FOR PROFESSIONAL CLIENTS ONLY

BlackRock

Read on Retirement: GCC

A moment of opportunity

Foreword

The Gulf countries are undergoing profound economic and societal transformation. As these changes accelerate, they are reshaping not only how people live and work today, but how they prepare for the future.

A more uncertain global and regional backdrop, has sharpened the focus on financial resilience. While the findings in this report are based on research conducted prior to the current conflict, recent developments are likely reinforcing key themes we observe, particularly the importance of long-term savings and effective retirement provision. In our work with clients across the region, we are seeing growing demand for solutions that support greater financial security over time.

This is a pivotal moment for these countries. Strengthening retirement systems presents an opportunity not only to improve individual financial outcomes, but also to mobilize domestic savings more effectively, supporting deeper capital markets and long-term economic resilience across the region, particularly at a time of ongoing geopolitical tensions.

BlackRock's purpose is to help more and more people experience financial well-being, across their working lives and in retirement. Retirement is our core business. More than half the assets we manage are for retirement, helping millions worldwide to invest and retire better. Our 2026 Read on Retirement: GCC is our first in-depth examination of how individuals in the Kingdom of Saudi Arabia and the United Arab Emirates build savings and achieve a reasonable standard of living in retirement.

Drawing on original research conducted across both markets, it examines retirement readiness, savings behaviors, and financial planning attitudes across a diverse workforce, spanning Saudi nationals navigating an evolving public pension system, to UAE residents balancing End of Service Benefits with longer-term financial goals, to the large expatriate population whose retirement planning spans multiple countries, currencies, and systems.

What has emerged is a compelling picture of both challenge and opportunity. While many workers feel confident about their financial position today, fewer feel prepared for the future. The motivation to save is strong, but access to the right tools, structures and guidance remains a challenge. The opportunity now is to translate that motivation into more durable retirement outcomes through stronger workplace provision, clearer guidance, and more accessible long-term savings frameworks.

Our findings highlight the important role that governments, employers, and those of us in the retirement solutions industry can play in working together to deliver better outcomes for individuals across both markets who need greater support and more effective solutions to prepare for later life.

We look forward to continuing to expand this body of work with our partners, further exploring retirement attitudes and preparedness across different workforce and income groups, alongside additional research on retirement readiness in Kuwait, Qatar, Bahrain and Oman. We believe this research contributes meaningfully to the dialogue and helps shape a more secure and sustainable retirement future in the region.

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The desire to save is clear, and continued development of the right infrastructure will help it translate into impact.

Our research reveals a workforce that feels good about today, uncertain about tomorrow, but ready to act.

We surveyed 1,000 working individuals in the Kingdom of Saudi Arabia (KSA) and the United Arab Emirates (UAE), representative of the region's two largest economies and populations. Together, these markets provide a strong lens through which to understand retirement attitudes across the GCC more broadly. Ask whether they feel financially secure today, and the response is reassuringly positive. Ask whether they feel prepared for retirement, and the picture changes.

The certainty that felt solid a moment ago starts to look more like optimism than evidence. How respondents feel today and how they expect to feel in 20 or 30 years are markedly different.

The findings suggest the problem is not a crisis of will, but a lack of architecture. Genuine motivation to save exists across both markets, but improving retirement outcomes will depend on expanding access to structured long-term saving mechanisms that can convert that intent into retirement security.

The motivation to save is present – more mechanisms to make it count for the long-term are needed.

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An inflection point.

The GCC is undergoing profound economic and societal transformation, with retirement systems set to play a significant role.

One workforce, multiple retirement frameworks

Retirement provision across the region is shaped by three pillars:

1	Public / State: Nationals access public pension schemes funded through mandatory contributions.
2	Workplace / Employer: Expatriates depend largely on employer and workplace provision e.g. End of Service Benefits (EOSB), paid as employer-funded lump sums.
3	Voluntary / Individual: Voluntary savings arrangements play a supplementary role in some markets, but penetration remains limited and uneven across the workforce.

The EOSB model is a region-specific feature, distinct from formal retirement systems in developed markets. It sits between a gratuity and a retirement benefit rather than a structured retirement savings system. Liabilities sit with employers; assets are not invested, and portability is limited.

