

The SunAmerica Retirement Re-SetSM Study



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The SunAmerica Retirement Re-SetSM Study

This initiative included focus groups among pre-retirees and retirees, as well as a national telephone survey conducted among a representative sample of 1,001 respondents, age 55+. Select questions were drawn from the 2001 Re-Visioning Retirement Study to reveal how retirement has changed in the past decade. Both the 2001 and 2011 studies were conducted with the same methodology and sample size/profile among the age 55+ population in order to create meaningful and reliable comparisons. In addition, select questions were conducted online to further probe key topics. The survey, conducted by Harris Interactive in April 2011, has a sampling error of +/- 3.1%.

This report provides a summary of findings from this important study. Additional information regarding the study findings and implications, including specific survey questions and responses, can be found at www.retirementreset.com.

This Past Decade Has Re-set Retirement



We began the decade in a place of relative security and stability. A quadrupling in stock-market values in the 1990s bolstered retirement savings. The government was running a \$230 billion surplus. The Cold War had ended, and the “War on Terror” had not yet begun.

We emerged from the decade in a far different place. Rocked by events and reactions associated with 9/11 and then the recession, the stock market showed little net gain during the last 10 years, and many people saving for retirement have suffered losses in both investments and home values. And the government has been running a \$1.3 trillion deficit, putting into question how retirement entitlements such as Social Security and Medicare may be funded or restructured in future years.

At the same time, the baby boomer generation—the largest in the history of our country—is now moving into their retirement years. This year, the oldest of the boomers started turning 65 with greater uncertainty for how they will fund their long lives.

In October 2001, SunAmerica Financial Group and Age Wave launched the Re-Visioning Retirement Study. This comprehensive study was one of the first to look beyond basic financial and demographic issues to reveal the attitudes and expectations of retirees nationwide. This year, we rejoined forces to launch a new initiative, the SunAmerica Retirement Re-Set Study, to reveal how the mindset, expectations and financial planning for retirement have changed in the past decade.

While the recession clearly had a financial and emotional impact, Americans have proven themselves to be both resilient and resourceful. Jolted by the financial wake-up call, Americans are looking for course-corrections, intending to work longer, save more, spend less, be more disciplined, and adjust their lifestyle expectations. Many also now increasingly recognize that they can’t “do-it-themselves” and that they need professional guidance to set a new, more predictable path toward successful retirement. It works: Those who have received professional advice are more likely to be financially prepared, disciplined spenders and secure in retirement.

The SunAmerica Retirement Re-Set Study shows that Americans are emerging from the hardships of the last several years with a wiser and more pragmatic approach to retirement. This report shares the key findings from this study, and how Americans today are charting a new course to a satisfying retirement.

Jay S. Wintrob

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Retirement Mindset

Recovering from recession



The Recession Mind-Bender

Pre-retirees and retirees suffered significant financial losses in the recession, and vast numbers have not recovered even today. One-third say their financial assets have not yet recovered to pre-recession levels. Almost half of study participants say their homes are worth less now than they were before the recession.

Financial losses are easily measured in stock charts and home prices, but the psychological costs of a recession are just as real. In fact, anger, worry, and financial insecurity remain pervasive. Anger about financial losses peaked during the recession at 43%, and 28% report still being angry about their financial situation.

Far more people are worried about their financial situation compared to the years before the recession (39% versus 28%). And while a majority (62%) felt financially secure before the recession, today only 44% feel secure.

