



## **2016 MDRT Annual Meeting e-Handout Material**

**Title:** Context, Knowledge and Belief

**Speaker:** Stig O. Nybo

**Presentation Date:** Wednesday, June 15, 2016

**Presentation Time:** 11:30 a.m. - 12:30 p.m.

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Slide 1



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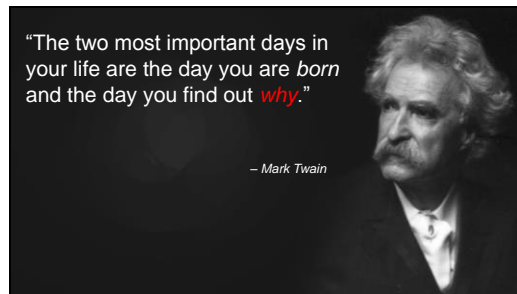
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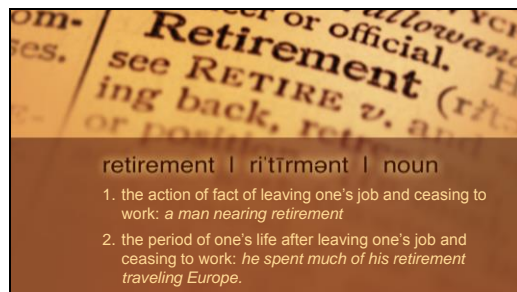
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Slide 3



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Slide 4

THE DEFINITION OF

RETIREMENT

HAS CHANGED

The nonprofit *Transamerica Center for Retirement Studies®* surveyed more than 4,100 American workers and found the majority of workers plan to work past age 65 or do not plan to retire (55%), and the majority (52%) plan to continue working after they retire.

Source: Transamerica Center for Retirement Studies® 15th Annual Transamerica Retirement Survey, 2014  
See disclosures at the end of the presentation regarding Transamerica Center for Retirement Studies®

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Slide 5

THE RETIREMENT

SAVINGS

CHALLENGE

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Slide 6

LONGEVITY

CONSUMERISM

LEVERAGE

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Slide 7



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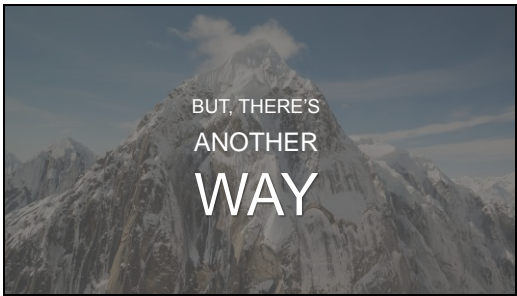
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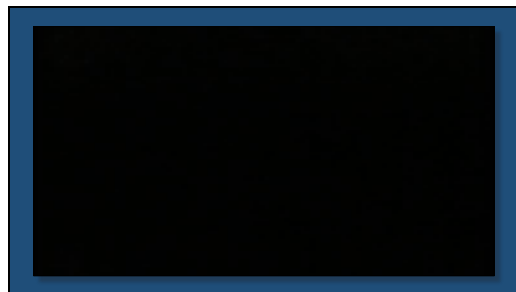
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Slide 36



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Slide 37



**AND OUR BELIEFS?**  
(VALUES & RESOLVE)

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Slide 38



**WE KNOW HOW  
TO SHAPE PEOPLE'S  
BELIEFS**

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Slide 39



**INFLUENCERS**  
HELP TO CHANGE OUR  
**PERSPECTIVE**

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Slide 40



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Slide 41



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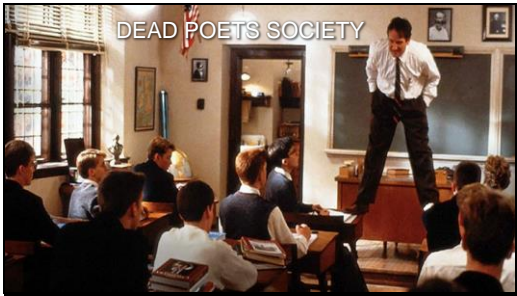
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**Sources:**

- Transamerica Center for Retirement Studies, "15th Annual Transamerica Retirement Survey, 2014"
- National Center for Health Statistics, National Vital Statistics Reports, Oct. 2012
- Center for Disease Control & Prevention - National Center for Health Statistics Website
- Society of Actuaries, "Key Findings and Issues: Longevity," June 2012
- Nerdwallet.com, "American Household Credit Card Debt Statistics," 2013. <http://www.nerdwallet.com/blog/credit-card-data/average-credit-card-debt-household/>
- Federal Reserve Board, Mortgage Debt Outstanding <http://www.federalreserve.gov/econdata/releases/mortoutstand/current.htm>
- Source: Senator Tom Harkin, Chairman, US Senate Committee on Health, Education, Labor & Employment's report "The Retirement Crisis and a Plan to Solve It," July 2012
- 2013 Employee Benefits Research Institute (EBRI)
- Keep America Beautiful, Inc.
- Artist [L. Howard Miller](#) and the Westinghouse Company's War Production Coordinating Committee
- The Ad Council, New York, NY 10017
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