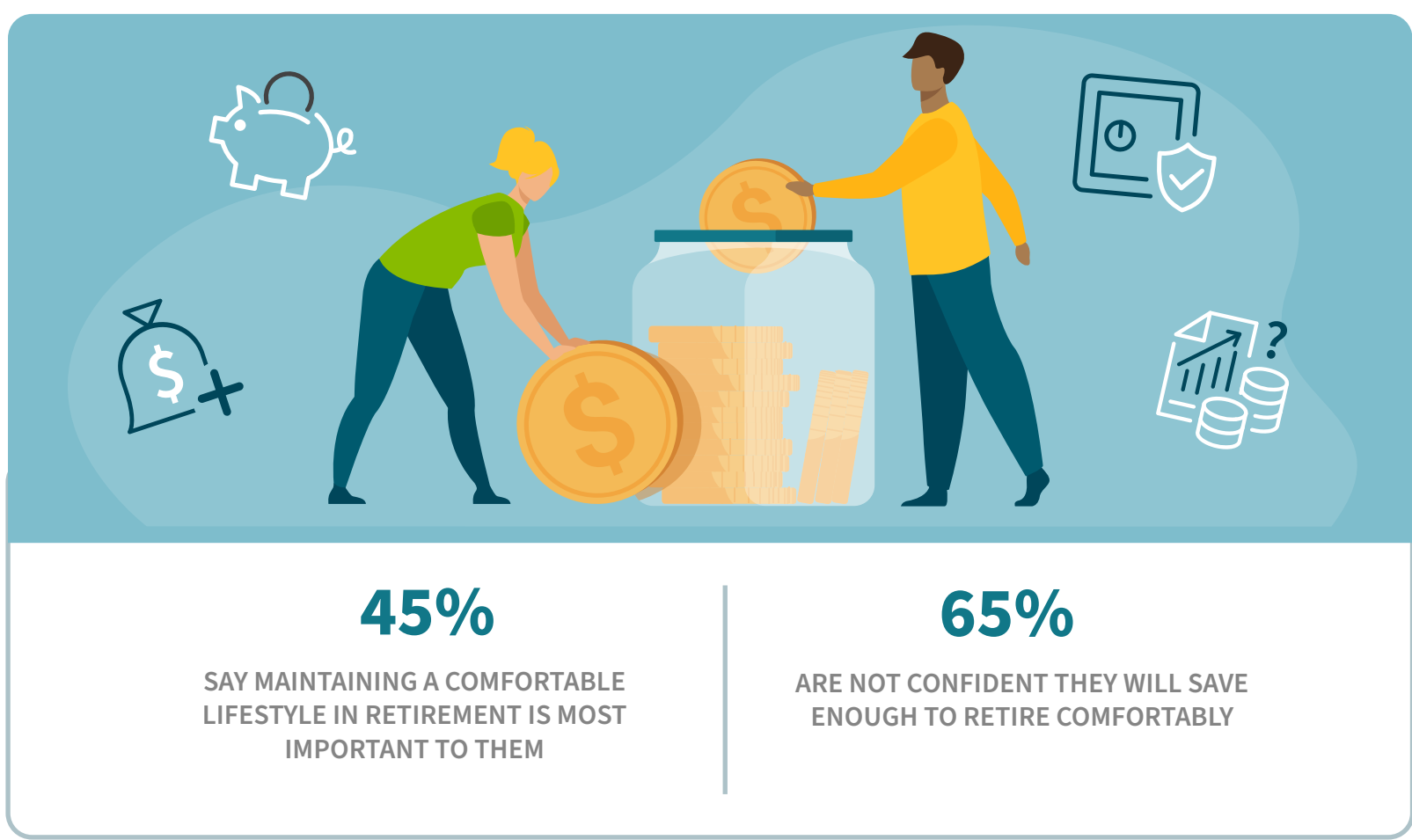
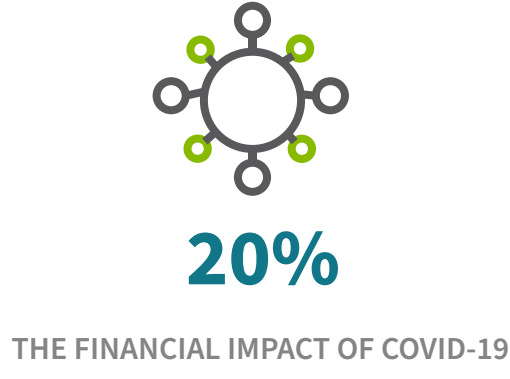
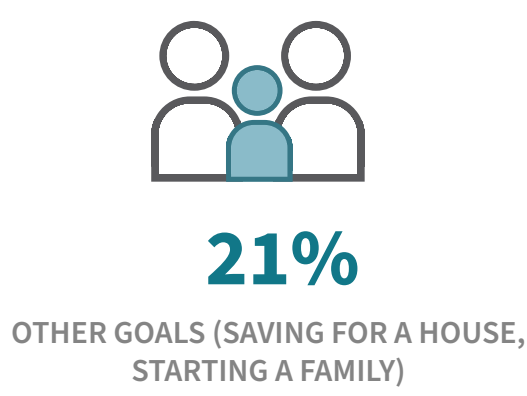


Planning for Retirement

Regions Bank Finds Americans’ Priorities, Planning for Retirement are Out of Sync.



