

2023 Financial Wellness Survey

Retired Employees

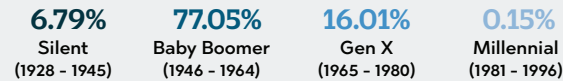
2,112 Responses (20.79% Response Rate)



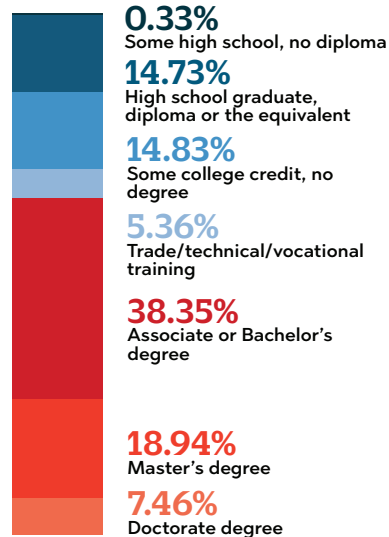
Retirement Savings, Simplified

Employee Profile

EMPLOYEE GENERATION



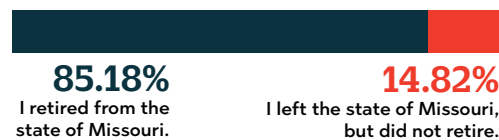
HIGHEST LEVEL OF EDUCATION RECEIVED



SURVEY RESULTS FROM THE TOP 5 STATE OF MISSOURI AGENCIES

- 1** Social Services (13.90%)
- 2** Mental Health (9.38%)
- 3** Corrections (9.14%)
- 4** Transportation (MODOT) (8.95%)
- 5** Judiciary (7.41%)

WHICH STATEMENT MOST ACCURATELY DESCRIBES YOU?



87.3%

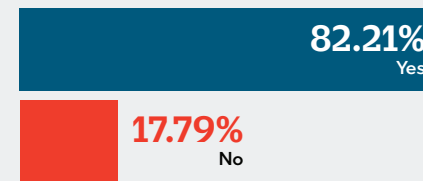
HAVE WORKED 11 OR MORE YEARS FOR THE STATE OF MISSOURI

93.04%

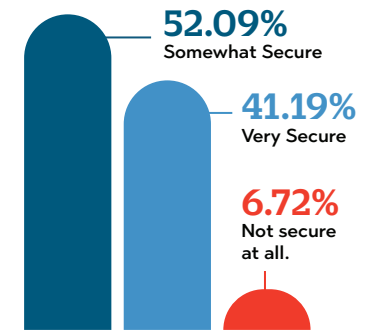
HAVE WORKED 16 OR MORE YEARS TOTAL (INCLUDING STATE OF MISSOURI SERVICE & OUTSIDE OF THE STATE)

Financial Wellness

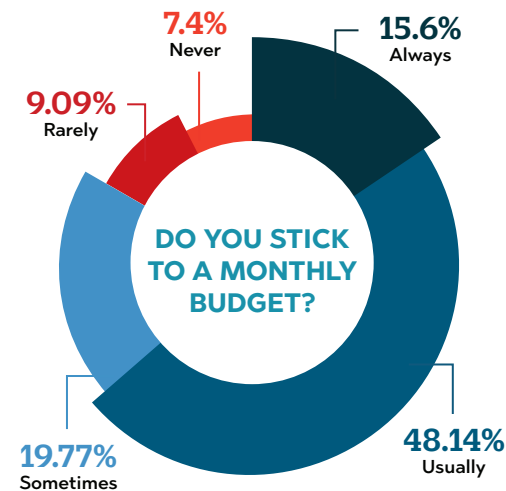
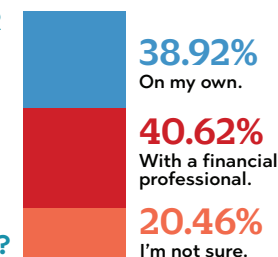
ARE YOU HAPPY WITH YOUR CURRENT FINANCIAL SITUATION?



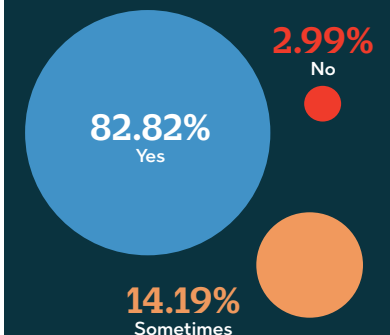
HOW FINANCIALLY SECURE DO YOU CURRENTLY FEEL?



DO YOU PREFER TO MAKE YOUR OWN INVESTMENT DECISIONS OR WORK WITH A FINANCIAL PROFESSIONAL?



ARE YOU CONFIDENT IN YOUR ABILITY TO MANAGE YOUR FINANCES? (I.E., PAYING BILLS, MANAGING DEBT, SAVING FOR THE FUTURE, INVESTING, ETC.)