Americans Remain Hopeful Through Difficult Times

Q. Were you/are you “hopeful” about your financial situation? (%yes)

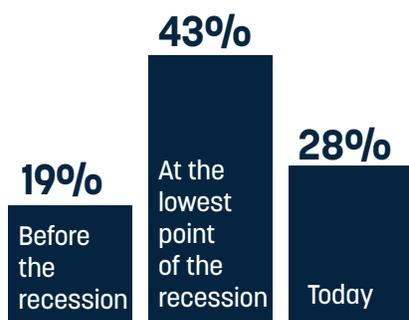
60% Today

50% At the lowest point of the recession

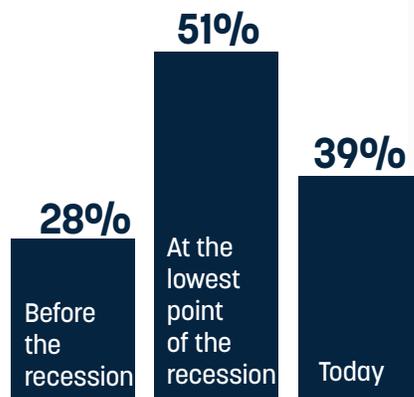
62% Before the recession

The Recession Made People Angry, Worried, and Damaged Their Sense of Security—but Now a Rebound is Underway

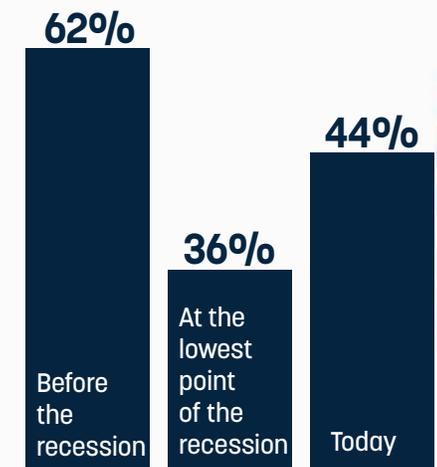
Q. Were you/are you “angry” about your financial situation? (%yes)



Q. Were you/are you “worried” about your financial situation? (%yes)



Q. Were you/are you “secure” about your financial situation? (%yes)



Re-Set

Yet, despite the hardships and turmoil of the last several years, Americans also demonstrate a strong resourcefulness and resilience. Far from giving up, they remain confident they can overcome their challenges and find a new path to financial security. Although the percentage who report being hopeful about their financial situation dipped slightly to 50% during the recession, it has now recovered to near pre-recession levels (60%).

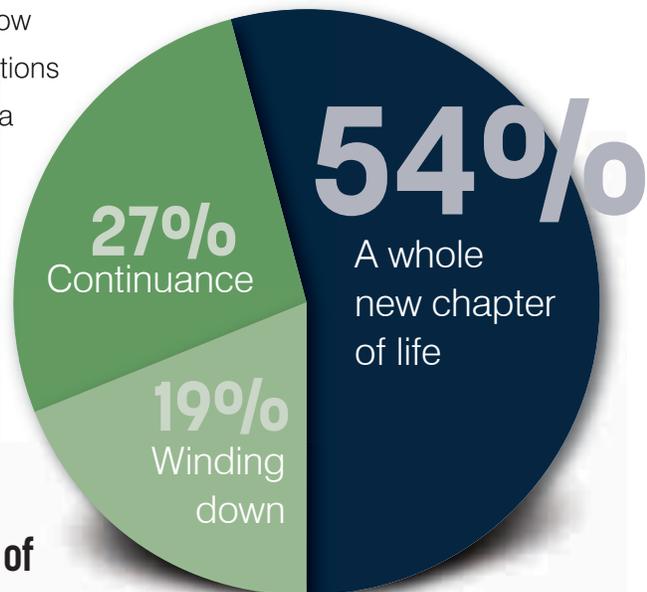
A Whole New Chapter

Emerging from the recession, Americans are beginning to define retirement differently than previous generations of retirees. They now see it as a time for new priorities, new opportunities, and new solutions to today's challenges. In 2001, most people viewed retirement as a winding down (22%) or a simple continuance of what life was (40%). Today, most (54%) view retirement as an opportunity for personal reinvention.



Today, There Is a New Retirement Gameplan: Most Now View Retirement as a Whole New Chapter

Q. Which ONE statement best represents retirement to you?



The New View of the Golden Years

In 2001, before the recession, 62% of people viewed retirement as winding down or continuing life as is. One decade later, they are now seeing it as a whole new chapter in life.

