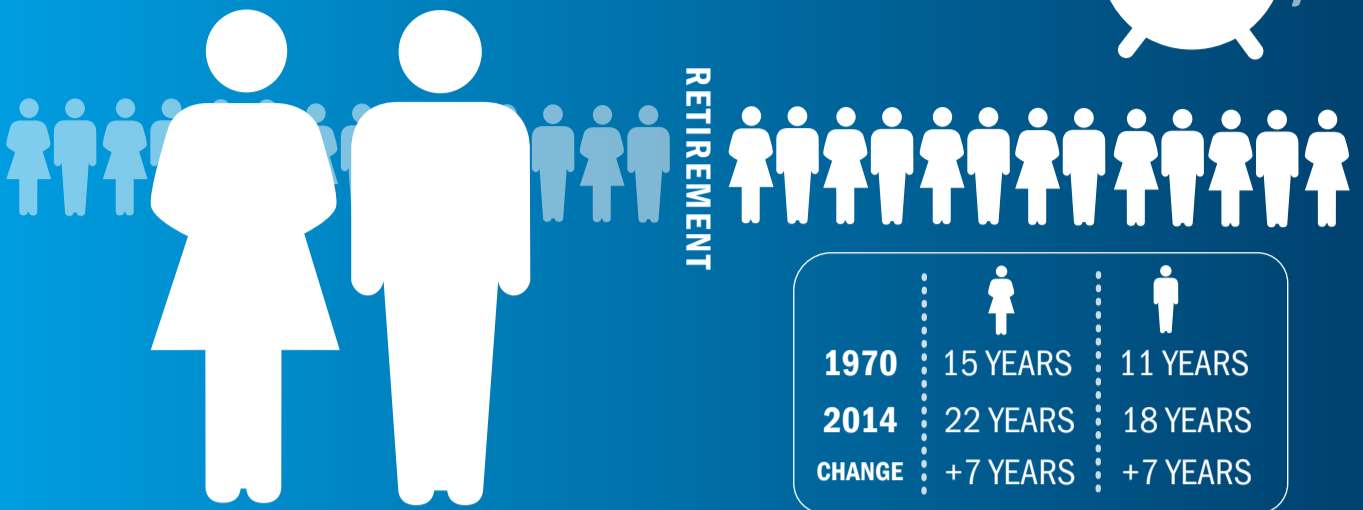


DC SAVING LEVELS

ARE PEOPLE SAVING ENOUGH FOR THEIR RETIREMENT?

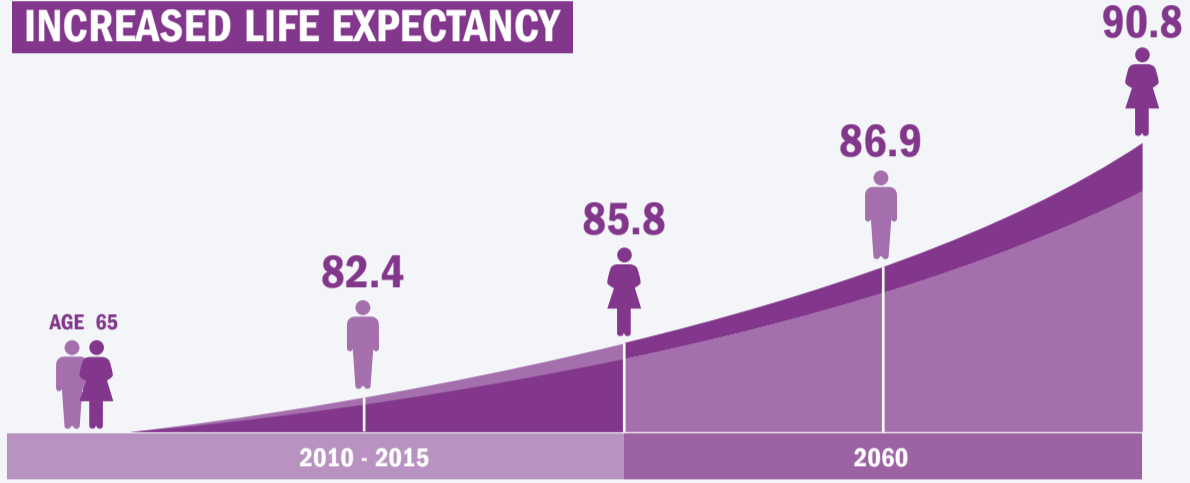


WAKING UP TO A NEW REALITY!
PEOPLE ARE SPENDING LONGER IN RETIREMENT!

