

4th National Survey of Plan Participants

ANNUAL THE KEYS TO THE KINGDOM

Most participants believe they would have more if their employer had done everything possible to help them save.



70%

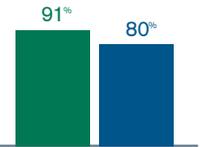
believe
AUTOMATIC ENROLLMENT
at **6%** is something
employers should do.



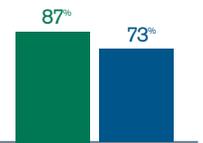
>7 in 10 participants support **plan investment re-enrollment** into target-date investments.



>8 in 10 participants want at least a **"SLIGHT NUDGE"** from their employers in helping to save and invest for retirement.



Would take a **3% match** over a 3% salary increase



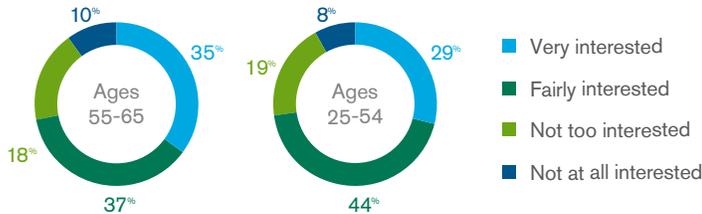
Would take a **6% match** over a 6% salary increase

■ Ages 55-65
■ Ages 25-54

>50%

feel
AUTOMATIC ENROLLMENT
should be implemented
retroactively.

Participants are interested in an **automatic increase option** where the amount taken out of employees' paychecks increases by 1% every year until it hits 10% or more.



2/3^{rds}

feel more positive about
a company that offers
AUTOMATIC ENROLLMENT,
AUTOMATIC INCREASE AND
TARGET-DATE INVESTMENTS
over a company that does not.

Participants value the DC plan as one of their most important benefits

More than **8 in 10** participants view their retirement savings plan at work as one of the most important benefits offered by their employer. **A VERY LARGE MAJORITY AGREE THAT...**

"My employer offering a retirement plan makes me feel better about working there."



To receive the full report, contact your American Century Investments representative at 800-345-6488.

Survey Methodology: The survey was conducted between February 23 and March 7, 2016. Respondents included full-time workers between 25 and 65, currently participating in their employer's retirement plan, intending to retire at some point and not working for the government. A total of 1,504 respondents completed the survey. The data was weighted to reflect the makeup of key demographics (gender, income, and education) among all American private sector plan participants between the ages of 25 and 65 (according to estimates from the 2012 U.S. Consumer Population Survey).

Percentages in the tables and charts may not total to 100 due to rounding and/or missing categories.

Data collection and analysis were completed by Mathew Greenwald and Associates of Washington, D.C.

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