Re-Setting Timing & Retirement 3.0 is emerging

Signs of a Course Correction

Though damaged by the recession, many Americans are emerging wiser, more empowered, and with a more pragmatic vision for how they will prepare for and live in retirement. Most remain resilient and hopeful, and believe they can still “get there from here”—although, for many, “there” is now envisioned more realistically.

A New Balance of Work and Leisure

Triggered in part by the recession, and also by steadily elevating life expectancies, retirement is now being postponed. On average, pre-retirees say they now intend to delay retirement by five years. In 2001, they expected to retire at age 64. Today, due to the losses and uncertainties caused by the recession, and concern about funding their potentially long lives, pre-retirees expect to work longer, in some fashion, and retire at age 69.



People Now Intend to Delay Retirement by 5 Years

Q. At what age did you expect to retire 10 years ago/do you expect to retire today?

Why Work? Stimulation & Satisfaction Outrank Money

Q. If you work in retirement, which of the following would be the main reason why?

54% The stimulation & satisfaction

46% The money



Purpose

Retirement 3.0 no longer means the end of work. Almost two-thirds (65%) say they would ideally like to include some work in retirement. Those age 55–64 are even more likely than those 65+ to say the ideal retirement includes work (77% versus 56%).

The ideal retirement has long been portrayed as an extended vacation: years—and increasingly, decades—of rest, relaxation and recreation. Some may think that only people who need continued income would choose to work in retirement. However, when reporting their reasons for working in retirement, participants ranked money second. The top reason people want to work during retirement is “the stimulation and satisfaction.”

However, working in retirement does not necessarily mean full-time work. Only 4% say they want full-time work in retirement. Rather, people want to work in a more flexible and balanced fashion—and more on their own terms. A quarter want part-time work, but the biggest response (36%) came from people who want to go back and forth between periods of work and leisure to suit their new lifestyle needs.

Two-Thirds of Americans Want to Include Some Type of Work in Retirement

Q. Which represents your ideal plan for balancing work and leisure in retirement?



Retirement 1.0 (1935-1975)

A short, frugal period of rest after a life of hard work with modest lifestyle expectations.

Retirement 2.0 (1976-2010)

A lengthening—and sought-after—period of non-working leisure, with multiplying entitlements.

Retirement 3.0 (2011-)

A productive, purposeful and challenging new chapter in life—blending work and leisure—with opportunities for personal reinvention and continued social engagement.

Re-Setting Timing & A financial wake-up call



Financial Peace of Mind Is Now 6x More Important Than Wealth Accumulation

Q. Which of the following most closely describes your financial goals today?

82% Save enough to have financial peace of mind

13% Accumulate as much wealth as possible

Going the Distance

People are now more likely to understand the value of having a solid financial strategy to last throughout their retirement. With growing concerns for sufficient lifetime income, the percentage of people age 65+ who have an overall investment strategy for their retirement years has dramatically increased, from 37% in 2001 to 64% in 2011.

Sobered by economic uncertainties and market volatility, people are adopting more modest long-term financial strategies. Achieving financial peace of mind has replaced wealth accumulation as today's primary financial goal. People are now six times more likely to say their financial goal is "saving enough to have financial peace of mind" (82%) versus "accumulating as much wealth as possible" (13%). Moreover, unlike prior years, when people tended to focus on achieving high returns, protecting assets is now five times more important to investors than achieving higher-risk returns.

The Boomer Retirement

What lies ahead for the boomers and their retirement? The news is mixed. Survey respondents said they believe the boomers will have fewer government entitlements, due to uncertainties regarding the funding of Social Security and Medicare. And they believe boomers will have less money for retirement due to recent market losses—because they are likely to have saved less and they are less likely to have the security of employer defined benefit pensions that prior generations enjoyed.

Purpose

However, people also believe boomers will confront these challenges by pioneering a new, positive course in retirement. People expect boomers will be more active and youthful than today's retirees and their passion for personal growth will continue as they will be more likely to seek ways to learn and grow. Further, they believe boomers will lead more interesting lives in retirement than prior generations.

