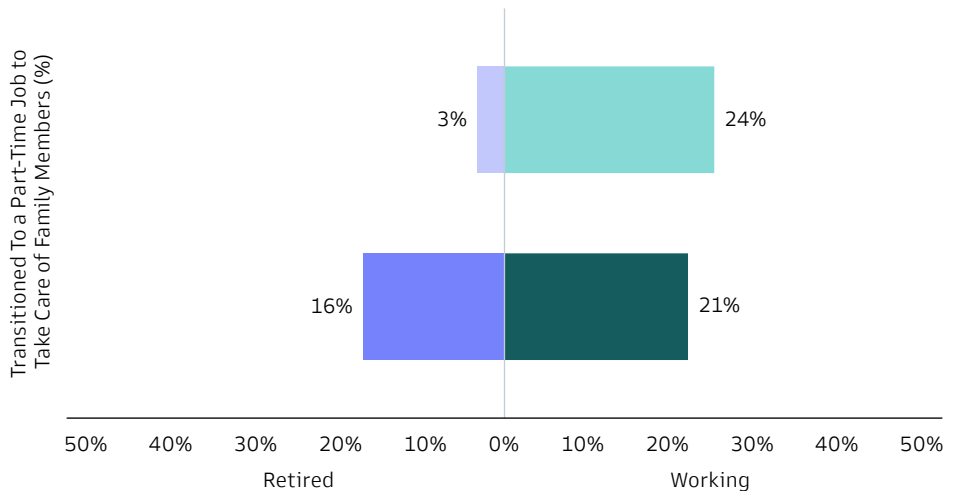
Did you ever need to take time away from the workforce to provide caregiving for a family member (including caring for a child or older family member)?



RETIRED / WORKING: MEN & WOMEN

Retired Men Retired Women Working Men Working Women

Did you ever switch from a full time job to a part-time job to care for a family member (including caring for a child or older family member)?



1. AARP; <https://www.aarp.org/content/dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.001.pdf>
 2. Goldman Sachs Asset Management's Retirement Survey & Insights Report 2023



WOMEN MORE IMPACTED BY LACK OF FINANCIAL ADVICE

More than 90% of our respondents believe financial help is important. However, there are differences in the type of help they seek.

Retirement services and features are often categorized in one of three ways: “do it myself”, “help me do it” and “do it for me.” These terms describe the level of support provided to the person using the service.

Based on survey results, women prefer “do it for me” advice resources. Additionally, women respondents are less likely than men to rely on self-help planning features such as articles, tools, calculators, etc. commonly made available through retirement plans. Men respondents, on the other hand, are more likely to manage their retirement savings themselves and/or seek periodic advice.

Although surveyed women indicated a preference towards hands-on financial help, many do not actively engage with a financial advisor with nearly one-fourth reporting they do not have sufficient savings to work with a financial advisor. This number is twice as much as surveyed men, further highlighting the gap in access to financial advice.

Women respondents reported their employer’s retirement plan is the top source of education and advice. This highlights that employer plans are an important and trusted resource. Given the plan’s ability to provide institutionally-priced services, cost-efficient advisory services may be an important feature for women seeking additional retirement planning services.

A Personalized Retirement Plan May Boost Confidence Around Managing Savings

Women generally reported lower levels of confidence in their ability to manage their retirement savings. 24% of women respondents reported being very confident compared to 40% of men. Similarly, 25% of women reported being concerned compared to 15% of men.

