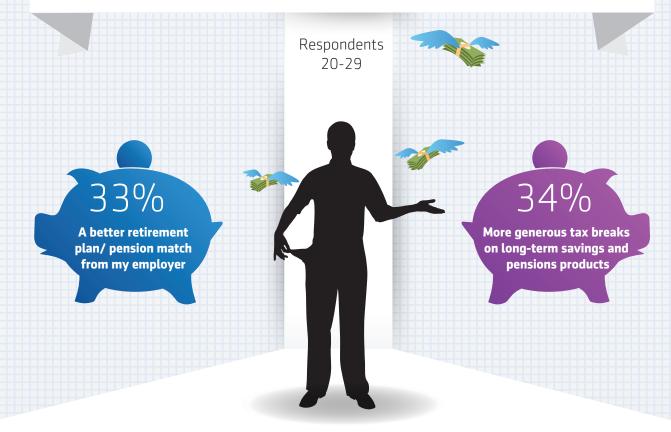
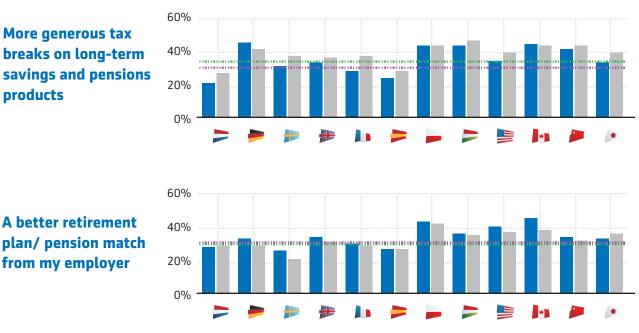
## The Young, Pragmatic and Penniless Generation

"Other than asking for a pay raise to help them save more, young employees are looking for improved benefits and better tax breaks."

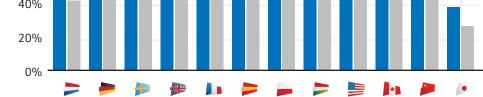


Which, if any, of the following would encourage you to save more?\*



80%

A pay raise













Source: Aegon Retirement Readiness Survey 2013. This study is a collaboration between the Transamerica Center for Retirement Studies® (TCRS) and Aegon. TCRS is a division of the Transamerica Institute, a nonprofit, private foundation which is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties. For more information and full survey results, visit www.transamericacenter.org.