Protecting Assets Is Now 5x More Important Than Higher Risk, Potentially Higher Returns

Q. Which of following actions do you plan to take as a result of the recession?

Look into different ways to protect your assets **58%**

Diversify your investments **38%**

Meet with a financial advisor **33%**

Invest more aggressively to make up for lost time **11%**

Changes/Challenges Ahead for Boomers' Retirement

Q. How might the retirement of Baby Boomers compare with today's retirees?

Better

- More active and youthful
- More likely to continue their learning and education
- More interesting lives

Worse

- Less government entitlements
- Less money
- Less respected by younger generations

Retirement 3.0

What we see emerging is a new version of retirement: Retirement 3.0. Due to a combination of financial necessity, a growing disenchantment with decades-long nonproductive leisure, and an increasing realization that retirees can contribute their experience and wisdom at work and in their communities, retirement is evolving into a productive, purposeful, and challenging new chapter in life.

Re-Setting Values & A new look at family needs

"I may not be able to afford the retirement I want because I will be providing for my kids' and granddaughter's future."

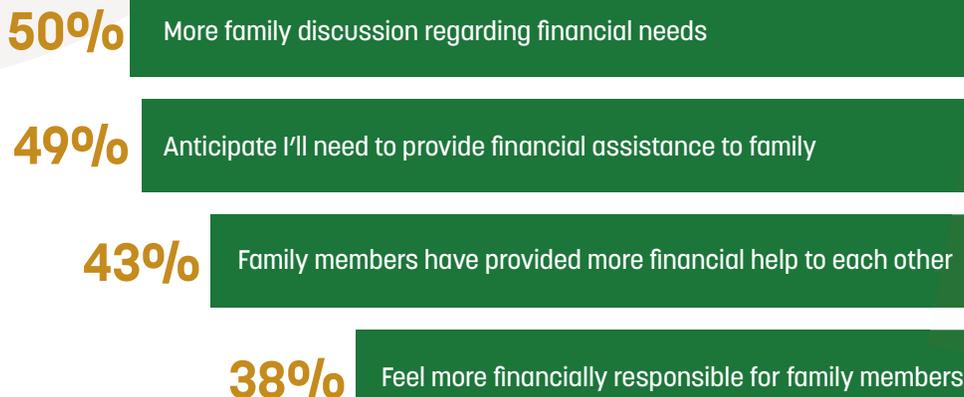
—Pre-retiree, SunAmerica Retirement Re-Set Study focus group

New Family Ties

Family and relationships are at the heart of what Americans most value, and these difficult times have brought families closer together. When asked about the differences the recession has made in their lives, 85% say they now appreciate the importance of quality relationships with their friends and family even more. People are also more focused on their family's security. When asked how the recession affected their financial situation and investment strategy, 96% say it's important to protect themselves and their families against financial uncertainties.