One of the factors discussed in our prior reports is the benefit of having access to a personalized plan for retirement (a plan illustrating how much is needed for

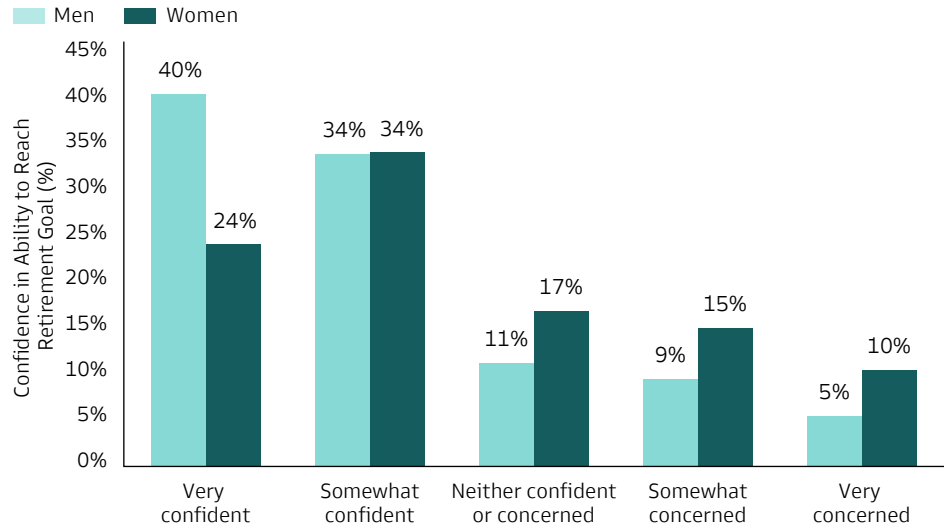
retirement and how to save and invest to achieve that goal). Notably, those who have a personalized plan reported significantly more confidence that those without one (35% with a plan are very confident vs 11% without one).

Leveraging personalized planning tools may add a boost to confidence levels.

WORKING: MEN / WOMEN

How confident are you that you will be able to meet your retirement goals/needs?

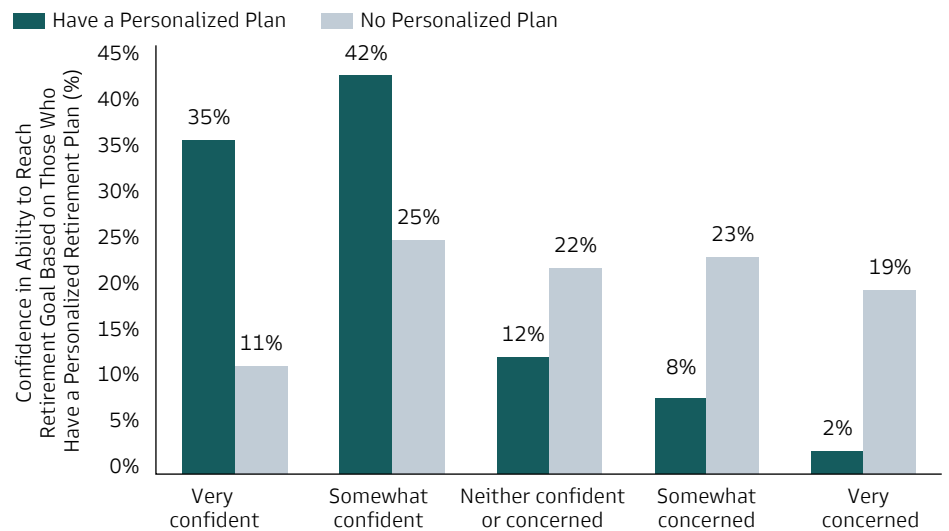
Please select one.



WOMEN: WITH PLAN / WITHOUT PLAN

How confident are you that you will be able to meet your retirement goals/needs?

Please select one.



Women More Likely to Report Using “Do It For Me” Services and Employer Plans Play Key Role in Offering These Services

Financial information and investing guidance seem to be more abundant than ever with multiple resources offering educational material; however, access to this information may not be sufficient enough for those who need advice.

