THE STATE OF

U.S. Retirement Assets

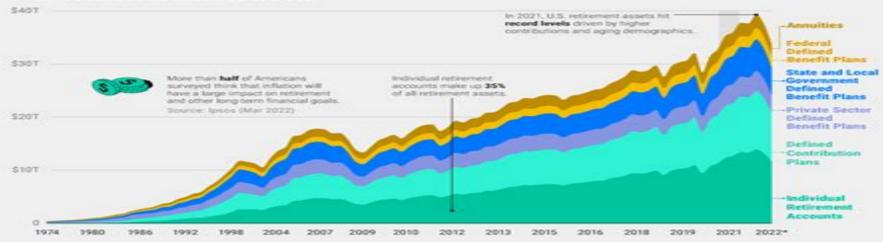




Today, \$33T is held in U.S. retirement assets, growing almost twofold over the last decadeyet retirees face increased pressure amid high inflation and rising interest rates.

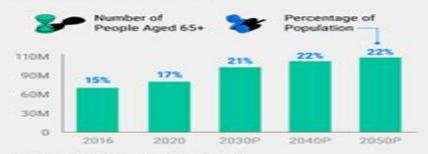
Below, we show trends in retirement savings and how macroeconomic factors are impacting the state of retirement.

U.S. Total Retirement Assets



Demographic Shifts

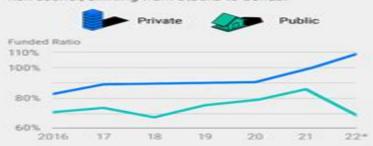
By 2050, over one in five Americans will be at retirement age, equal to about 86M people.



Source: U.S. Census Bureau (Feb 2020)

Steep Divergences

While public pension performance sank in 2022, corporate pensions have fared better as they lowered their risk sooner, shifting from stocks to bonds.



Source: Milliman (Nov 2022). Based on Milliman pension-funding indices. *As of Sep 30, 2022.





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