Family Financial Tensions and Interdependence Have Grown

Q. How has the recession affected relationships within your family?



Obligations

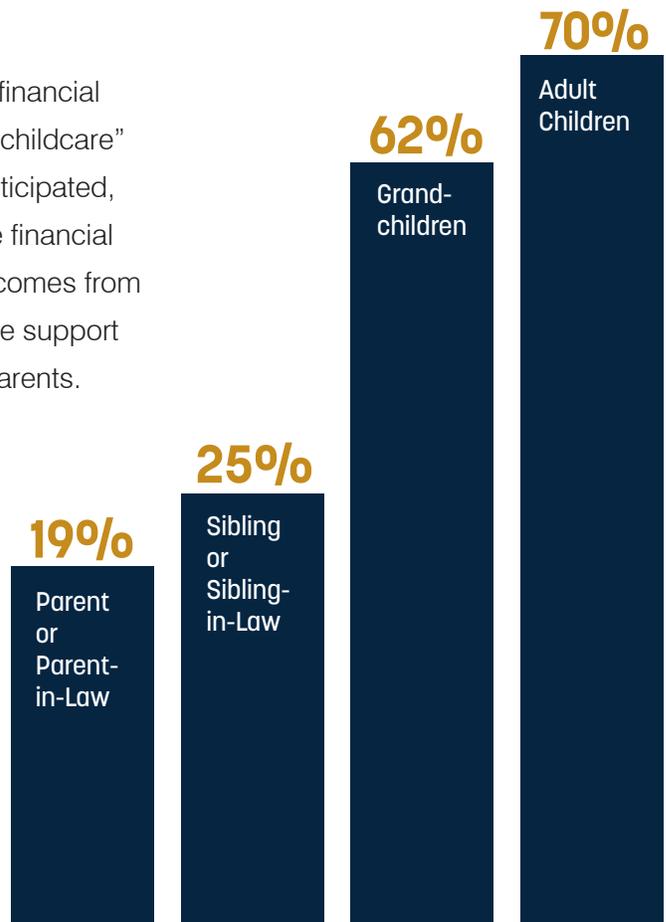
New Family Tensions

The economic recession has also increased family obligations and financial interdependence. Family assistance has become the new retirement “wildcard,” as pre-retirees must balance their retirement plans with the possibility of having to financially and emotionally support aging relatives, adult children, grandchildren, and siblings. Families are more likely to be having open discussions regarding financial needs, and a third of the study respondents (33%) say there is more financial stress and conflict within the family due to the recession.

In addition, nearly half expect they will need to provide financial assistance to family members. In an odd reframing of “childcare” that may extend many more decades than originally anticipated, 70% of these respondents say they will need to provide financial assistance to their adult children. Need for assistance comes from other corners as well. 62% anticipate needing to provide support to grandchildren, 25% to siblings, and 19% to elderly parents.

The New Retirement Wildcard: Providing Intergenerational Lifelines to Adult Children—and Their Children

Q. Do you think you'll need to give financial assistance to these family members?*



The SunAmerica Retirement  Re-SetSM Study

*Among those that anticipate providing financial assistance to family members.

Re-Setting Long Life

The path to 100



A New Vision of Long Life

Living a long life, once relegated to a lucky few, is increasingly becoming the norm. The number of people who have celebrated their 100th birthday has more than doubled just in the last ten years. Today there are 125,000 centenarians in the United States. By the year 2050, it is projected there will be over a million.

Two-thirds of the survey's respondents say their goal is to live to 100, reflecting a growing sentiment that later life is not about disability and decline, or even just about having extra years of rest and relaxation. Instead, a long life is now viewed as offering a chance for continued activity, productivity, and new beginnings. In fact, "remaining productive" is now seen as the top benefit of living a very long life, followed by "deepening relationships with family" and "witnessing new discoveries as the world evolves."

Remaining Productive Is the Top Benefit of Living to 100

Q. What are major benefits of living to 100?

Continue to remain productive **67%**

Continue to develop deep relationships with family **65%**

Be around to witness new discoveries and watch the world evolve **59%**

Have many years of leisure after a life of hard work **52%**



Expectations

New Challenges of a Long Life

Longer life also introduces new challenges—and fears of health problems top the list. Nearly three-quarters say that a major worry of living a long life is developing serious health problems; being a burden on family and running out of money are also serious concerns.



Top Longevity Worries: Health Problems, Being a Burden & Running Out of Money

Q. What are major worries of living to 100?

73%

Serious health problems

59%

Being a burden on your family

49%

Running out of money to live comfortably

42%

Not having a purpose

37%

Being lonely

26%

Having nothing left to leave my children/grandchildren



Re-Setting Long Life

New challenges and concerns

Expecting the Unexpected

Americans may not have as many years to save for retirement as they expect. Nearly half of today's retirees retired earlier than planned, and of those who did, 41% did so because of unexpected health problems and 19% due to loss of employment. With rising life expectancy, protection against health and financial risks is increasingly essential.

Poor Health: #1 Reason People Retire Early

Q. Why did you retire earlier than planned?

41% Personal health problem

37% Sufficient financial resources to retire

28% Wanted to spend more time with friends and family

20% Wanted to have more fun

19% Lost your job

13% Had to look after a family member or friend

5% Wanted to pursue a different type of work



Expectations

Financial Challenges

People have to plan for other retirement surprises as well. Asked what their financial challenges were for retirement preparation, people said their top concern was higher taxes. Other major concerns were inflation and inadequate investment returns in the coming years.