2023 Financial Wellness Survey

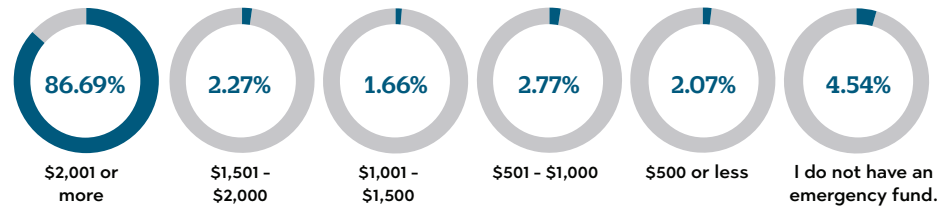
Retired Employees

2,112 Responses (20.79% Response Rate)

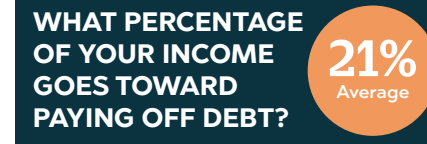
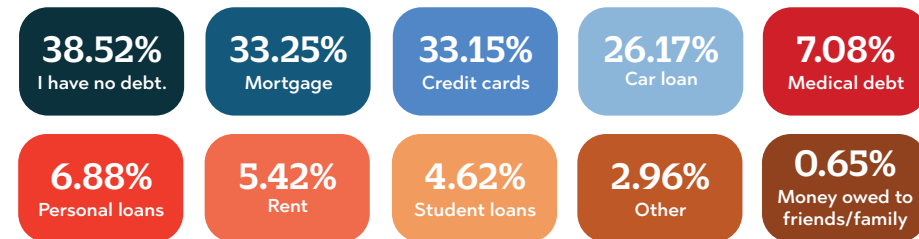


Retirement Savings, Simplified

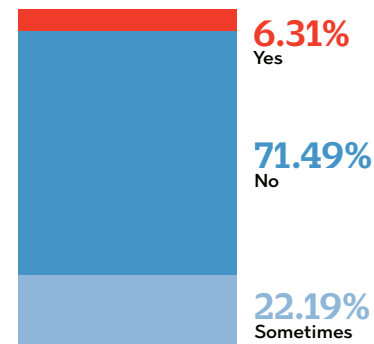
HOW MUCH DO YOU HAVE SAVED IN AN EMERGENCY FUND?



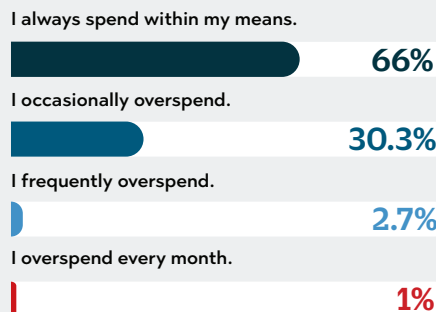
WHAT KIND OF DEBTS DO YOU HAVE?



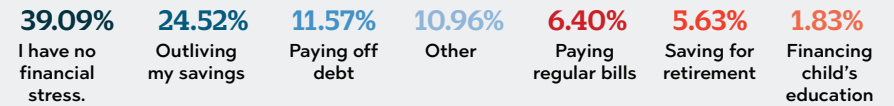
DOES YOUR FINANCIAL SITUATION CAUSE YOU REGULAR STRESS?



DO YOU SPEND WITHIN YOUR MEANS EACH MONTH OR OVERSPEND?

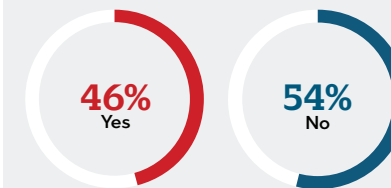


WHICH FINANCIAL MATTER CAUSES YOU THE MOST STRESS?



Retirement Planning

DO YOU THINK IT'S POSSIBLE THAT YOU WILL LIVE TO BE AGE 100?



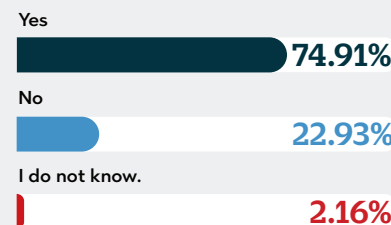
WHAT DO YOU MOST ENJOY IN RETIREMENT?



DO YOU THINK THE "TRADITIONAL RETIREMENT DREAM" IS UNACHIEVABLE?



DO YOU HAVE ANY OUTSIDE INVESTMENT ASSETS (401K, 403B, 457, IRA, ETC.?)



94.79%
OF RETIREES SAVED FOR RETIREMENT WITH THE MO DEFERRED COMP PLAN WHILE EMPLOYED WITH THE STATE.

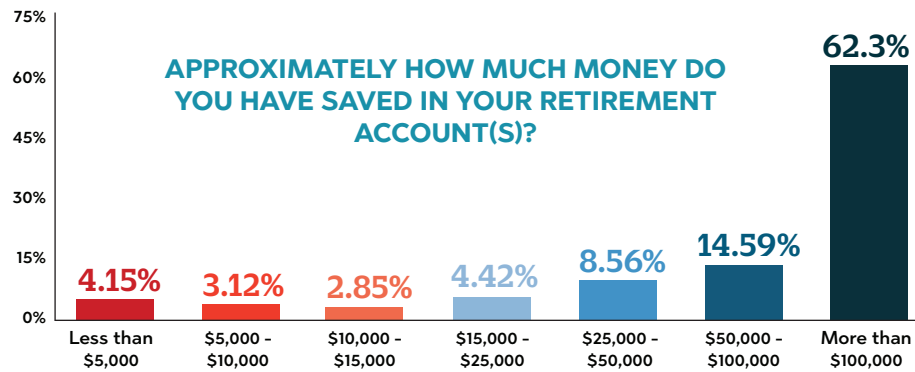
2023 Financial Wellness Survey

Retired Employees

2,112 Responses (20.79% Response Rate)



Retirement Savings, Simplified



WHAT'S THE LIKELIHOOD THAT YOU COULD OUTLIVE YOUR RETIREMENT SAVINGS?

