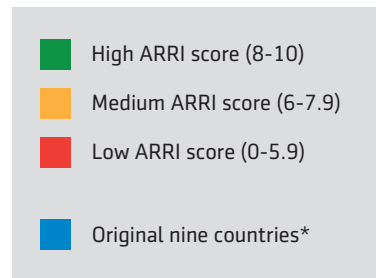
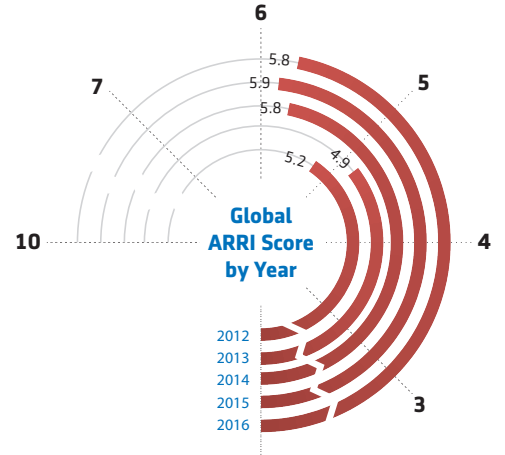
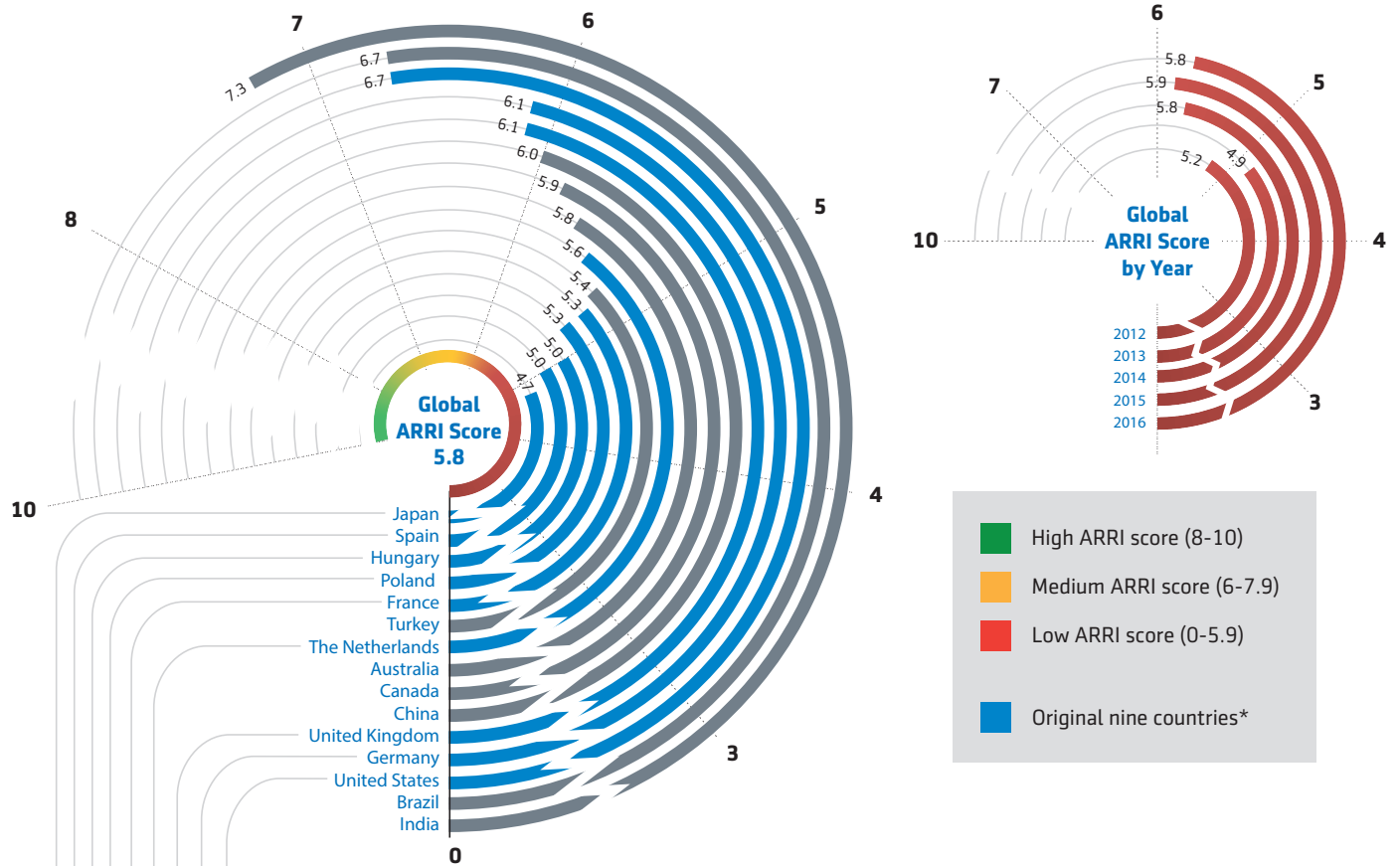
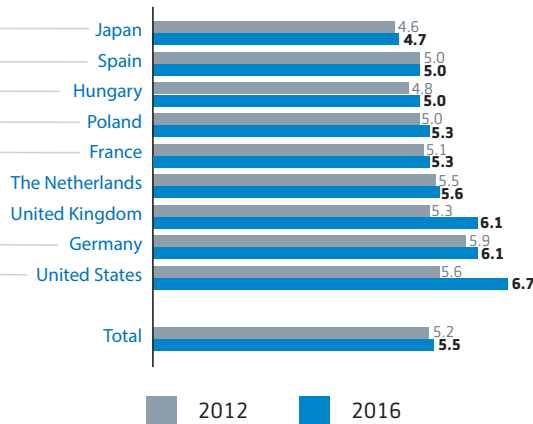


Aegon Retirement Readiness Index (ARRI) 2016

Although the ARRI has improved since 2012, change in people's preparedness is very slow. The upward trend in the global ARRI has pulled back slightly since 2015.



Change in the ARRI since 2012 (Original nine countries)



Net change in percent of the ARRI attributes 2012 to 2016 (Original nine countries)



* For trending purposes, nine countries - France, Germany, Hungary, Japan, the Netherlands, Poland, Spain, United Kingdom and United States - that have participated annually in this research since the first Aegon Retirement Readiness Survey conducted in 2012, are referenced as the original nine countries. Sweden was included in the 2012 survey but was replaced in 2015 by Australia and so has been excluded from the countries used for trending purposes.