Higher Taxes Are the Top Financial Worry in Retirement Preparation Today

Q. Which are significant financial challenges today for your retirement?

56%

I worry about higher taxes

36%

Without higher returns, my nest egg won't be large enough

34%

How do I protect myself against the rising cost of living

30%

I don't know the best way to invest my money

22%

Where do I turn for the professional financial advice I need

14%

Will my pension provide the income I need

Re-Setting Financial

Not a do-it-yourself project

Protecting Your Nest Egg

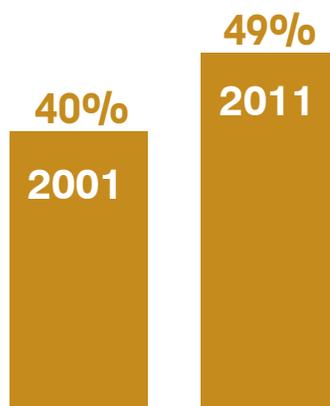
Pre-retirees and retirees increasingly recognize that new economic realities mean new financial solutions are needed. Instead of loading their portfolios with high risk, potentially high return investments, people now say that protection from losses is the top priority in their ideal retirement investments.

Not a Do-It-Yourself Project

Many now recognize that retirement preparation is not a do-it-yourself project, and that they need guidance to set a new, more predictable path toward successful retirement. Many believe financial education should be a lifelong process, with 92% saying that financial management should even be a standard part of high school education. 80% of those age 55+ and employed reported that they seek education and advice regarding saving, investing, and financial planning for retirement at their workplace. In addition, more people are seeking professional financial advice and assistance in financial planning for their retirement years. The percentage of people who have received professional financial planning assistance increased from 40% in 2001 to 49% in 2011.

People Are Now More Likely to Seek Professional Financial Advice

Q. Have you received professional financial assistance for your retirement? (%yes)



People Seek Financial Solutions that Won't Lose Value and Can Help Their Money Go the Distance

Q. How important are the following in the "ideal" retirement investments or insurance?

65% Guaranteed not to lose value

60% Protects income from market loss and guarantees it for life

60% Covers the cost of long term care, if needed

55% Provides income to your family if you die or become disabled

54% Provides guaranteed rising income

43% Enables you to leave money to your family, community, or charities

26% Has the potential to provide higher returns, but has higher risk

Solutions

It Helps to Get Help

Of those who have used financial advisors, 68% report that having an advisor has been very helpful. Those who have received professional advice are:

- **72% more likely to feel very financially prepared**
- **47% more likely to feel financially secure**

To navigate unpredictable times and increasingly complex retirement experiences, people are now seeking advisors who will speak in terms they can understand. They want their advisors to talk their language, not industry jargon that too often confuses important decisions. In addition, people want advisors to listen and understand what is most important to them. Advisors must understand their clients' unique retirement hopes, worries, and priorities to choose the most effective strategies to meet their clients' needs. When people describe their ideal financial advisor, effective communication and listening skills are ranked as even more important than achieving competitive returns.



Effective Communication Skills Now Outrank Competitive Returns

Q. How well do the following best describe your ideal financial advisor?

77% Speaks in terms you can understand

75% Listens and understands what is important to you

72% Protects you from major risks

72% Is able to achieve competitive returns on your money

69% Takes the time to educate you

64% Contacts you regularly during both good times and bad

Re-Setting the Path to The four faces of retirees



The Four Faces of Retirement

The Re-Visioning Retirement Study, conducted by SunAmerica Financial Group and Age Wave in 2001, revealed that retirement is no longer “one size fits all.”

The study found, for the first time, that there are four distinct types of retirement experiences: “Ageless Explorers,” “Comfortably Contents,” “Live for Todays,” and “Sick and Tireds.” In 2011, SunAmerica and Age Wave again surveyed the age 55+ population to reveal how these distinct retirement experiences have changed in character and scope, and what are the most effective paths to a successful retirement.

