

HEALTHY, WEALTHY AND WORK-WISE

THE NEW IMPERATIVES FOR FINANCIAL SECURITY - GLOBAL

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.



01

TIME TO RETIRE RETIREMENT

15–20 years

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

2/3

adults expect to live past 80, but only 1 in 3 are confident they will have enough money to afford to do so.

68%

of people globally don't ever expect to retire or expect to keep working after retirement.

86%

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.

40%

say their health causes them stress with regard to their financial security, second in stress only to general economic conditions.

25%

are confident of being able to pay for medical costs (26%) or being able to work as long as they choose (25%).

02

HEALTH IS VITAL TO WEALTH

PEOPLE CONSIDER HEALTH VITAL FOR A FINANCIALLY SECURE RETIREMENT.

03

ACT NOW TO LIVE WELL LATER

81%

of adults feel personally responsible for their retirement income.

1/3

haven't calculated how much they need for retirement and only 26% of adults are confident they can save enough for retirement.

79%

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

86%

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.

85%

of all adults, and 93% of 18–34-year-olds, are interested in online financial tools to help manage their finances, but they must be secure and easy to use.

2/3

of adults are comfortable managing their savings using mobile banking, online tools or smart apps.



04

TECHNOLOGY IS THE PATHWAY TO ENHANCE SAVINGS

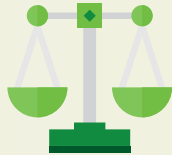
TECHNOLOGY PROVIDES NEW OPPORTUNITIES FOR IMPROVING SHORT AND LONG TERM SAVINGS.

05

ENSURING FINANCIAL SECURITY FOR ALL REQUIRES STRUCTURAL CHANGES



There is a savings gap, health gap and tools gap — and no one should be left behind.



Women face a gender gap in salary inequity, career continuity and access to employer-sponsored plans — and are significantly more stressed than men.



Millennials are the largest segment of the workforce and will change jobs more frequently than any other.



The “gig” economy and informal workforce face gaps in access 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.