

Planning Your Retirement

Americans Will Work Longer, Save More

(NAPSA)—An increasing number of Americans are taking action to improve their long-term financial outlook.

According to an international study, 57 percent of Americans expect to work past their normal retirement date—the highest percentage among people in any of the 10 countries surveyed.

More than residents of any other country represented in the study, Americans seem engaged in taking charge of their financial future through simple steps such as increasing retirement savings and reviewing retirement plans, in addition to expecting to work later in life.

“Americans know they need a better retirement safety net,” Aviva USA President and CEO Chris Littlefield said. “They are increasingly motivated to accumulate sufficient savings to provide a lifetime income stream to support them in retirement.”

Americans generally are not comfortable with their current financial position:

- Three out of five Americans who have not yet retired (62 percent) don't think they will have enough money to have an adequate standard of living when they retire.

- Thirty-five percent of Americans plan to put more money into retirement savings in the next 12 months.

- The 57 percent of Americans who agreed with the statement “I think I am going to have to work beyond the normal retirement date to fund my retirement” was the highest percentage of agreement among all the countries sur-



A professional financial adviser can help guide you toward solutions that can provide a lifetime income through retirement.

veyed and 10 percent higher than the composite response of 47 percent agreement. Only one in seven Americans (15 percent) disagreed with the statement—the lowest disagreement response rate among the 10 countries surveyed.

The survey—with a total sample size of 11,000 respondents—was conducted in the U.S., Europe and Asia Pacific markets by Aviva plc, the world's sixth largest insurance group. In America, Aviva is a sales leader of indexed life insurance and indexed annuities.

“The best way to alleviate retirement concerns is to work with a professional financial and insurance adviser to help find solutions that guarantee lifetime income,” Littlefield said. “Americans need to become better educated about the amount of savings required to comfortably retire, as well as how they can protect their families financially in the event of the death of a wage earner.”

You can learn more at www.avivausa.com or by calling (800) 800-9882.