

2025 GLOBAL RETIREMENT PULSE SURVEY: THE CONFIDENCE PARADOX

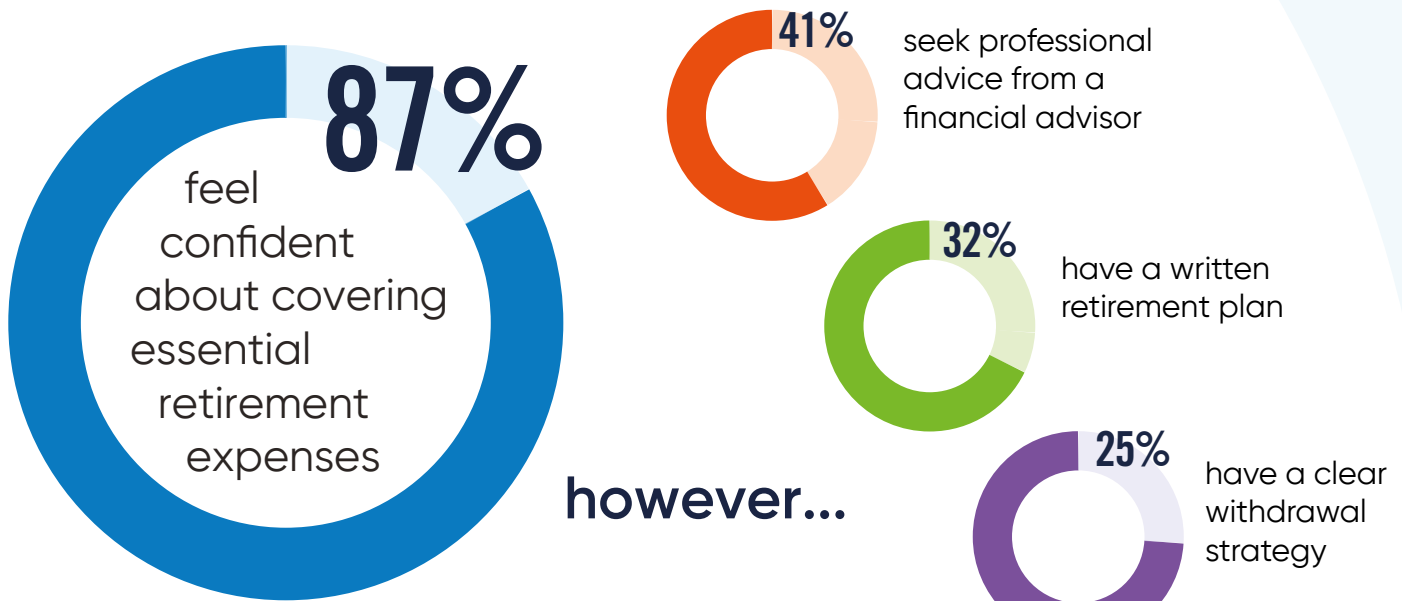
In its inaugural international edition, the Global Retirement Pulse Survey shows mass affluents feel confident they'll cover essential retirement expenses, but half cannot clearly picture what retirement looks like.

Financial advice, written plans, and withdrawal strategies improve retirement confidence.





Opportunity to Convert Confidence Into Retirement Reality



REFRAMING RETIREMENT



Retirement is changing, and it increasingly looks different for everyone around the world.

Future in focus

Those who can clearly picture their retirement are:



3x as likely to have a retirement plan



Nearly 2x as likely to work with a financial advisor

Out of office but in the game

83% of mass affluent across markets say they would consider working in retirement.

Family, a two-way street

39% anticipate needing to support their adult children financially.



KEY TO CONFIDENCE



Several factors contribute to confidence in retirement planning.

Advisors Critical for Confidence

Financial advisors can help plan for discretionary and unexpected spending.

CONFIDENT THEY CAN COVER ESSENTIAL EXPENSES

Have a Financial Advisor	Do Not Have a Financial Advisor
94%	83%

CONFIDENT THEY CAN COVER NONESSENTIAL EXPENSES

Have a Financial Advisor	Do Not Have a Financial Advisor
86%	68%

Taboo Talk

Fewer than **3 in 5 couples** have discussed retirement planning or are on the same page as their partner.



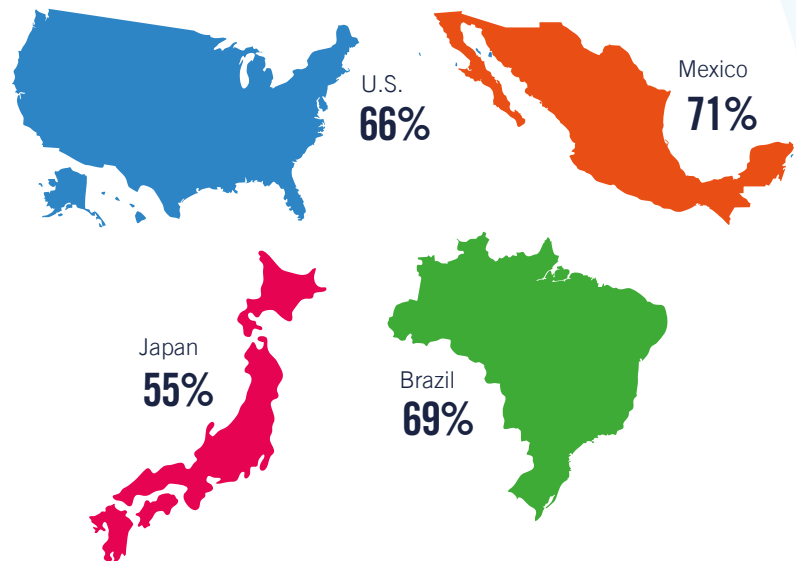
DECUMULATION BY DESIGN



Consumer preferences highlight a need for more guidance on decumulation strategies to spend down retirement savings.

A Global Appetite for Guaranteed Income

Two-thirds of non-retired respondents across most markets prefer a guaranteed monthly check in retirement over a lump sum, including:



Charting the Course

Confidence in covering nonessential retirement expenses



Confidence in covering essential retirement expenses



Those **with** a clearly defined withdrawal strategy

Those **without** a clearly defined withdrawal strategy.



ABOUT THIS SURVEY



For nearly two decades, Prudential has kept a pulse on the perspectives and needs of workers and retirees.

As global populations live longer and see their household finances increasingly affected by macroeconomic complexities, Prudential expanded its survey series to provide a holistic view of how these shifting dynamics are redefining retirement.

The latest research, the 2025 Global Retirement Pulse Survey, is the first inaugural global survey that examines how the mass affluent population in four countries (the U.S., Japan, Brazil, Mexico) are thinking and preparing for retirement.

The 2025 Global Retirement Pulse Survey was conducted online by Brunswick Group between August 8 and 22, 2025, among 4,200 mass affluent adults, defined as having more than \$100,000 in investable assets in the U.S. and the market equivalent in all other countries, aged 30+ across the U.S., Japan, Brazil, and Mexico.

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