As workforces become more mobile and people live longer, this structure increases risk for both employers and individuals. The EOSB structure may therefore benefit from further evolution to ensure it remains fit for purpose and better aligned with long-term retirement goals. This could include greater use of funded and invested solutions with similarities to Defined Contribution schemes. Without more consistent long-term structures, retirement outcomes depend heavily on individual circumstances and employer practices, contributing to a fragmented system where consistent, long-term financial security can be difficult to achieve across a diverse and transient workforce.

Momentum toward reform

Reform is already underway. New workplace savings schemes, including the UAE's Dubai International Financial Centre's Employee Workplace Savings (DEWS), are introducing funded, defined-contribution models that may offer investment choice, greater transparency and improved portability for investors who can be encouraged to remain within the schemes. The shift towards funded retirement models presents a dual opportunity: improving long-term financial security for individuals while mobilizing domestic savings to support deepening capital markets and creating economic diversification. In doing so, it enables residents' wealth to grow alongside the economies they help build.

Retirement is no longer a single event at the end of a career; it is a long-term journey. One that requires better systems, clearer choices and a stronger connection between saving, investing and financial wellbeing.

Summary of key themes.

1

Confident about today. Uncertain about tomorrow.

78% of workers feel positive about their current financial wellbeing, but that confidence does not extend to the future. On average 59% feel unable to plan for their future due to financial worries.

2

Preparing for retirement is a challenge.

Fewer than half (48%) feel prepared for retirement, with UAE Expats feeling the most unprepared. Those who feel confident share one thing: disciplined, structured financial habits built around consistent saving and active monitoring.

3

Addressing the empowerment gap.

Confidence in understanding retirement savings options is low across respondents. 92% would save more given better incentives. Confidence in being on track rises materially among those who have taken foundational retirement planning steps. The gap between understanding and action is closeable.

4

Robust retirement frameworks drive better outcomes.

Only 6% expect to rely on an employer-provided workplace scheme in retirement, yet 89% find a Defined Contribution scheme appealing. Where structured provision exists, outcomes improve markedly. The appetite for reform is there.

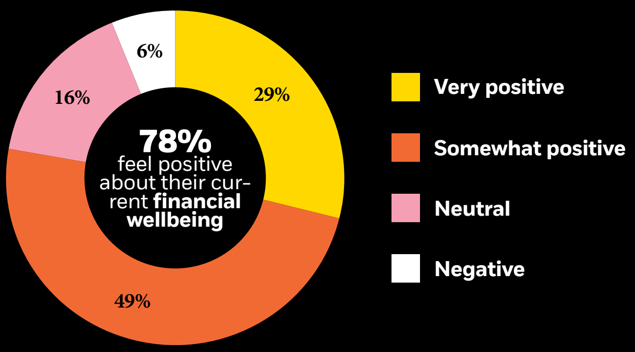
1. Confident about today. Uncertain about tomorrow.

Workers across KSA and UAE feel positive about their financial present but much less secure about their financial futures. Retirement planning registers as a priority, particularly for expats, but immediate financial pressures often take precedence.

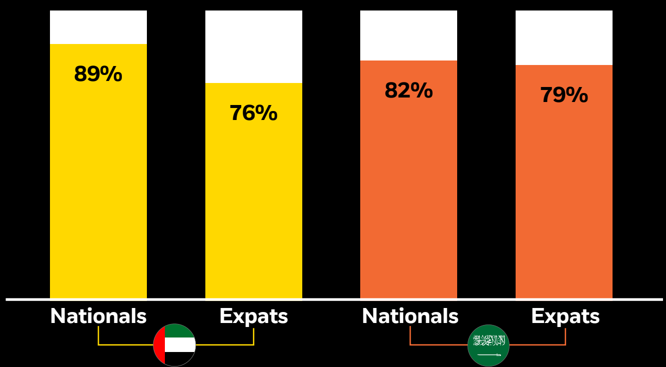
People feel good about today...

Almost eight in ten workers across KSA and UAE feel positive about their current financial wellbeing.

Views of financial wellbeing



Net positive views of financial wellbeing



Though 78% feel positive overall about their current financial wellbeing, confidence is not uniform. Levels range from 89% at the upper end to 76% at the lower end, suggesting that underlying differences in retirement provision may be contributing to this variation.

