



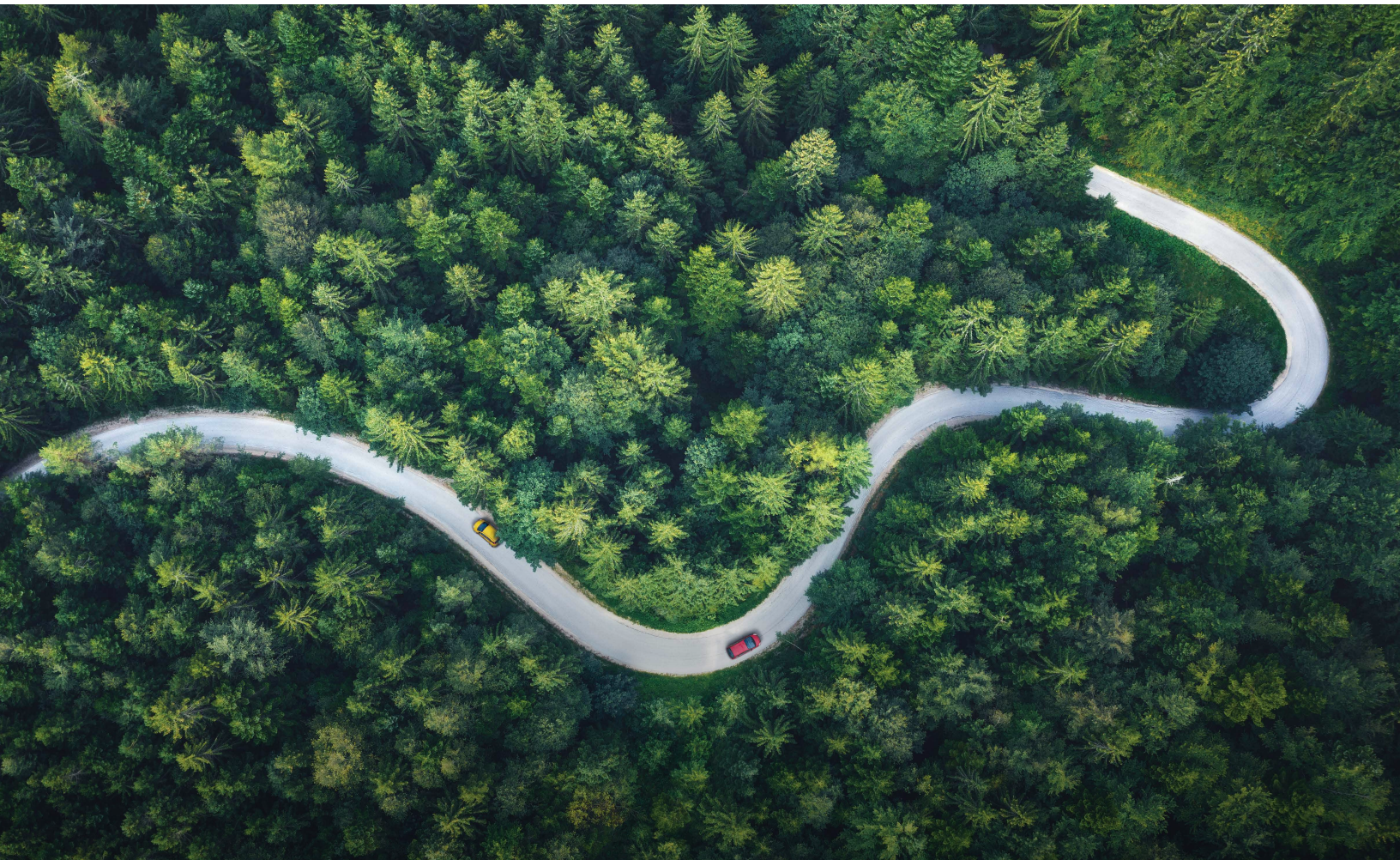
A SURVEY BY STONE RIDGE ASSET MANAGEMENT

# Redefining The Retirement Experience

Reliable Income for Financial Longevity & Well-Being

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RETIREMENT INCOME SURVEY & INSIGHTS REPORT 2023



In April 2023, we surveyed 2,300 individuals over the age of 50 who work with a financial advisor and have at least \$250,000 of investable assets.

## Peace of Mind

Investors want to feel secure from market volatility and a shortfall in Social Security. Reliable income gives them the financial security and peace of mind to live their life free from the daily stress of an uncertain tomorrow.

