



# Income Roulette 2018

In this year's Income Roulette report we surveyed more than 8,500 members of the public to consider their financial confidence, attitudes and concerns. We identified three key groups in which we shine the spotlight on their financial resilience and explore the issues they face today.



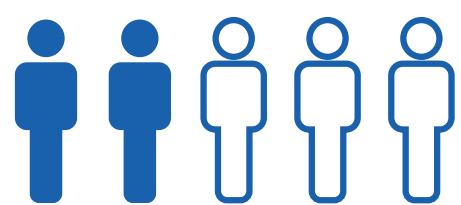
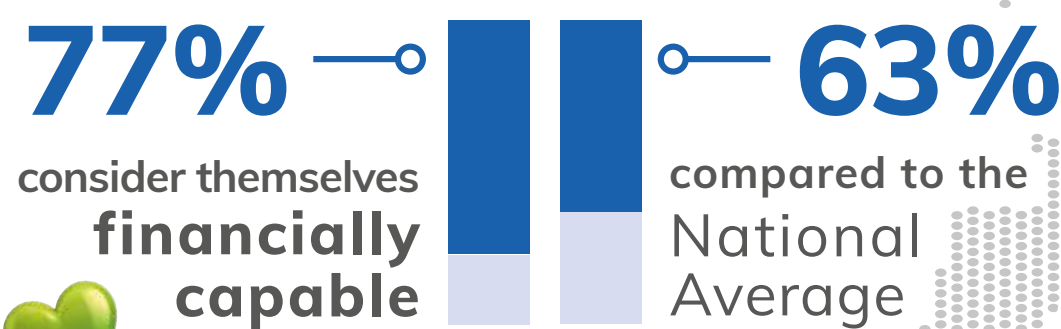
## Meet the Reaching Retirement segment:

They are one of three groups identified in this year's Income Roulette research. Although on average they are better off than the other two segments, they don't necessarily feel prepared for the full length of their retirement.

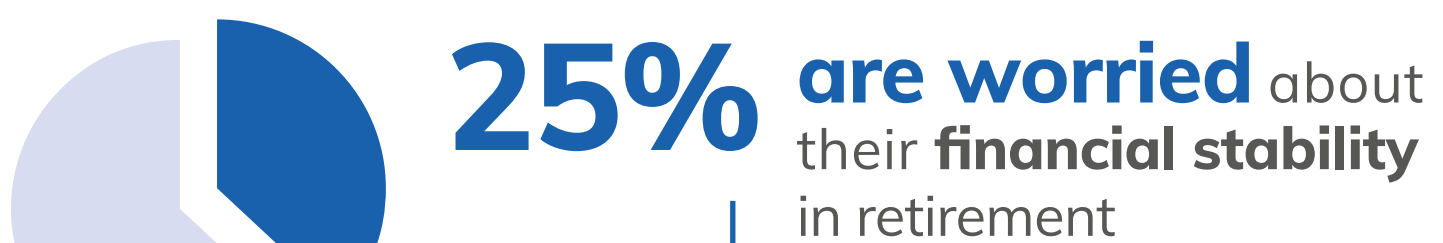
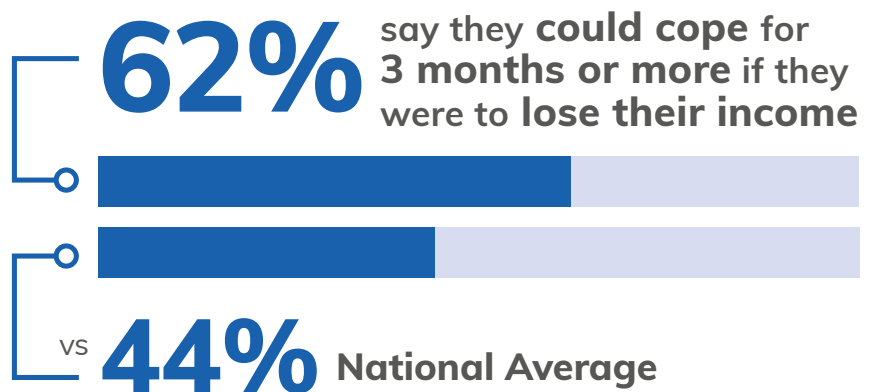
### What is financial resilience?

We measure financial resilience in line with the Money Advice Service's (MAS) definition. They recommend that people should have at least 90 days' worth of outgoings in savings to be 'financially resilient'.

### In Retirement



**Two in 5** (42%) still don't feel that they are **saving** as much as they want to



**42%** feel their financial situation has **worsened** since retiring

**One in 6** (16%) are worried they will not feel **intellectually stimulated** in retirement

### Approaching Retirement

**33%** feel **confused** about financial matters

More than **a quarter** (28%) don't know how much they have in their pension pot

**Only a third** (37%) of those approaching retirement say they are confident and excited **about their future**

Make sure your Reaching Retirement clients understand that it isn't too late to seek financial advice and that it is available to them all. Quality financial advice will help keep them in control of their financial future.