While a significant portion of men and women manage their savings on their own, men are more likely to retain control over their savings and investing (50% reported managing assets themselves and 26% manage themselves but periodically seek advice), and women are more likely to report paying a financial advisor (17%) or setting their

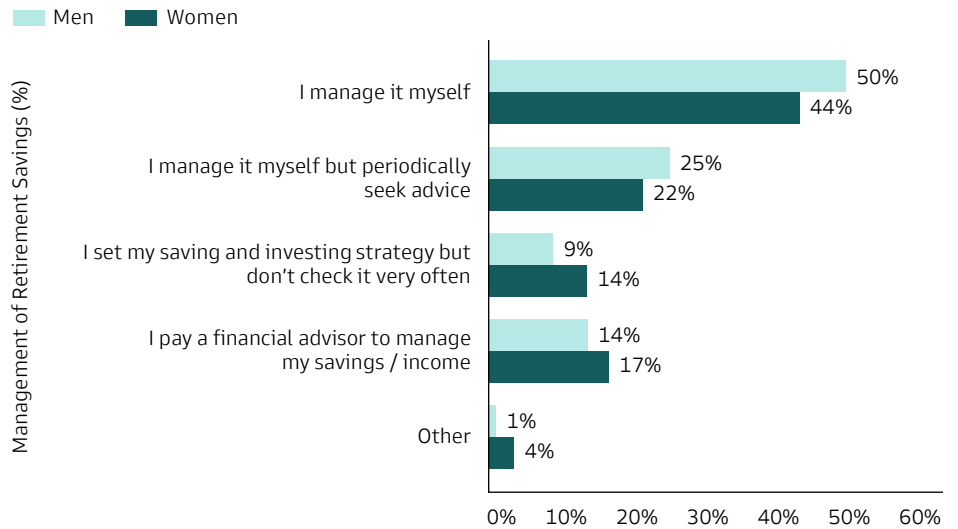
strategy but not checking it often (14%). Additionally, men were more likely to report using decision-support tools and resources (articles, tools, digital advice solutions).

However, both men and women report employer retirement plans as the top source for education and advice highlighting the importance of incorporating these resources.

WORKING: MEN / WOMEN

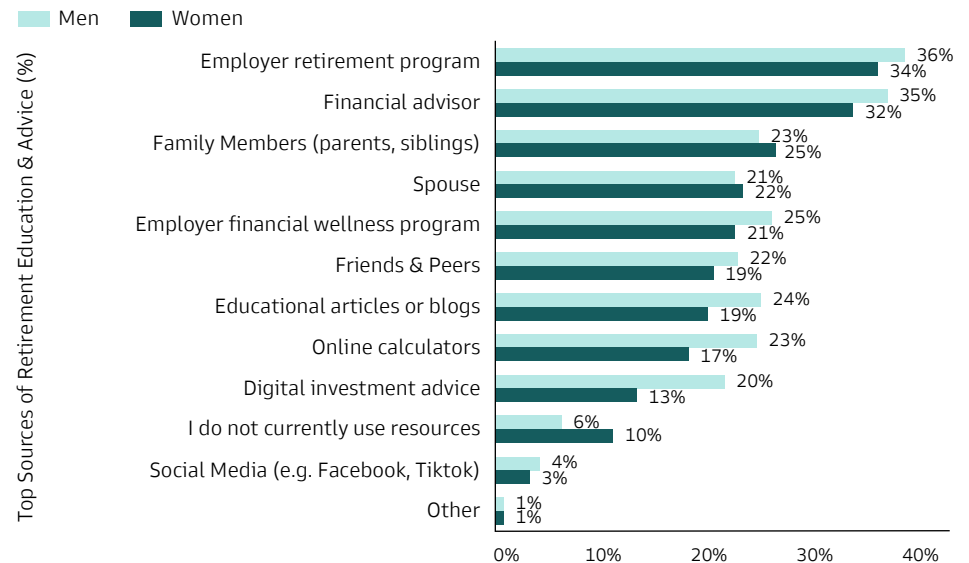
How do you manage your retirement savings / income today?

Please select the response that best describes your situation.