### Investors lack confidence in 2 largest sources of retirement income:

#### SOCIAL SECURITY

78%

Concerned **Social Security payments will be reduced** in the future

On average, Social Security contributes 31% to retirement income

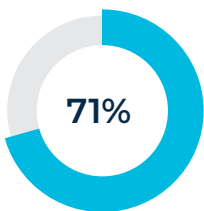
#### STOCKS & BONDS

83%

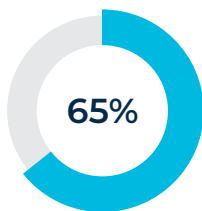
Concerned the performance of their **investments will impact the amount they can safely spend**

On average, investments comprised of stocks & bonds contributes 28% to retirement income

### AS A RESULT, STABILITY AND SECURITY ARE THE TOP FOCUS AREAS OF RETIREMENT PLANNING



Say **generating stable income to cover basic expenses** is a top focus

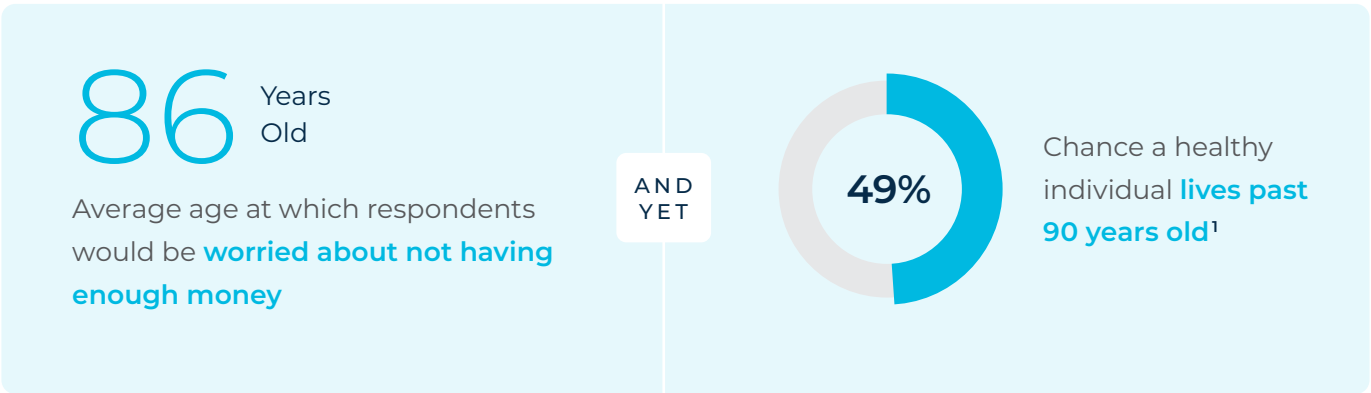


Say **not having to worry on a daily/weekly basis about investments** is a top focus

# Self-Insuring Retirement

In the absence of reliable income, retirees resort to their own solution – self-insuring their retirement. Lifelong dreams and unforgettable moments are deferred today in the pursuit of financially securing tomorrow. This introduces a new risk – regret.

**The 50/50 chance that many will live well beyond the age of financial security makes longevity a risk, not a reward.**



61%

**Concerned** they will **outlive their savings**

86%

**Concerned** inflation will **erode their spending power**

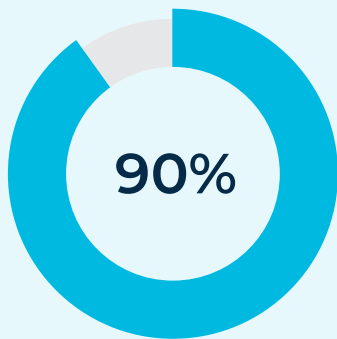
74%

Of retirees say **expenses are higher than they expected** when they first retired



# Significant Opportunity for Advisors

Tremendous opportunity to engage with clients on innovative retirement income solutions that differentiate you as a financial planner and capture a greater percentage of assets as a result.



of respondents are **interested in a product that delivers monthly income until the age of 100**

**With the right solution,** there's room to grow and capture assets held away:

9%

of retirement income is from a product that **delivers monthly income** for a set period (e.g., annuities) on average

40%

have **40% or more of their assets held away** from their financial advisor

**You can set yourself apart** and attract new clients:

25%

would **choose to work with a different financial advisor** due to **lack of retirement income solutions**

31%

have had **minimal or no discussions with their financial advisor** on income solutions