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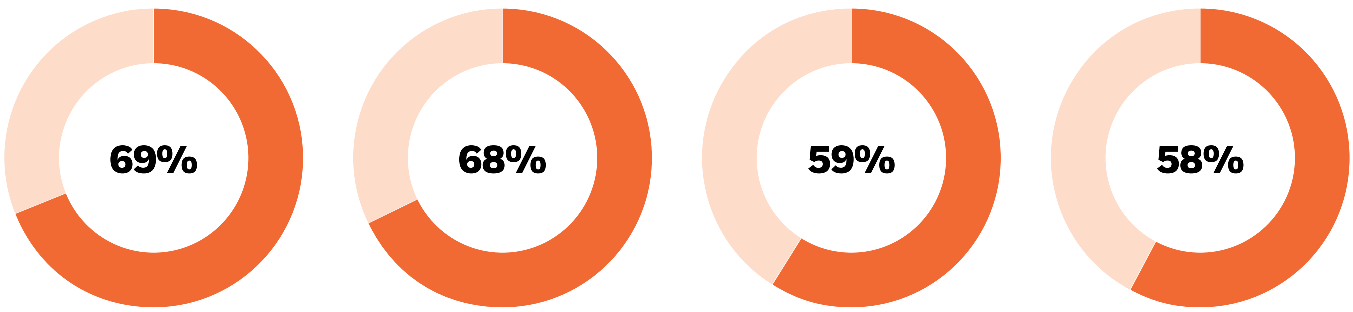
1. Confident about today. Uncertain about tomorrow.

Present security and future security have drifted apart – reconnecting them is the challenge.

Where access to clearly defined, long-term pension entitlements provides a stable foundation, confidence tends to be higher. Where provision is less predictable or more reliant on lump-sum or voluntary arrangements, longer-term planning can be more constrained.

This is relevant in a broader context. As the region looks to support longer-term residency, confidence in retirement provision becomes an important enabling factor, supporting sustained attachment to the region alongside stronger domestic savings outcomes.

...but many feel unable to plan for the future



Worry that significant unexpected expenses would be difficult or impossible to meet

Can afford only a basic lifestyle and no more

Do not feel able to plan for the future because of the financial worries they face today

Worry that they will out-live their savings

When respondents are asked more detailed questions about their financial situation and the challenges they face in achieving long-term financial security, a more fragile picture emerges.

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1. Confident about today. Uncertain about tomorrow.

Cost of living concerns dominate financial thinking, crowding out longer-term planning even where the motivation exists.

Where individuals feel constrained in their ability to save or invest amid housing, education and day-to-day cost pressures, engagement with retirement planning is likely to diminish.

Financial concerns among respondents

42%

worry about not having enough savings for unexpected expenses

41%

find housing and rent costs too high

35%

cannot afford to put aside money to invest for the future

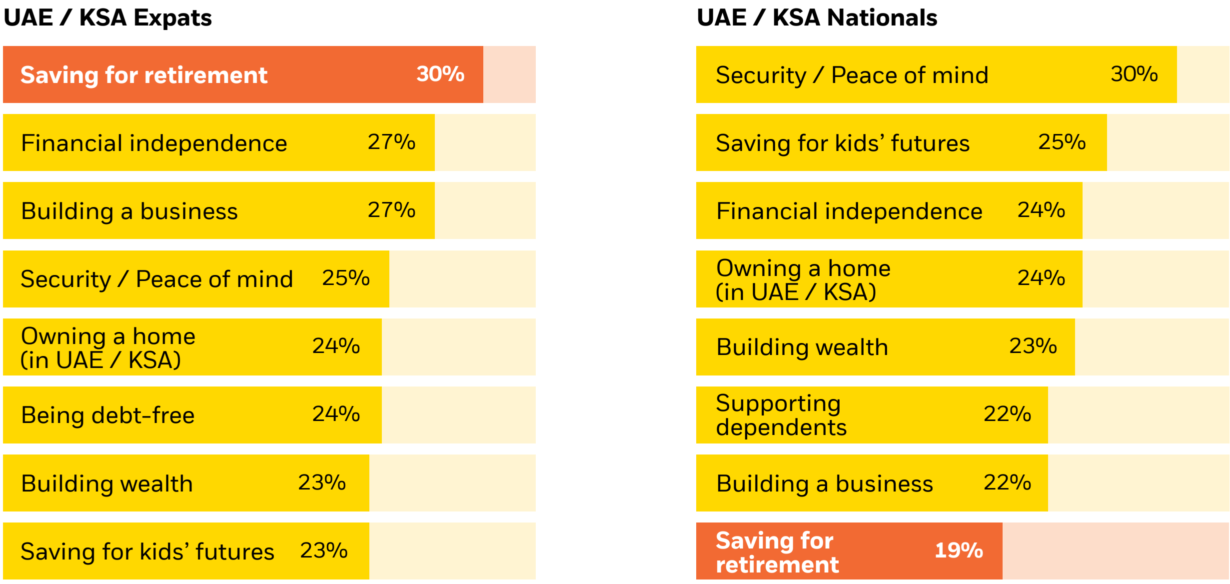
As a result, concerns about quality of life in retirement rank among the top financial concerns for just 19% of respondents.

