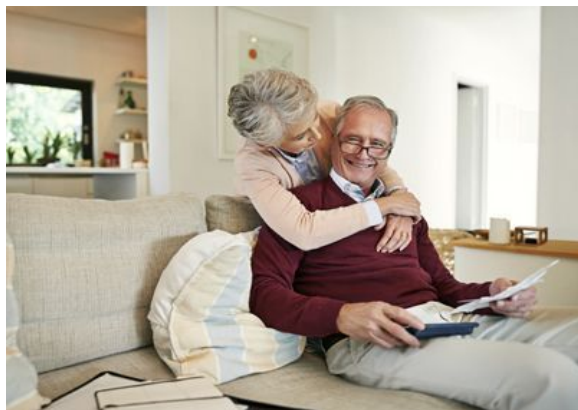


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"The recession helped many consumers realize the importance of saving money, especially for the long term.

As a result, most people have begun to take steps toward saving the money they will need to comfortably retire, but there is room for improvement."

- Robyn Kaiserman, Senior Financial Services Analyst

This report looks at the following areas:

- **Many Baby Boomers lack confidence in their retirement savings**
- **Hispanics are less likely to have retirement savings**
- **Even at highest incomes, few understand their plans**

Certain segments, such as women and Hispanics, are lagging behind, whether due to a lack of education, resources, or both, and could use additional support. Millennials represent opportunity, too, as they are eager to learn what they can do and, while they might not yet have extensive resources, they can evolve into long-term customers if they are given the chance.

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