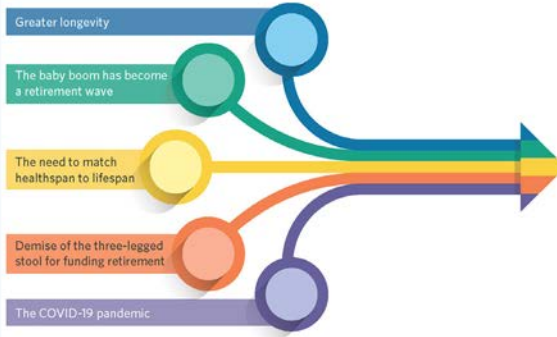




Edward Jones®

### Five forces are shaping the new journey



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#### Force #1

### Greater longevity

Half of all Canadian retirees would like to live to 100, and they say the ideal length of retirement is nearly three decades, 27 years.



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Force #4

### Demise of the three-legged stool for funding retirement

- Employer defined benefit pensions are rare
- Old Age Security benefits are insufficient
- Undersaving for retirement is common



Age retirees **started** saving for retirement



Age they **wished they had started** saving

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Force #5

### The COVID-19 pandemic

64% of retirees say “the COVID-19 pandemic has made life in retirement more difficult” and altered their retirement timelines. Silver lining: Canadians are re-evaluating priorities.



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