Ageless Explorers

Retirement is a positive, active and fulfilling new chapter in life, and an opportunity for new experiences and continued personal growth. Before retiring, they gave considerable thought to the retirement lifestyle they desired and planned accordingly—substantially raising the odds of their ideal retirement occurring. Highly likely to have benefited from professional financial advice, they have developed solid financial plans for their retirement. Very optimistic in general, they are strong believers that now is a good time to invest, and most find their financial situation even stronger now than before the economic downturn.

Cautiously Contents

Cautiously Contents (in 2001 named the Comfortably Contents) are successfully living a traditional version of retirement. For them, retirement is an opportunity for many satisfying years of rest, relaxation, and a life of leisure after decades of hard work. However, as a group, most are cautious planners—more risk-averse than this group was a decade ago and they tend to be financially disciplined—which has helped them avoid and/or weather the recent financial storm. They are inclined to value professional financial advice to help protect their retirement savings and lifestyle. Most currently find their financial situation to be in good shape.

a Successful Retirement



Live for Todays

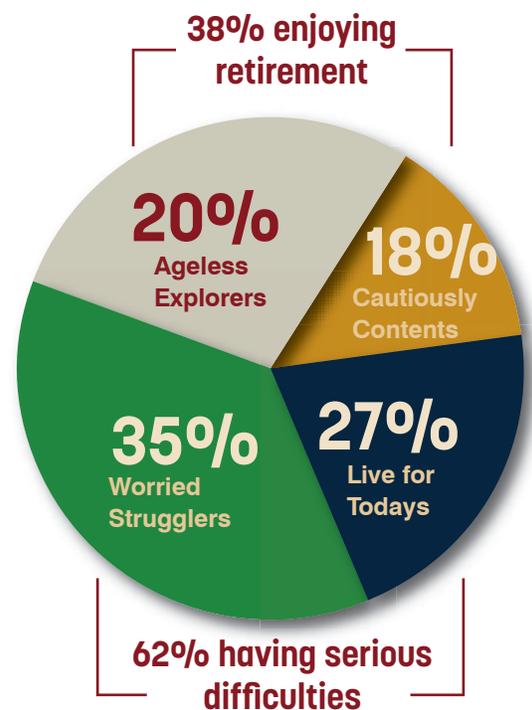
Have many ambitions and dreams for their retirement. Unfortunately, because of their proclivity to “live for today,” they took few steps to sufficiently prepare financially for their longer lives. As a result, for them retirement is a time of continual uncertainty and anxiety. Many are forced to work in retirement, not for the satisfaction and stimulation, but because they need money to pay the bills. They were hard-hit by the recession, and are now grappling with increasing financial stress and tensions in their family.



Worried Strugglers

For Worried Strugglers (in 2001 named the Sick and Tireds), retirement is a time of considerable worry and stress. Often overwhelmed, they have little interest in new experiences, staying productive, or even focusing on relationships with friends and family. They have done little planning and therefore gave little thought to what they wanted to do in retirement. Many retired before they were ready due to illness or misfortune. They did little saving and investing for retirement, and often have to rely on other family members for help. The recession made them significantly more vulnerable and increased their financial insecurities.

The Four Faces of Retirement: Today—More Uncertainty, Struggle and Caution



People in each of these retirement types have very different attitudes, outlooks, concerns, and ways of living their retirement years, and not all retirement experiences are equal. The first two groups are enjoying their retirement and have a high level of happiness and financial security. The second two retiree groups are struggling due to misfortune and/or bad planning.

Re-Setting the Path to The four faces of retirees

Retirement Happiness Grade*

A

Ageless
Explorers

B

Cautiously
Contents

C

Live for
Todays

D-

Worried
Strugglers

* Based on % who say they are "happy" in retirement.

Charting a Course to a Successful Retirement

As might be expected, the retirement experience has shifted in the past decade. The percentage experiencing a successful and fulfilling retirement—the “Ageless Explorers” and “Cautiously Contents”—fell from 46% to 38%. Meanwhile the percentage of people who fall in the two segments who are having a difficult time—the “Live for Todays” and “Worried Strugglers”—rose from 54% to 62%.

