

# Gold in the Silver

## Employers Managing an Aging Workforce



### EMPLOYERS ARE TAKING ACTION TO HELP EMPLOYEES WHO WANT TO WORK LONGER



Most employers **WORRY** that losing older workers can be **BAD** for business.

EMPLOYERS ARE CONCERNED ABOUT LOSING



**SKILLS**  
**74%**



**LEADERS**  
**78%**



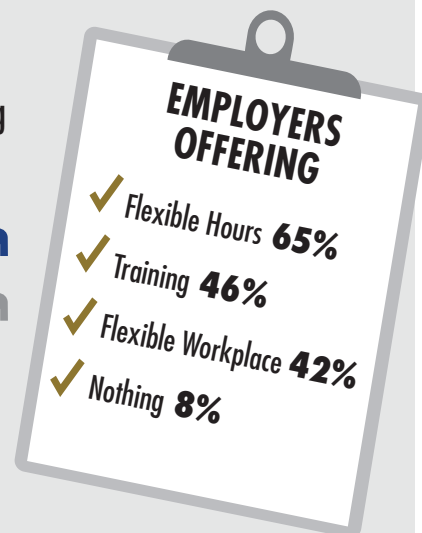
**KNOWLEDGE**  
**80%**



**EXPERIENCE**  
**83%**



**9** out of **10** employers are doing something about it.

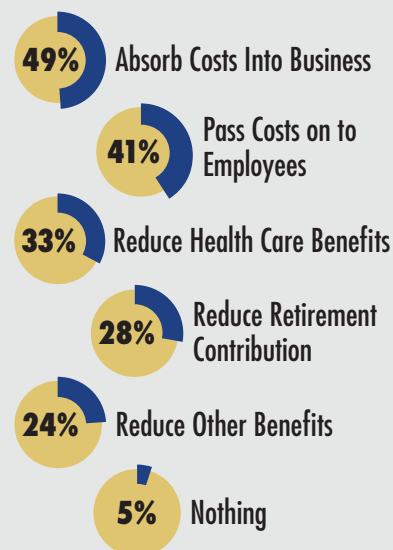


### OLDER WORKERS MAY MEAN HIGHER BENEFITS COSTS . . . AND EMPLOYERS ARE READY

**73%** have **PLANNED** for benefits costs to rise.



**95%** have taken **SPECIFIC STEPS** to manage benefits increases.



Source: LIMRA Secure Retirement Institute 2015 Plan Sponsor Survey fielded late 2014, survey of 809 U.S. for-profit employers with 10+ employees, who offer a 401(k) plan.

VISIT [www.limra.com/secureretirementinstitute](http://www.limra.com/secureretirementinstitute) for more information