



Client conversation starters: Retirement planning

November 11, 2019

The single largest financial goal for most Americans is retirement. But success takes planning.

Every year, the Employee Benefit Research Institute (EBRI) and independent research firm Greenwald & Associates survey workers and retirees about their preparations for retirement. And the eye-opening results of this long-running survey tell us that many workers may not be as prepared as they think.*

- Two out of three workers surveyed are confident that they're doing a good job saving for retirement — but only 42% have actually tried to calculate how much money they will need to retire.
- Eight in ten workers think that they will work for pay in retirement — but based on retiree experiences, only 28% actually do.
- When selecting investment options within their retirement plan, workers are just as likely to accept the plan's default investment (15%) as they are to take the recommendation of a professional financial advisor (15%).

Funding a comfortable retirement takes realistic planning and solid advice. To start those conversations with your clients and prospects, share the articles in this series:

[Retiring and taking money from your 401\(k\)? Ask these questions first.](#)

[Manage your stress around retirement planning](#)

[How much money is enough for a comfortable retirement?](#)

[6 ways to prepare for a long retirement](#)



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