

### About Aegon Center for Longevity and Retirement (ACLR)

The concept of retirement preparedness is changing rapidly. Today’s workers find themselves in a very different world to that of their parents: government-sponsored retirement plans are under severe financial strain and traditional defined benefit plans offered by employers are disappearing. Individuals are expected to take on increasing risk and responsibility to self-fund a greater portion of their retirement. At the same time, people see retirement as an active stage of life in which they aspire to stay socially connected, involved in their community and continue to work in some stage. ACLR is a collaboration of experts from Aegon’s businesses in Europe, the Americas and Asia as well as third-party experts. ACLR, based in the Netherlands, works in close collaboration nonprofits Transamerica Institute (based in the US) and Instituto de Longevidade Mongeral Aegon (based in Brazil) to raise awareness about the two elements necessary to prepare for retirement: wealth and health.

### Mission



Conducting research



Educating the public



Informing a global dialogue

*Oleksiy Rachok, Aegon’s Global Head of Strategy: “ACLR provides us with insights on retirement readiness and healthy aging, and helps us to put the needs of our customers at the core of our strategy.”*

#### Conducting research

- Aegon has been conducting research on people’s readiness for retirement, longevity, and population aging since 2012. The Aegon Retirement Readiness Survey is one of the largest surveys of its kind in the world.
- ACLR partners with respected organizations to strengthen its research and outreach capabilities. Partners include the OECD, the Global Coalition on Aging and the Leyden Academy on Vitality and Ageing.

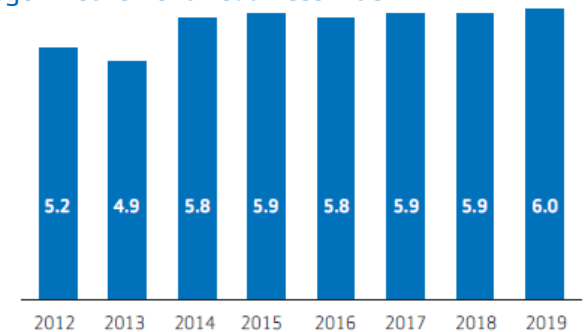
#### Educating the public

- ACLR publishes the Annual Aegon Retirement Readiness Survey flagship report, as well as thematic reports, articles and white papers.
- ACLR produces video content to bring research to life and share it on social media.
- ACLR’s infographic series complements the reports by making the stories more visual, interactive and shareable.
- Aegon offers a variety of tools & calculators to help people navigate through the complex world of retirement planning.

#### Informing a global dialogue

- ACLR talks about retirement readiness and issues affecting aging populations at events such as the OECD Forum.

#### Aegon Retirement Readiness Index



In 2012, Aegon created the Aegon Retirement Readiness Index which provides a quantitative benchmark of how well-prepared workers are for retirement across a number of countries in Europe, the Americas, Asia and Australia, and which behaviors are helping to drive retirement readiness. The index provides an annual score ranking retirement readiness on a scale from 0 to 10. In 2019, the global index stood at 6.0 just entering the “medium” range of retirement readiness for the first time in the eight-year history of the index. For further information, please refer to Aegon’s Retirement Readiness Survey 2019 on [aegon.com](http://aegon.com).

### Fast facts ACLR



More than 100,000 people surveyed since 2012



In 15 countries



15 research reports