A diverse workforce, diverging financial priorities.

Moving from concerns to priorities, **30% of Expats** rank saving for retirement as one of their top financial priorities. They place saving for retirement first, ahead of financial independence and building a business.

By contrast, only **19% of Nationals** rank saving for retirement within their top three financial priorities, reflecting the security provided by public pension entitlements reducing the urgency to act.

Top three financial priorities (each participant could select up to three priorities)



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2. Preparing for retirement is a challenge.

Fewer than half of workers feel prepared for retirement, with preparedness lowest among expatriates. Confidence is closely linked to engagement, including planning ahead and understanding available options. Where confidence is lacking, affordability pressures are compounded by gaps in understanding, guidance and access to structured long-term retirement savings options, reinforcing the scale of the empowerment gap.

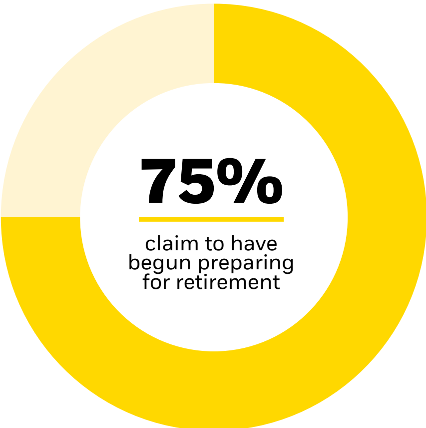
2. Preparing for retirement is a challenge.

People are saving, just not for long-term outcomes.

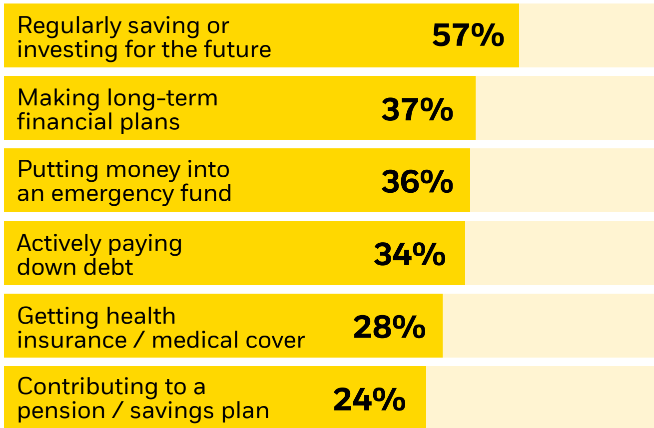
Three-quarters of respondents claim to have started saving or planning for retirement. Yet fewer than 3 in 10 are putting capital into pensions or long-term savings plans, highlighting a clear gap between intent and action. Among expats, shorter expected time horizons in the region mean savings often remain flexible or offshore, leaving retirement readiness fragile and dependent on short-term buffers rather than long-term structures.

75% claim to have begun preparing for retirement in the region
Of that group, 57% are regularly saving or investing for the future, but only 24% are contributing to a pension or savings plan.

