

Spending in Retirement



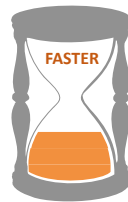
41%

are spending their retirement savings **slower** than expected



48%

are spending their retirement savings **as expected**



11%

are spending their retirement savings **faster than expected**



Early Savers are more likely than Late Savers to say they are spending their savings more slowly than expected (48% vs. 34%)



Those who work with an FA are more likely than those who do not to say they are spending their savings slower than expected (47% vs. 36%)

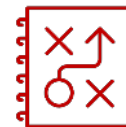


51% say their current expenses are **lower** than prior to retirement

16% say their current expenses are **higher** than prior to retirement



Late Savers are more likely than Early Savers to say their current expenses are higher than prior to retirement (20% vs. 13%)



48% have **no set strategy for spending** their retirement savings

36% take what they need, when they need it

12% don't worry about it