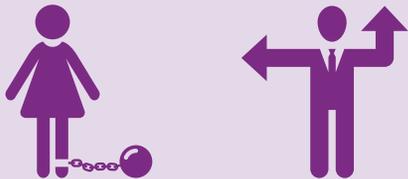


# Perspectives Gathered at the Start of a Pandemic

## Gender Differences

American Century Investments conducted its 8th annual survey of retirement plan participants at the beginning of a pandemic. Although respondents could not have anticipated the coming weeks and months, they expressed their regrets about past saving behavior, the value they place on the roles of their employers and interest in holistic advice and a retirement income solution.



### Why don't I save more?

Women say they are paying off debt;  
Men say they have simply put it off

### Men are more likely to lose sleep over:

- ✓ Retirement savings
- ✓ Staying healthy
- ✓ Saving for college
- ✓ Investing properly
- ✓ Supporting an adult child.

# RISK

CONCERNS OVER MARKET AND GROWTH RISKS HAVE RISEN



### FOR EXTREME CONCERNS:

Women name longevity and inflation, while men name growth risk.



Men, more so than women, are excited about having time to pursue hobbies and spending time with family in retirement



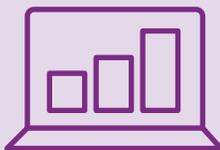
Women tend to be more excited about experiencing less stress and having time to travel when they retire



### INTEREST IN ESG PERFORMANCE

Men express more interest in Environmental, Social and Governance (ESG) investments for retirement savings—even if performance is worse.

**Men tend to rely on their own research**



**Women are more inclined to seek investing advice from family**

**Men are more likely to believe paying for an advisor is worth the cost.**



**WOMEN PREFER an online advice service over an advisor based on cost.**

For more information on retirement research or defined contribution solutions, contact your American Century Investments representative at **800-345-6488**.

**Methodology:**

The survey was conducted between March 10 and 31, 2020. Survey included 1,508 full-time workers between 25 and 65 saving through their employer's retirement plan. The data were weighted to reflect the makeup of key demographics (gender, income, and education) among all American private sector participants between 25 and 65. Percentages in the tables and charts may not total 100 due to rounding and/or missing categories. Data collection and analysis were completed by Mathew Greenwald and Associates of Washington, D.C.

This material has been prepared for educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