Preparing for retirement



Actions being taken to secure long-term financial wellbeing



As one GCC-based consultant interviewed for the study explained, the prevailing mindset is focused on finding an efficient way to save in order to achieve financial security. That is financial wellbeing thinking, not retirement planning.

Holding savings or assets like property (18%), cash (49%) and gold (40%) may provide respondents with flexibility, but without coordination they do not address longevity risk, or income sustainability. This helps explain why many respondents with savings and investments still worry about outliving their income in retirement.

Good saving instincts are not being channeled into retirement-appropriate vehicles. That is an opportunity for the industry to act.

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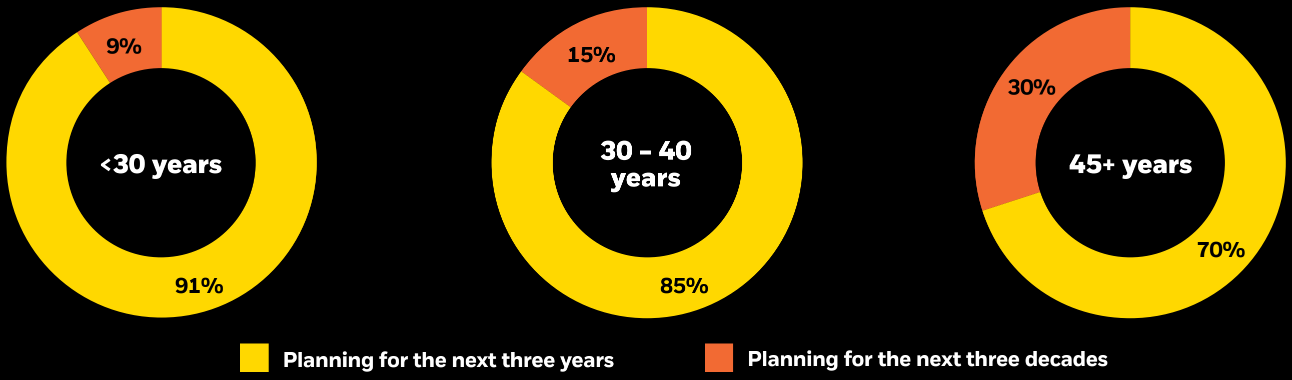
2. Preparing for retirement is a challenge.

Retirement savers need guidance and tools to help them think long-term and plan long-term.

Financial planning time horizon



9%

of workers under 30 are planning for the next three decades

15%

of workers aged 30 to 44 are planning for the next three decades

30%

of workers aged 45 and over are planning for the next three decades

Among 30 to 44 year olds, careers are advancing and compound growth is doing its most powerful work. For this group, the critical window is closing fast.

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2. Preparing for retirement is a challenge.

Fewer than half feel prepared for retirement.

In two of the world's wealthiest economies, fewer than half of working people feel ready for what comes after work, a trend witnessed across other markets.

Source: BlackRock Read on Retirement UK (2024) and Germany (2025)