By “reverse engineering” the four segments, we see that the type of retirement experience people have is rarely a matter of luck. Although some retirees were dealt a bad hand, preparation and self-discipline play a significant role in creating a successful retirement. “Ageless Explorers” and “Cautiously Contents” were far more likely to make the right lifestyle and financial moves to achieve a secure and fulfilling retirement.

Key Non-Financial Steps in Retirement Preparation	Ageless Explorers	Cautiously Contents	Live for Todays	Worried Strugglers
Took very good care of your health	89%	84%	85%	58%
Planned for the right place to live	79%	77%	69%	54%
Set realistic lifestyle expectations	82%	75%	66%	43%
Pursued stimulating friendships and social connections	74%	72%	67%	44%
Determined the best time to retire	66%	69%	52%	44%
Learned new skills for work or leisure	54%	51%	58%	33%

a Successful Retirement

Key Financial Steps in Retirement Preparation	Ageless Explorers	Cautiously Contents	Live for Todays	Worried Strugglers
Avoided high interest debt	62%	79%	51%	41%
Developed a plan for saving and investing for retirement	69%	75%	48%	27%
Developed a plan for managing your savings and income	72%	70%	45%	25%
Paid off the home mortgage	58%	57%	47%	37%
Purchased life insurance	52%	71%	41%	33%
Contributed to a 401(k) or similar plan	56%	69%	34%	26%
Contributed to an IRA	61%	69%	35%	22%
Invested in mutual funds	58%	57%	33%	19%
Consulted with a financial advisor	54%	61%	31%	18%
Invested in individual stocks	56%	49%	21%	13%
Purchased an annuity	42%	51%	21%	16%
Invested in bonds	35%	44%	27%	7%
Bought long-term care insurance	35%	36%	21%	12%





The Decade Ahead

The past decade has been a time of change and tumult. Yet, The SunAmerica Retirement Re-Set Study shows that Americans are emerging from this period with a more thoughtful and realistic financial outlook. Retirement is changing. While it may be more unpredictable and more challenging, it is also likely to be more interesting, creative and productive as Americans chart a new course for a successful and fulfilling retirement.

The SunAmerica Retirement Re-SetSM Study is a public opinion poll conducted by Harris Interactive with telephone interviews in the second quarter of 2011 with a national sample of 1,001 adults age 55 and older who were representative of the general population by income, ethnicity, geography and gender. The sampling error is +/-3.1%.

About SunAmerica Financial Group

SunAmerica Financial Group is one of the largest life insurance and retirement services organizations in the United States with more than \$230 billion of admitted assets and shareholders' equity of over \$36 billion as of March 31, 2011. The organization traces its origins to 1850 and today is among the largest issuers of annuities and life insurance in the United States, as well as a leading provider of defined contribution plans in the education and healthcare markets. Through its American General, AGLA, VALIC, Western National, SunAmerica, Royal Alliance, SagePoint Financial, and FSC Securities businesses, it offers a diversified portfolio of life insurance, investment and retirement savings products, guaranteed income solutions and financial planning services. For the 12 months ended March 31, 2011, the combined businesses had sales of over \$20 billion and more than \$4 billion in pre-tax operating income. SunAmerica Financial Group serves over 18 million customers and its products are sold by over 300,000 financial professionals. For more information, please visit www.safg.com.

About Age Wave

Age Wave is the nation's foremost thought leader on population aging and its profound business, social, healthcare, financial, workforce and cultural implications. Under the leadership of Founder/CEO Dr. Ken Dychtwald, Age Wave has developed a unique understanding of the body, mind, hopes and demands of new generations of maturing consumers and workers and their expectations, attitudes, hopes, and fears regarding retirement. Since its inception in 1986, the firm has provided breakthrough research, compelling presentations, award-winning communications, education and training systems and results-driven marketing and consulting initiatives to over half the Fortune 500. For more information, please visit www.agewave.com.

About Harris Interactive

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