Obstacles to Saving for Retirement

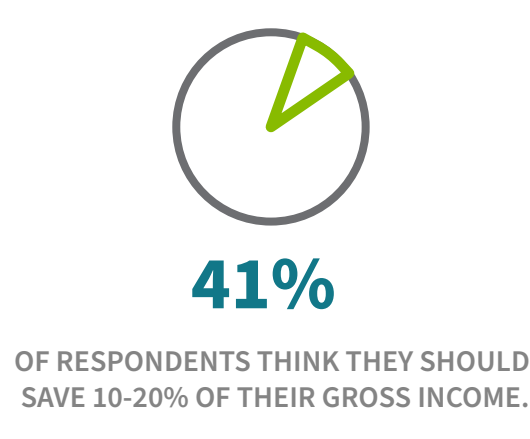
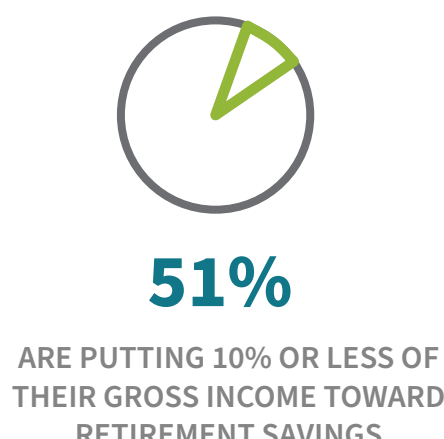
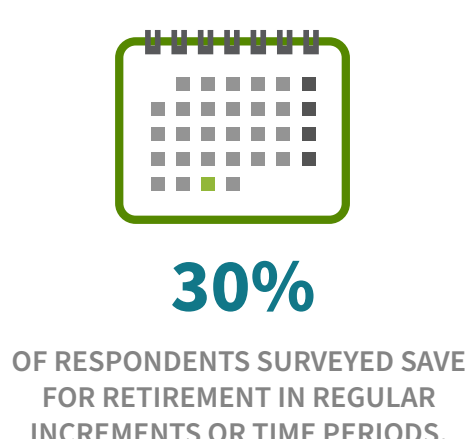


Results also show there are knowledge gaps when it comes to retirement saving and planning.

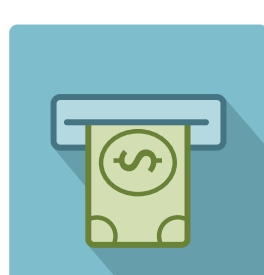


THOSE WHO DO NOT FEEL KNOWLEDGEABLE		
47% DO NOT FEEL KNOWLEDGEABLE ABOUT HOW TO SAVE FOR A COMFORTABLE RETIREMENT	51% DO NOT FEEL KNOWLEDGEABLE ABOUT THE DIFFERENCE BETWEEN VARIOUS SAVING TYPES	51% DO NOT FEEL KNOWLEDGEABLE ABOUT MAKING DECISIONS ABOUT HOW THEIR SAVINGS ARE INVESTED
THOSE WHO ARE CONFIDENT		
30% OF THOSE WHO ARE CONFIDENT THEY WILL SAVE ENOUGH STILL REPORT KNOWLEDGE GAPS ABOUT HOW MUCH TO SAVE	36% OF THOSE WHO ARE CONFIDENT DO NOT FEEL KNOWLEDGEABLE ABOUT THE DIFFERENCE BETWEEN VARIOUS SAVINGS TYPES	31% OF THOSE WHO ARE CONFIDENT DO NOT FEEL KNOWLEDGEABLE ABOUT MAKING DECISIONS ABOUT INVESTING THEIR SAVINGS

Other key findings include:



For people building their retirement savings, Regions Next Step recommends the following:



PLAN FOR DIFFERENT STAGES OF RETIREMENT

Financial needs and spending habits will likely fluctuate during retirement years. Consider all stages of retirement when preparing your finances.



DETERMINE HOW MUCH TO SAVE

Understanding retirement needs is the first step in setting a retirement goal. Using the free Regions calculator can help identify how much to save for retirement.



BUILD INVESTMENT PORTFOLIOS

Many people use investments to save for retirement. Register for a Regions’ webinar to learn about investment strategies and ways to grow wealth.



FACTOR IN FAMILY FINANCIAL NEEDS

Decisions related to parenthood and employment can have an impact on retirement savings. Consider your family’s unique financial needs as you plan for retirement.

Regions Next Step is a financial education and wellness program designed to help make life better.

For more guidance on planning and saving for retirement, visit Regions’ new financial wellness resource center on retirement, Regions.com/NextStepRetirement.