

2018 | 6th ANNUAL SURVEY OF RETIREMENT SAVERS

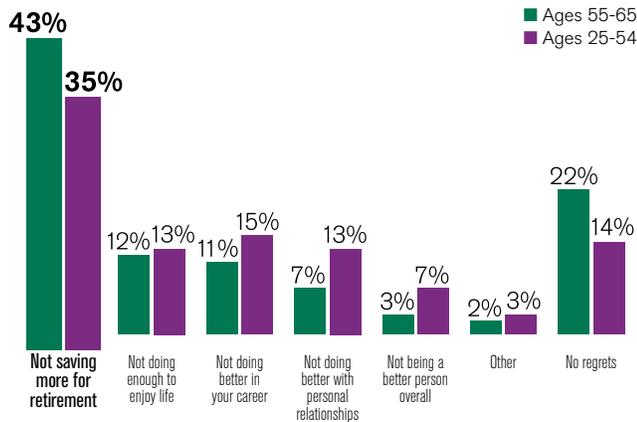
# American Workers Regret Not Saving Enough and Look to Their Workplace for Help

**9/10** say retirement savings is very important

**95%** say a retirement plan is most important benefit

## #1 Regret: Not Saving Enough

**>8/10** could have saved more



**9/10** express regret

## Saving Early is Crucial

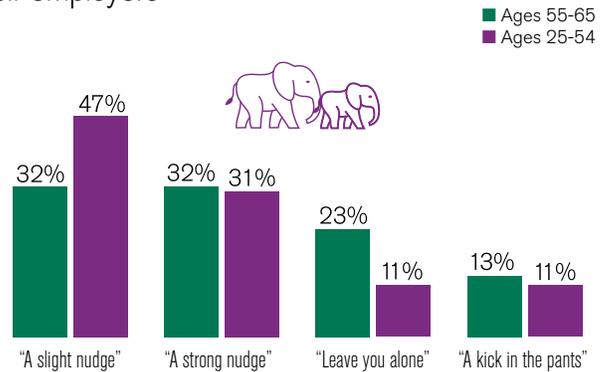
**7/10** saved less in first 5 working years

**DEBT** is #1 obstacle

**7/10** show interest in holistic advice

## Employer Plays an Important Role

**75%** want a **slight to strong nudge** from their employers



**50%** prefer companies with retirement plans

**75%** prefer a 3% match over a 3% raise  
**70%** prefer a 6% match over a 6% raise

**7/10** view positively companies with:

- automatic enrollment
- automatic increases
- target-date funds

**SAVE MORE!**  
The message workers would tell their younger selves

To receive the full report, contact your American Century Investments® representative.

**Survey Methodology:**

The survey was conducted by Mathew Greenwald & Associates on behalf of American Century Investments in May 2018. Survey included 1,501 full-time individuals between 25 and 65 saving through their employer's retirement plan and/or an Individual Retirement Account (IRA). The data was weighted to reflect the makeup of key demographics (gender, income, and education) among all American private sector investors between the ages of 25 and 65 (according to estimates from the 2012 U.S. Consumer Population Survey).

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