Underneath this

48%

of workers across UAE and KSA feel prepared for retirement

67%

of UAE Nationals feel prepared, showing confidence in public pensions

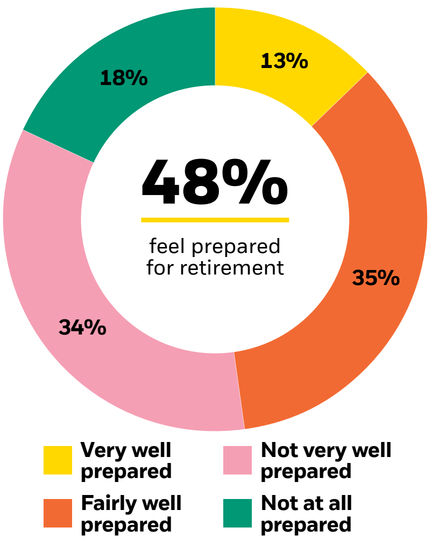
46%

of UAE Expats feel prepared; the group with least structural support

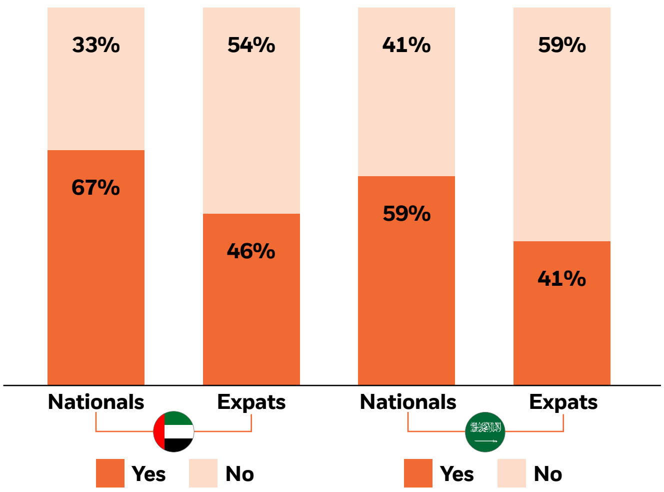
41%

of KSA Expats feel prepared; markedly the lowest of the groups

Views of retirement preparedness



Net prepared for retirement



The variation within the headline figure reveals where the structural gaps are sharpest. With a 21% difference between UAE Nationals and UAE Expats. Similarly, among KSA Nationals the preparedness figure sits at 59%, falling to just 41% of KSA Expat respondents who feel prepared.

Despite recognizing retirement as a priority, confidence is materially lower among expats. For this group in particular, planning for retirement often involves navigating multiple financial systems, jurisdictions and future residency considerations, making long-term planning more complex.

Uncertainty about whether individuals are on track is understandable; in the absence of clear guidance or tools it can be disorienting, but it remains highly addressable.

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2. Preparing for retirement is a challenge.

Only half of Expats feel on track for a reasonable standard of living in retirement.

69%

of KSA and UAE Nationals believe they are on track

50%

of Expats in KSA and UAE believe they are on track

The pathway to confidence is clear: Act, monitor, build.

Those who feel most prepared for retirement share a clear set of behaviors. Those who do not cite a mix of financial and informational barriers; and it is the informational ones that are most actionable.

Reasons for confidence
(among those confident in retirement preparedness)

1.	Saving and investing as much as possible	**42%**
2.	Monitoring investment performance	**35%**
3.	Building up emergency savings	**31%**
4.	Taking on second job(s)	**29%**
5.	Reducing or managing day-to-day expenses	**28%**
6.	Paying down personal debt	**27%**
7.	Using retirement planning tools	**22%**
8.	Talking to a financial advisor	**20%**

Reasons for concern
(among those not confident in retirement preparedness)

1.	Can't afford to save enough	**42%**
2.	Savings / investments not growing quickly	**41%**
3.	Worried about healthcare costs	**24%**
4.	Knowing how much to save each month	**23%**
5.	Nervous about taking risk with my money	**23%**
6.	Need to focus on emergency savings	**23%**
7.	Don't know the best place to start	**21%**
8.	Lack of savings options	**19%**

The contrast is instructive: confident savers are not defined by wealth alone but by discipline and engagement. Among those who lack confidence, affordability is a real constraint for many. But the informational barriers — not knowing how much to save, not knowing what options exist, not knowing where to get unbiased guidance — are far more tractable, and faster to address.

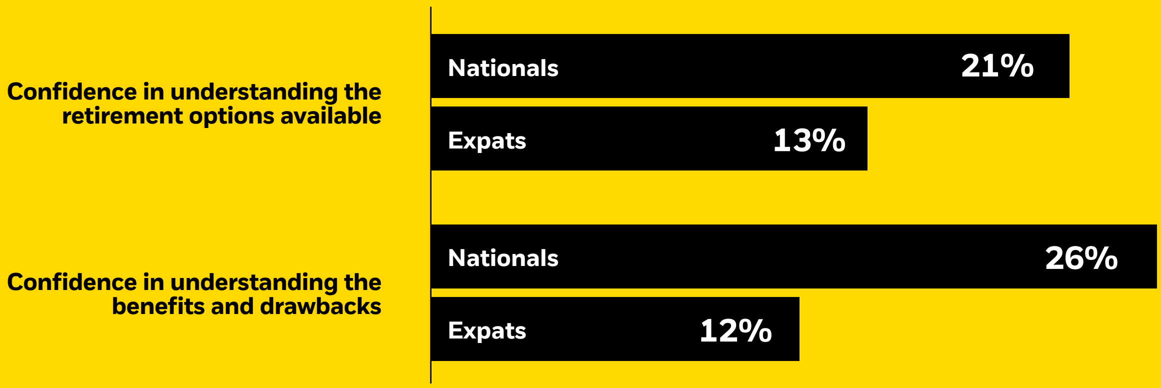
The empowerment gap closes by giving people knowledge, tools and structure.

