
RETIREMENT FACTS

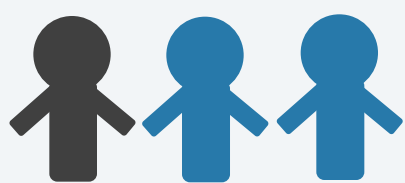
SHOCKING EMPLOYEE STATISTICS

Americans today are working longer and saving less. Statistics show that a staggering percentage of America's workers have a large burden of debt, minimal savings, and do not feel confident in their ability to afford retirement. As a result, employees are remaining in the workforce longer to increase savings in their retirement plans.

AFFORDING RETIREMENT

24% of Americans are **NOT AT ALL CONFIDENT IN THEIR ABILITY to afford retirement**

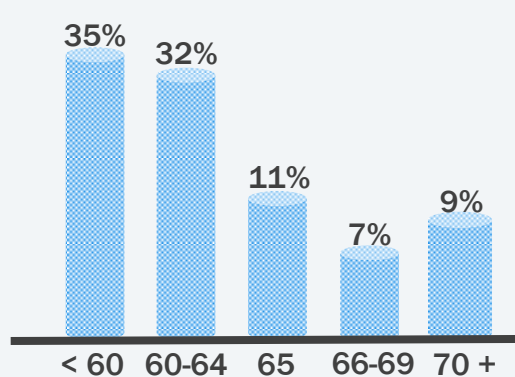
LONG-TERM CARE EXPENSES



1 OUT OF 3 AMERICANS ARE NOT AT ALL CONFIDENT IN THEIR ABILITY TO PAY FOR LONG-TERM CARE EXPENSES

DEBT PROBLEMS

44% OF RETIREES REPORT PROBLEMS WITH LEVEL OF DEBT



LATER RETIREMENT AGE

27% are trending to RETIRE AT OR AFTER THE AGE OF 65

MINIMAL SAVINGS

36% OF AMERICANS HAVE LESS THAN \$1,000 in savings and investments

LACK OF INVESTMENT KNOWLEDGE

71% OF AMERICANS BELIEVE THEY DO NOT PAY FEES FOR THEIR 401(K) PLAN



DON'T LET YOUR EMPLOYEES SPEND HARD-EARNED \$\$\$ ON RETIREMENT PLAN FEES

Payentry's Retirement Plan Services can provide you with access to the most efficient, institutionally-priced (**no commission**) retirement plan options available in the marketplace.

- Understand plan pricing and fees
- Offer a **diverse portfolio** of mutual funds
- Educate employees