

# Unplanned retirement: ready or not



**74%** **NOT REASSURED**  
Active Canadians are not reassured. 74% think that they are ill-prepared financially for retirement and that this could influence their future standard of living.

**ON A PENSION... TOMORROW** **48%**  
Nearly half of Canadians retire before 65 years of age for professional or personal reasons, often unexpectedly, and rarely with much planning.

**27%** **NO PLANNING**  
Nearly half of Canadians have not planned, or have underestimated, the impact of their retirement income on their future standard of living.

**PERCEPTION OF INCOME** **57%**  
A large majority of Canadians think that their retirement income will come primarily from federal government plans or their employer's pension plan.

**13%** **RETURN ON INVESTMENT**  
More than one in ten Canadians consider that their savings, invested regularly in investment funds, will allow them to live the retirement of their dreams.

**MORE FEAR THAN...** **46%**  
Less than half of Canadians will have a retirement that meets their expectations. They will, however, have to adapt certain life and consumer habits.

**100%** **PLANNING FOR ALL**  
No matter how an individual approaches retirement, a strong analysis of income and expenses will enable the appropriate adjustment of lifestyle according to one's ability, life expectancy and choices made. The above statistics, drawn from an Angus Reid Institute study, show the need for everyone to plan their retirement.



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