WORKING: MEN / WOMEN

Which of the following sources of education and advice do you currently leverage to help you plan, save and invest for retirement?



A Personalized Financial Plan is a Top Desired Service to Reduce Stress, Yet Only Half of Surveyed Women Have One

Having a personalized plan for retirement can provide multiple benefits, from lower stress to more confidence saving for retirement. A personalized plan can provide the saver with specific information on how much to save and invest to achieve their personal retirement goal.

Among women who reported stress managing their retirement savings, a personalized plan is the top resource they reported would help to lower stress. However, only

around half (53%) have a personalized plan. Additionally, women are less likely to report having a financial plan for other large financial goals (e.g., home buying, paying down loans, college savings, vacation, car, etc.).

Considering the benefits respondents report from having a plan, this may be an opportunity to improve confidence on one's retirement saving strategy.

WORKING: MEN / WOMEN

What would help lower your stress managing retirement savings?

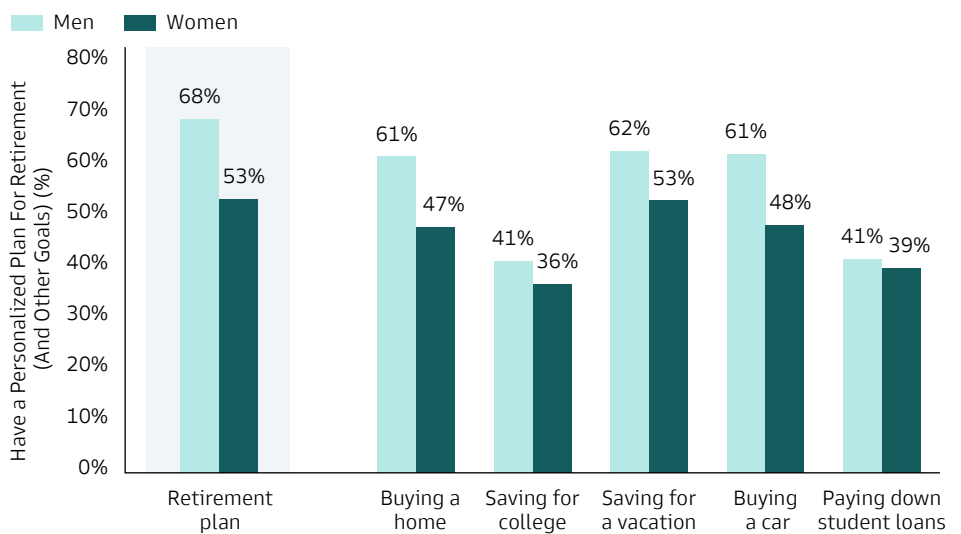



WORKING: MEN / WOMEN

Do you have a personalized financial plan for your retirement?

(e.g., calculating how much total retirement savings you need and how to save and invest to achieve that goal)

Do you have a financial plan for other major financial goals?





GUARANTEED INCOME SOURCES PREFERRED BY WOMEN RESPONDENTS

Retirement services and features are often categorized in one of three ways: “do it myself”, “help me do it” and “do it for me.” These terms describe the level of support provided to the person using the service.

As mentioned in the previous section, women respondents generally prefer “do it for me” type services when considering retirement income solutions.

Among the range of “do it for me” income resources for retirees, guaranteed income solutions are an important consideration. Guaranteed income solutions can take pressure off the ongoing management of a withdrawal process and can deliver consistent and stable income. For some savers with longer life expectancies, guaranteed income solutions may be able to help alleviate key risks that are more difficult to manage.

