

# Do You Have a Good Sense of YOUR RETIREMENT READINESS?

More than two in five Americans inaccurately assess their retirement preparedness—perhaps worrying too much, or not enough. How are you doing?



**1** IN **5** IS UNAWARE OF SHORTCOMINGS

**19 percent** of households are in danger of falling far short of where they expect to be in retirement, incorrectly believing they are on the right track.

**2** IN **5** ARE WRONG ABOUT WHAT THEY THINK

**43 percent** of households incorrectly predict their retirement readiness. Most are actually in better shape than they believe and unnecessarily living in fear for their financial futures. Correctly understanding whether you will be able to maintain your standard of living in retirement is an important step toward achieving financial wellness.



## ACCURATELY ASSESSING RETIREMENT PREPAREDNESS IS KEY TO FINANCIAL WELLNESS



**19%**  
**UNAWARE OF SHORTCOMINGS**

Nearly one in five households incorrectly believe they will be secure in retirement. They face the biggest risk of being shocked by reality when they fall short.



**24%**  
**ON THE RIGHT PATH**

Nearly a quarter of American households are taking the right steps and correctly understand that their goals are within reach.



**33%**  
**UNPREPARED FOR THE FUTURE**

Over half of American households are at risk of not having enough money in retirement, but only a third are also aware they have work to do.



**24%**  
**OVERLY WORRIED**

The sky is not actually falling for the one in four households who worry, even though they are on the right track for retirement.

*Planning for Retirement: From Awareness to Wellness*

Source: PRUDENTIAL'S AWARENESS TO WELLNESS

[http://research.prudential.com/documents/rp/FINAL\\_SI30\\_Awareness\\_to\\_Wellness\\_2\\_16\\_2017.pdf](http://research.prudential.com/documents/rp/FINAL_SI30_Awareness_to_Wellness_2_16_2017.pdf)

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