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Panelists



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Of the participants you serve, which generations are you most concerned about when it comes to retirement?



The [Slido app](#) must be installed on every computer you're presenting from

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We're living longer,
but not planning like it.

- **Only 26%** correctly estimate the longevity of a 65-year-old man¹
- **Fewer than half** factor longevity into savings and investment decisions²
- **67% would pay more attention to finances** if they knew they'd live that long²
- This disconnect is fueling a growing **gap between reality and readiness**²

1 Century Club, Findings from The American College of Financial Services, Michael Finke PhD, CFP® Kaylee Ranck, PhD
2 Century Club Report by the Nationwide Retirement Institute, March 2025


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The science of optimism

Research indicates **optimists** are:




- 11%** more likely to **live to age 85** or older¹
- 67%** more likely to **estimate savings** needed for retirement²
- 75%** more likely to **save at least 10%** of income for retirement²
- 118%** more likely to feel financially **prepared to live to 100**²

¹Optimism is associated with exceptional longevity in 2 epidemiologic cohorts of men and women," Lewine O. Lee, Peter James, Emily S. Zevon, Laura D. Kubzansky, 2019.
²ThinkAdvisor.com, "A Surprisingly Powerful Motivator to Plan for Retirement," Michael Finkle, PhD, CFP®, 2025.



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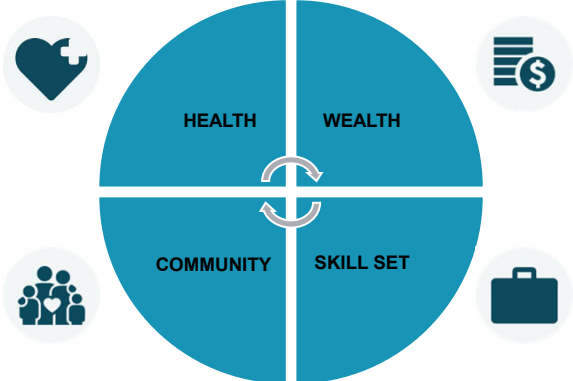
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Portfolio of longevity assets


A **holistic** approach to what it takes to **age well**





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The ripple effect of living longer

- 56%** of Gen X investors currently provide financial support to their parents or children.
- 24%** To meet these financial commitments of Gen X investors are taking on credit card debt.
- 67%** Of women who are caregivers feel their career has been impacted.

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SOURCE: Nationwide Retirement Institute® [Advisor Authority Survey, Dec 2024](#)

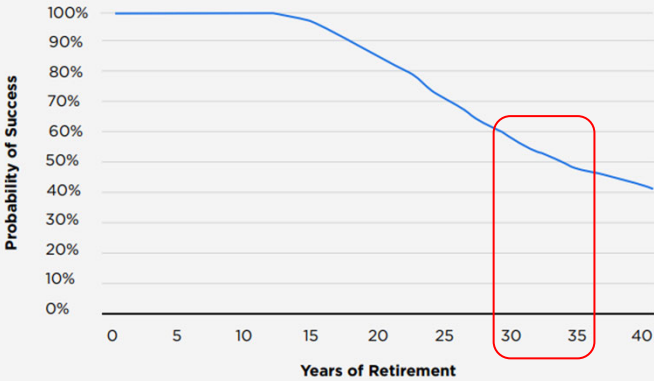
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The Longevity Challenge: Planning for income to last longer

Longevity risk alone (just a five-year difference — living to 95 vs. living to 100) can increase failure rates by **41%**

Market risk, when factored in, pushes failure rates up to **300%**

Probability of 4% rule success by length of retirement using historical asset returns¹



Years of Retirement	Probability of Success
0	100%
5	100%
10	100%
15	95%
20	85%
25	75%
30	60%
35	45%
40	40%

¹ Century Club, Findings from The American College of Financial Services, Michael Finke PhD, CFP® Kaylee Ranck, PhD

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Wealth

What we hear ...

*"I have saved for retirement, but my husband has been ill, and we have **depleted all of our savings** and don't have any more money left."*

What we know ...

- **80%** of 60+ households cannot pay for long-term care or financial emergencies
- **56%** of women say they are not financially secure, including **79%** of low-income women and **67%** of rural women

Sources:
[Addressing the Nation's Retirement Crisis: The 80%](#), NCOA, 2024
[What Women Say](#), NCOA, 2024



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Health

What we hear ...

*"Health security represents the **peace of mind** that comes from knowing that health crises will not derail my life's plans or **financial stability**."*

What we know ...

- **39%** of Black and Hispanic older adults lost wages due to chronic disease vs. **17%** of Whites
- **47%** of women say they are worried about their ability to afford health costs later in life

Sources:
[Chronic Inequities](#), NCOA, 2022
[What Women Say](#), NCOA, 2024



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We're living longer, but not planning like it

Government programs and policies aren't built for extended lifespans, either.



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Plan sponsors may not be on the same page as their participants



Employer belief:

Employees think about their retirement accounts as a savings vehicle.¹



Employee reality:

Employees think about their plan as a comprehensive tool to help prepare for *and live in* retirement.¹

¹ "Protected Retirement Survey" Nationwide, August 2024.

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Learn & share

NCOA.org

Articles and resources on:

- Budgeting on a fixed income
- Avoiding scams
- Managing chronic conditions
- Preventing falls
- Staying connected

BenefitsCheckUp.org


Find programs that help pay for:

- Food
- Medicine
- Doctor visits
- Housing and utilities
- And more

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Guaranteed income: License to spend

Participants would feel more comfortable spending on **nonessential activities** — such as going out to eat or taking vacation — from **guaranteed income** rather than equivalent savings.

How to spend comfortably on nonessential activities?



Category	Percentage
Income (additional \$10K for life)	59%
Savings (additional \$140K retirement savings)	41%


■ Income (additional \$10K for life)

■ Savings (additional \$140K retirement savings)

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Nationwide Century Club Resources



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