Three Quarters of Women Respondents Want More Than Half of Retirement Income to Come From Guaranteed Sources

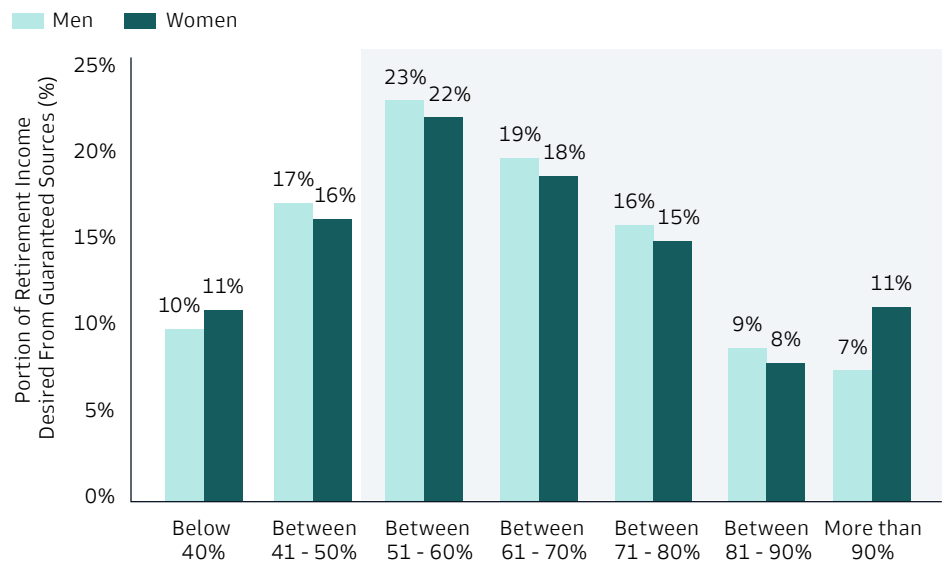
When planning for retirement, it's important to determine how much guaranteed income a person should have based on their income needs as well as their desire and interest to manage a retirement income strategy. Social Security provides varying levels of guaranteed income depending on individual income over one's career and can generally range from 15% to 40% of working income. The remaining portion is expected to come from personal savings and/or pensions, if available.

Women respondents are more likely than men to prefer income that is consistent and stable (57%) as well as income that is guaranteed for life (52%). Additionally, 74% of women report that they would like guaranteed income to provide at least half of their income in retirement.

As retirement plans and advisors consider retirement income strategies, guaranteed solutions may be an important tool in the toolkit.

WORKING: [MEN](#) / [WOMEN](#)

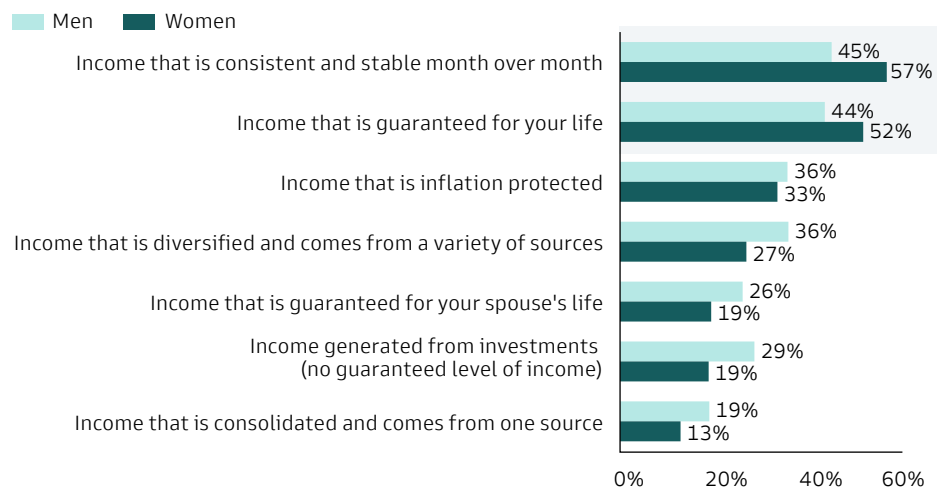
What percentage of retirement income do you want to receive from guaranteed sources (pension, social security or annuities)?



