

# FINANCIAL SECURITY

## IMPROVE LOYALTY, PRODUCTIVITY AND ATTRACTIVITY

Mercer surveyed 7,000 adults and 600 senior leaders in 12 countries. We identified critical imperatives for financial security to help people afford to live longer and live well. The Danish consumer study was fielded among 234 adults aged 18 years old or older with quotas applied to ensure the sample matched Denmark ratios for age (deciles), gender and regions.

The margin of error for the Danish consumer study is +/- 6.4 percent.



01

### TIME TO RETIRE RETIREMENT



16–21

is how many years people expect to spend in retirement, but without better planning, many will outlive their savings.



46%

expect to keep working or to never retire.



80%

say that continuing to develop professional and personal capabilities is important.

TRADITIONAL NOTIONS OF RETIREMENT NEED TO BE RE-EXAMINED.



### PEOPLE ARE RELYING ON THEIR HEALTH TO BE ABLE TO WORK AS LONG AS THEY NEED TO. HOWEVER ...

39%

profess excellent or very good health currently as it relates to being able to do their job.

44%

say their health causes them stress with regard to their financial security.

02

### HEALTH IS VITAL TO WEALTH

PEOPLE CONSIDER HEALTH VITAL FOR A FINANCIALLY SECURE RETIREMENT.

03

### ACT NOW TO LIVE WELL LATER

80%

of adults feel personally responsible for their retirement income.

32%

have not made any later-life financial calculations.

75%

trust employers to give sound, independent advice on planning, saving and investing for retirement.

81%

say improved benefits or access would have a positive impact, resulting in greater job satisfaction and commitment.



PEOPLE WANT — AND NEED — THE HELP OF EMPLOYERS AND TECHNOLOGY.

79%

of all adults — and 86% of millennials — are interested in online financial tools to help manage their finances.

But

the tools must be secure, easy to use and jargon-free.



04

### TECHNOLOGY IS THE PATHWAY TO ENHANCE SAVINGS

TECHNOLOGY PROVIDES NEW OPPORTUNITIES FOR IMPROVING SHORT AND LONG TERM SAVINGS.

05

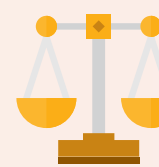
### ENSURING FINANCIAL SECURITY FOR ALL REQUIRES STRUCTURAL CHANGES



The survey revealed a savings gap, a health gap and a tools gap — and no one should be left behind.



Millennials are the largest segment of the workforce and will change jobs more frequently than other generations. Only 20% of millennials feel financially secure.



Women face a gender gap in salary inequity, career continuity and access to employer-sponsored plans. Only 23% of women feel financially secure.



Informal workers in the “gig” economy face gaps in access to and affordability of retirement and benefit plans.

THE TIME IS NOW TO RETIRE OLD NOTIONS OF RETIREMENT AND FOR GOVERNMENTS, EMPLOYERS AND INDIVIDUALS TO PARTNER IN ENSURING FINANCIAL SECURITY IS AVAILABLE TO ALL.