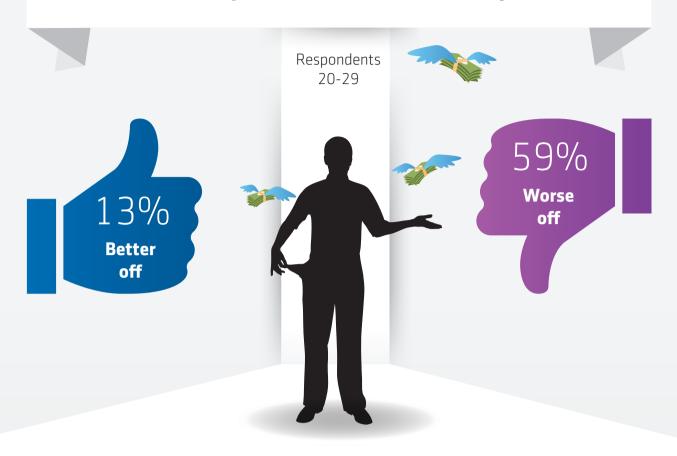
The Young, Pragmatic and Penniless Generation

"The younger generation is realistic and expects a harder time financially in retirement than their parents."



Do you think that future generations of retirees will be better off or worse off than those currently in retirement?*

80% 60% Worse off 40% 20% 0% ┢ + • 50% 45% 30% **Better off** 15% 0% -. * " and "More o Total respondents age 20-29 Poland Canada less the same" data excluded Respondents age 20-29 France Hungary China 2.722 10,800 Total respondents United States Average Age 20-29 Average Tota

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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.