WORKING: [MEN](#) / [WOMEN](#)

What income features are most important to you (beyond what you may receive from Social Security)?

Please select up to three.



Women Prefer Guaranteed Income, Emergency Savings and Professional Financial Planning as Top Features

Women look to their employer’s retirement program as the top source of education and advice to help them prepare for retirement.

In light of this, new plan features can be significant additions for women participants.

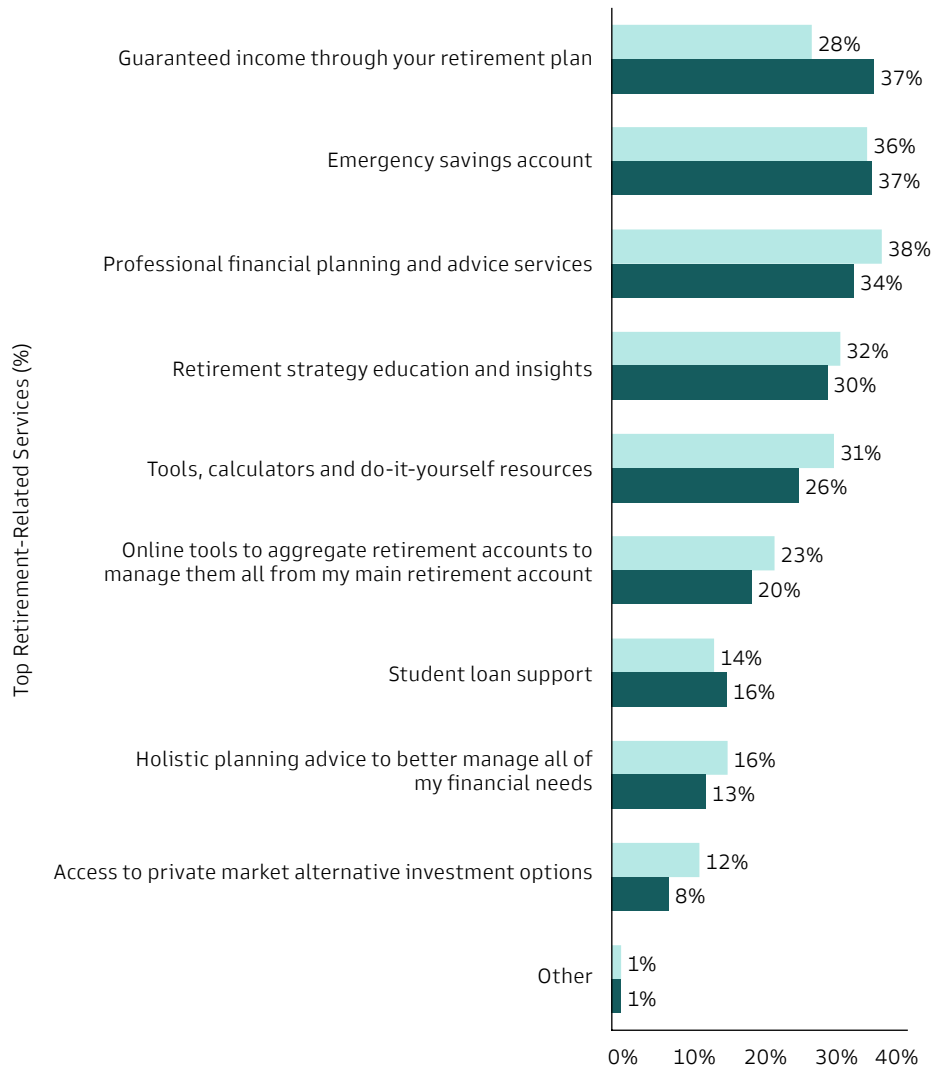
Women respondents reported their top three desired plan design enhancements are:

- Guaranteed income
- Emergency savings
- Professional financial planning and advice services.

WORKING: MEN / WOMEN

Men Women

What are the top retirement-related services or features you want from an employer?



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