

For Your Information...

Importance of Retirement Plans

Expected Largest Sources of Income in Retirement by Age Group

	All Workers	Workers 20-39 Years	Workers 40-59 Years	Retirees (age 60+)
Money you (and/or your spouse) put into a retirement plan at work	30%	38%	25%	7%
Other personal savings or investments that are not in a work-related retirement plan	14%	18%	13%	9%
Money provided by an employer through a pension	14%	12%	15%	22%
Social Security	13%	7%	16%	48%
Employment	9%	10%	9%	1%
Money provided by an employer through a contribution to a retirement account	7%	4%	9%	1%
Money from the sale of your home or business	6%	4%	6%	5%
Other government income programs, such as SSI or veterans' benefits	3%	3%	3%	5%
Support from your children or other family members	1%	2%	1%	<.5%

Source: 2002 Retirement Confidence Survey. Co-sponsored by the Employee Benefit Research Institute (EBRI), the American Savings Education Council (ASEC) and Mathew Greenwald & Associates, Inc.



Bellwether Consulting LLC
PO Box 31
Millburn, NJ 07041-0031



Employers continue to play a major role in the retirement plans of individuals. According to the 2002 Retirement Confidence Survey, 51% of individuals polled expect the largest share of their income in retirement to come from employer-sponsored retirement programs. 30% are looking to their Defined Contribution Plan as the major source of income, 14% to their Defined Benefit Plan, and 7% to company contributions made to their retirement plan.

Employers competing for today's talent need to offer a retirement program that will attract, reward and retain first-rate employees. Employees need an effective program to invest successfully for retirement. In today's environment, time and money invested to build a competitive retirement program is well spent.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information please have a look at our website at www.bellwetherconsulting.net, or call us at (646) 205-9346.