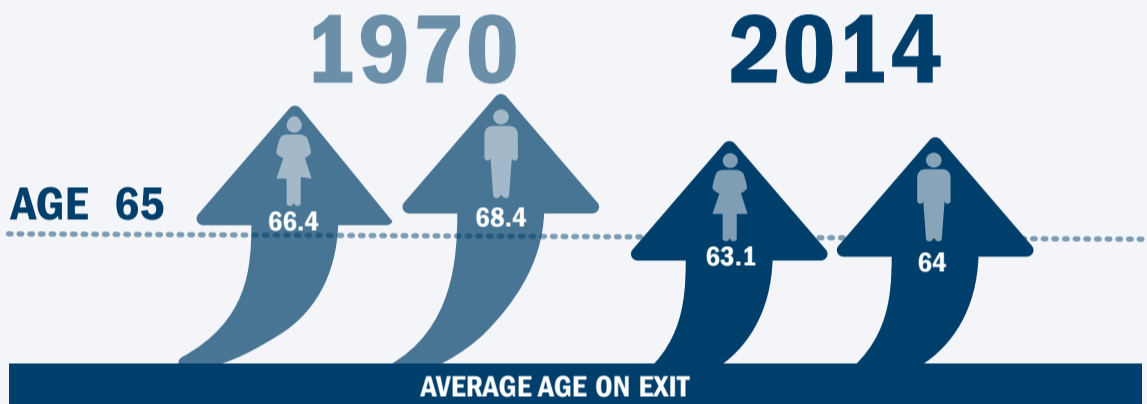


WHY IS THAT?

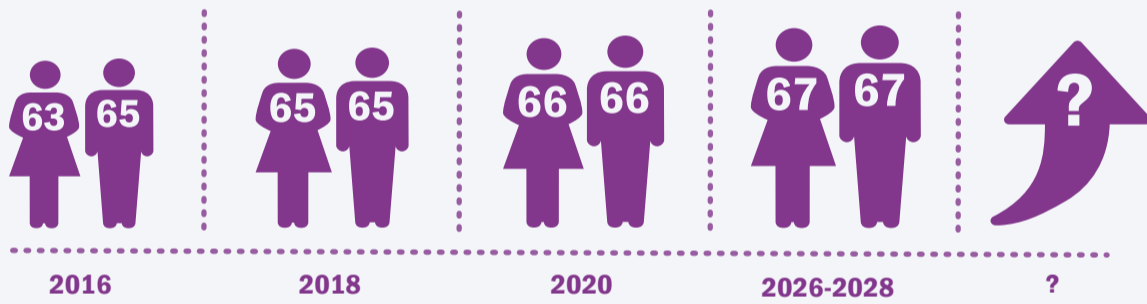
INCREASED LIFE EXPECTANCY



EXITING FULL TIME EMPLOYMENT EARLIER

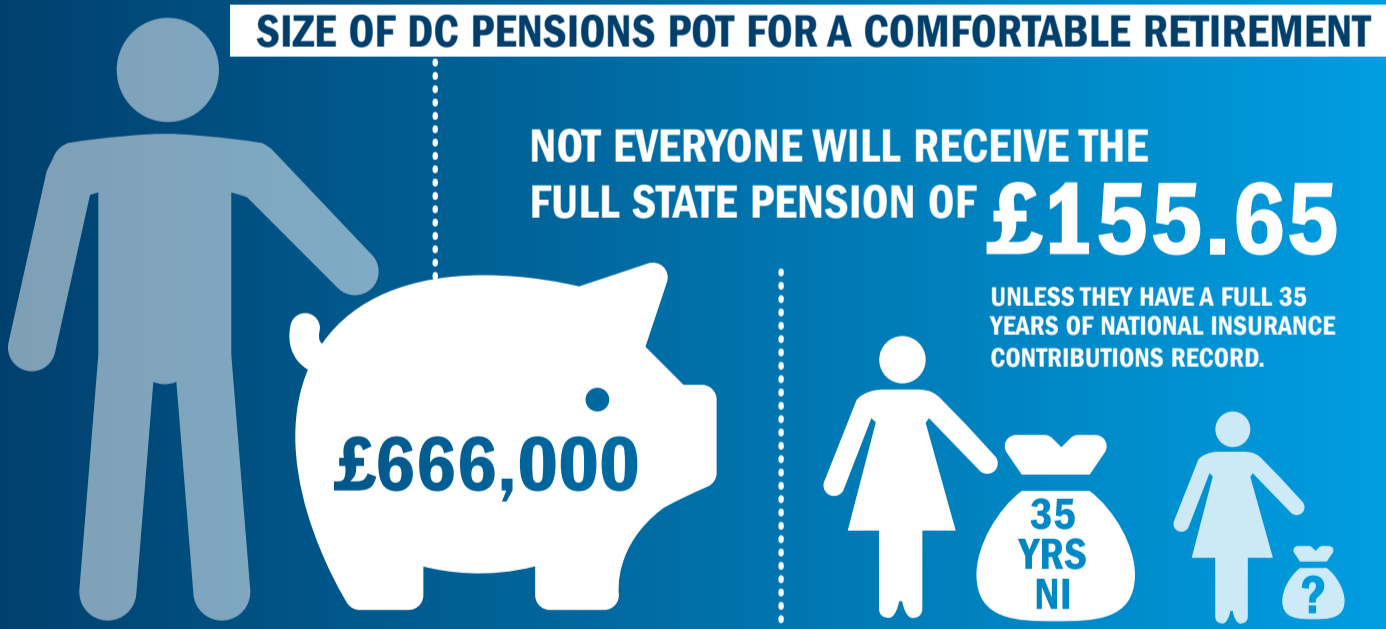


STATE PENSION AGE INCREASING



GENERATION 2050 AND BEYOND...

SIZE OF DC PENSIONS POT FOR A COMFORTABLE RETIREMENT



LEVEL ANNUITY RATES PER £100,000



*Source - Pensions Through the Ages - Generation 2050 and beyond", Royal London, 30 September 2015

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