

# THE STATE OF U.S. Retirement Assets

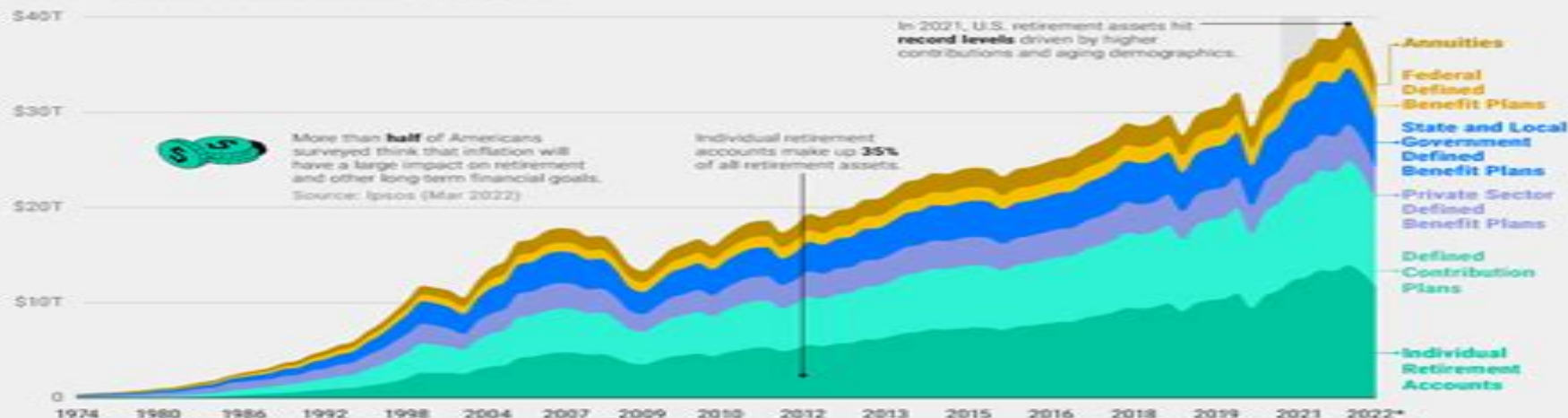
Today, \$33T is held in U.S. retirement assets, growing almost twofold over the last decade—yet retirees face increased pressure amid high inflation and rising interest rates.

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

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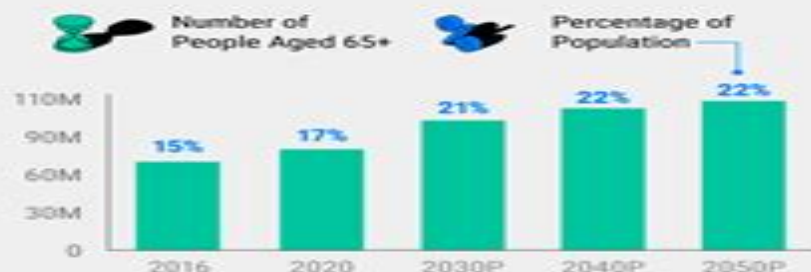


## U.S. Total Retirement Assets



## Demographic Shifts

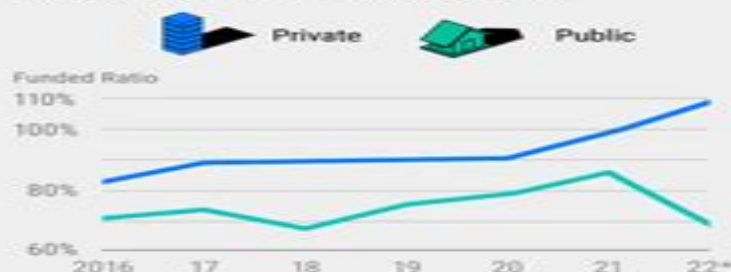
By 2050, over **one in five** Americans will be at retirement age, equal to about 86M people.



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

## Step 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.



Source: Investment Company Institute (Sep 2022). \*As of Sep 30, 2022.

The **Milliman 100 Pension Funding Index** measures the funded status of the biggest U.S. private defined benefit plans. The **Milliman 100 Public Pension Funding Index** measures the funded ratio of the 100 biggest public pension plans in America.

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