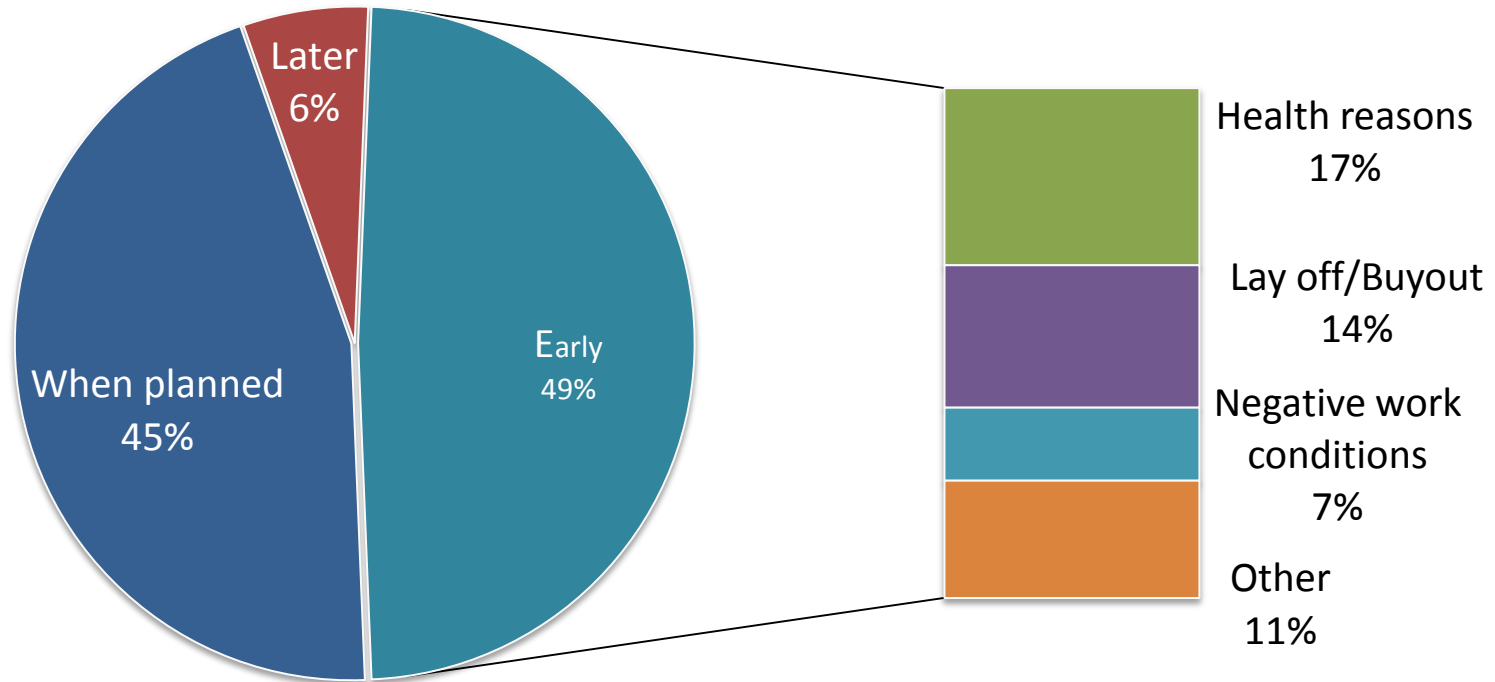


Half Retire before they had planned and often not by choice

Percent Retired Based On When They Had Planned



Source: LIMRA Retirement Study—Consumer Phase, 2012. Based on 5,296 consumers that include 1,533 retirees, 1,391 pre-retirees (age 55+ and not retired), 955 late boomers (age 45 to 54 and not retired), and 1,417 from Gen X and Gen Y (under age 45 and not retired).

