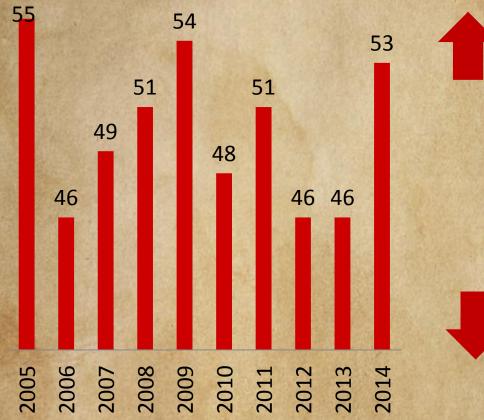
The Retirement Outlook **UK 2014**



53%

Just over half of the population are saving adequately towards their retirement.



65%

There has

been a

worrying

drop in the

number of us

that believe

individuals

will need to

take greater

responsibility

financial

for their

retirement

planning.

1 in 3 OF US...

Still don't know if our savings will meet our retirement needs or not.

"A significant group of people are still doing nothing to prepare financially for retirement"

Scottish Widows 2014 Report