## Conclusions

Armed with a broadly accessible solution that delivers high, reliable income, **financial advisors will be able to transform the entire experience of retirement** for their clients. By offering a product that alleviates concerns about overspending, **advisors can help clients with the confidence and peace of mind to enjoy more moments today, and experience more tomorrow.**

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Contact us to learn more



[insights@stoneridgeam.com](mailto:insights@stoneridgeam.com)

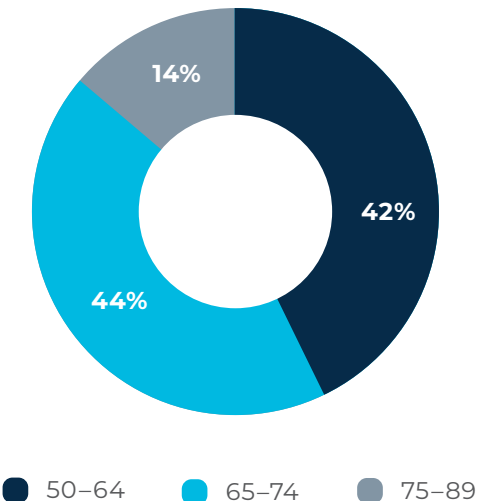


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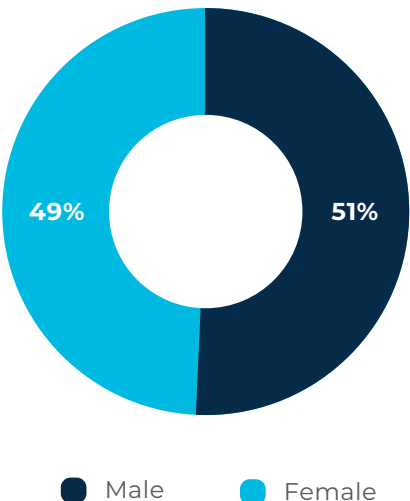
# Respondents

In April 2023, we surveyed 2,300 individuals over the age of 50 that utilize a financial advisor and have at least \$250,000 of investable assets.

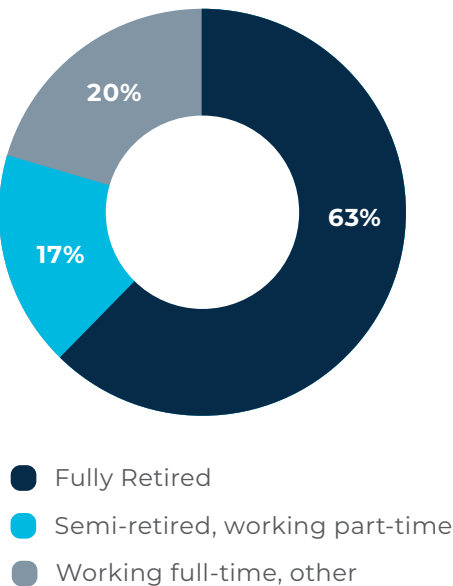
AGE



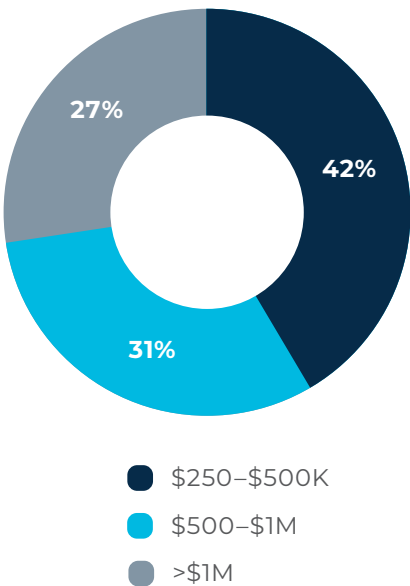
GENDER



EMPLOYMENT



INVESTABLE ASSETS



# About Stone Ridge Holdings Group

Stone Ridge Holdings Group has a simple mission: financial security for all. Powered by expertise in sourcing, structuring, and risk management, we seek to democratize access to financial services.

Five operating companies comprise Stone Ridge Holdings Group. Stone Ridge Asset Management is an alternatives-focused manager that specializes in finding valuable, hard-to-access investment strategies with low correlation to traditional assets. NYDIG is an institutionally focused Bitcoin-only financial services firm. Longtail Re is a casualty (re)insurer with the industry's leading performance. Proof is a provider of commercial cyber insurance solutions. Wolf is a startup accelerator dedicated to Bitcoin and Lightning.

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## ENDNOTES

1. Based on the life expectancy for a 65-year-old man using Society of Actuaries 2012 mortality tables improved to 2022.
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