Redesign the retirement conversation

We recently conducted a retirement sentiment survey to uncover how preretirees and retirees are feeling about the nonfinancial aspects of retirement. Here's what we learned:

Key finding: Concerns about staying active, maintaining health and finding meaningful ways to spend time peak as retirement nears — then they fade in retirement for those who plan ahead.

Opportunity: Deepen client relationships by starting emotional-readiness conversations with pre-retirees. Show them how holistic planning today can lead to a fulfilling retirement tomorrow.

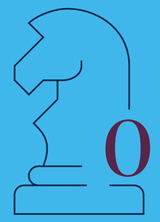
Curious to learn more?
Your Columbia Threadneedle representative has additional information — including a program on redesigning the retirement conversation — so you can help your clients retire well.

When it comes to retirement, clients are worried about more than money.

Preretirees are **1.5-3x** more concerned about the nonfinancial aspects of retirement than retirees.



Nearly **1 in 3** preretirees have taken **zero** action to prepare for retirement's nonfinancial challenges.



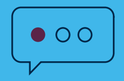
Younger clients are more concerned. Here's your opportunity.

Preretirees under 55 report the **greatest** concern about the nonfinancial aspects of retirement.



But also the **lowest** advisor engagement.

17%



And the **highest** inaction rate.

41%



Client action to address nonfinancial concerns **increases** as retirement approaches.



Older clients are actively preparing. They don't have to do it alone.

33% of preretirees over age 60 have discussed nonfinancial concerns with their advisor.



83% of preretirees over age 60 have taken at least one proactive step to address them.

COLUMBIA THREADNEEDLE INVESTMENTS®

Source: Columbia Threadneedle Investments. Online consumer survey conducted through The Financial Collective in July 2026 among 771 respondents.
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