3. Addressing the empowerment gap.

Few confidently understand their retirement savings options. Information needs are strikingly consistent: people want to know their target pot; how to get there; and how long it will last when they do. Governments, employers and financial services providers are all credible sources to provide this guidance.

Few, even among those closest to retirement, are clear on the retirement savings options open to them.

Confidence in understanding options for retirement savings



UAE and KSA workers navigate a multi-layered retirement landscape spanning public pensions, End of Service Benefit / Gratuity, employer provision, and onshore and offshore savings options. For expatriates in particular, planning across multiple countries and currencies creates a system design challenge that limits clarity and confidence in understanding retirement options and outcomes.

Efforts to build financial capability across the region have increased in recent years, particularly as part of broader economic reform agendas. Yet progress remains uneven, particularly when it comes to investing and long-term planning.

Knowledge barriers are considerable. Retirement savers need guidance as to what to do, and how to do it.

36%

do not know where to get good, unbiased information

32%

do not know how much to save each month

26%

do not know what options are open to them

22%

find the information available confusing or unhelpful

When barriers are examined closely, information and access problems emerge alongside affordability ones. Many HR and finance leads acknowledge the information needed but are wary of stepping into territory they see as unfamiliar. A trusted third party, government-aligned and professionally credentialed, is best placed to bridge that gap and carry the credibility that employers and individuals both need before they will act.

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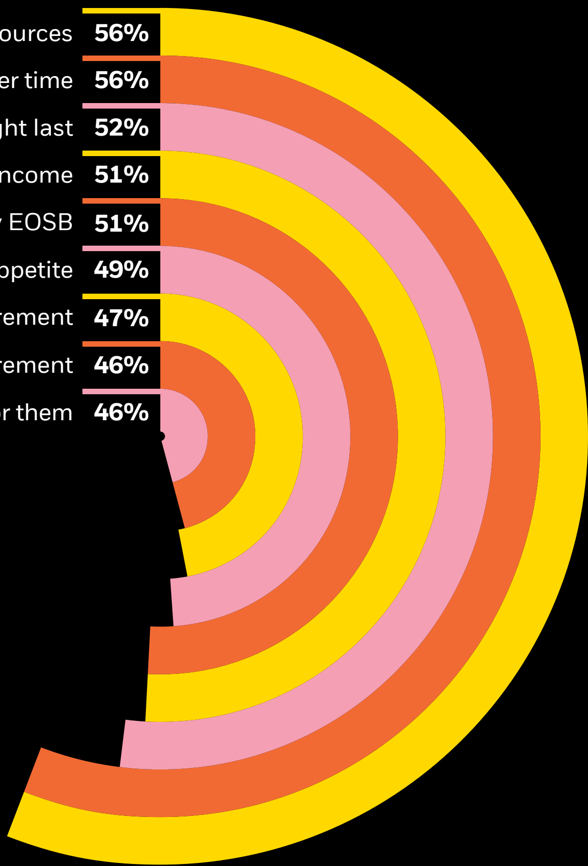
3. Addressing the empowerment gap.

Workers are eager to know more.

Retirement information needs

The total amount of money I will have at retirement from all sources	**56%**
How quickly my retirement savings and investments might grow over time	**56%**
How long my retirement savings might last	**52%**
How much I can expect to get from other sources of income	**51%**
How much I can expect to receive from my employer from my EOSB	**51%**
What investments best match my risk appetite	**49%**
Knowing the amount of money I will need each year in retirement	**47%**
What options are available to me to draw income in retirement	**46%**
What healthcare costs I might face in retirement and how to plan for them	**46%**



Both those who feel prepared for retirement and those who do not would find these insights additive.

This aligns with findings across the US, UK and Germany, where many lack clarity on how much they will have at retirement or how long it will last. The need for clearer visibility and understanding is consistent across the globe.

