

When nest eggs need a safety net:

Who benefits from guaranteed
lifetime income – and how?

Intro

22%. That is the average increase in potential retirement spending that individual savers in defined contribution (DC) plans can achieve when they embed guaranteed retirement income solutions into a target date fund. For lower-income workers, it's a 25% increase (Figure 3).

These are just two findings from our persona analysis, which examines who benefits from guaranteed lifetime income.