Source: BlackRock Read on Retirement US (2025), UK (2024), Germany (2025)

Over half of respondents want to understand the total amount they will have at retirement and how quickly their savings and investments may grow. A similar proportion are looking for clarity on how long their savings will last, as well as what they can expect from other income sources, including end-of-service benefits.

These are the basic questions any well-designed pension system answers as a matter of course. The fact that so many workers across the region cannot answer them is both a structural challenge and a clear brief for the moment ahead.

Trusted partners can unlock better retirement outcomes.

Workers' retirement information needs are consistent and specific. The sources they trust for guidance are clear. And demand for change is close to unanimous. Workers look to employers for access and incentives, and to governments for guidance and system design. Delivering on both could materially increase retirement saving and help close persistent preparedness gaps.

92%

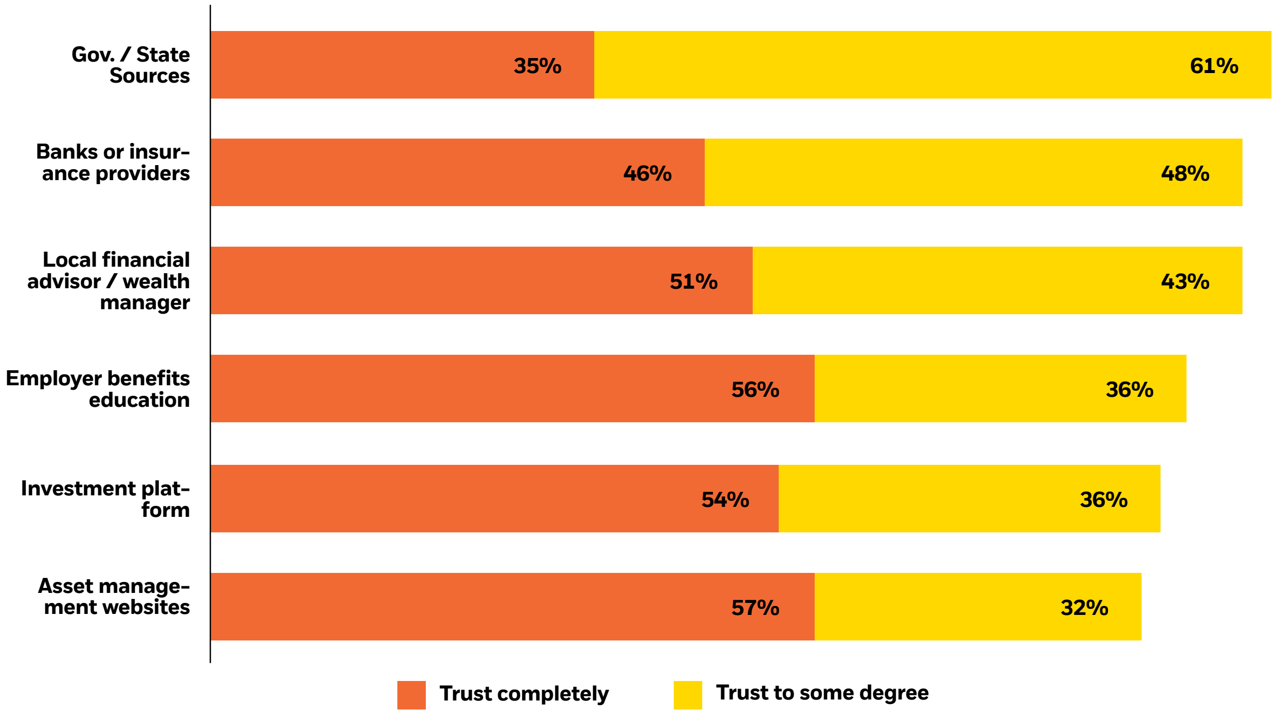
would save more for retirement if there were better incentives from employers or government

77%

think there are limited options available to save for retirement through their workplace or elsewhere

Across both markets, government and state sources are the most trusted source of retirement guidance. Banks and insurers follow, ahead of local financial advisers, employers, and digital investment platforms.

Trusted sources of information and guidance



For financial institutions, the lesson is straightforward: credibility in this market runs through partnerships with the voices people already trust, not through independent broadcast.

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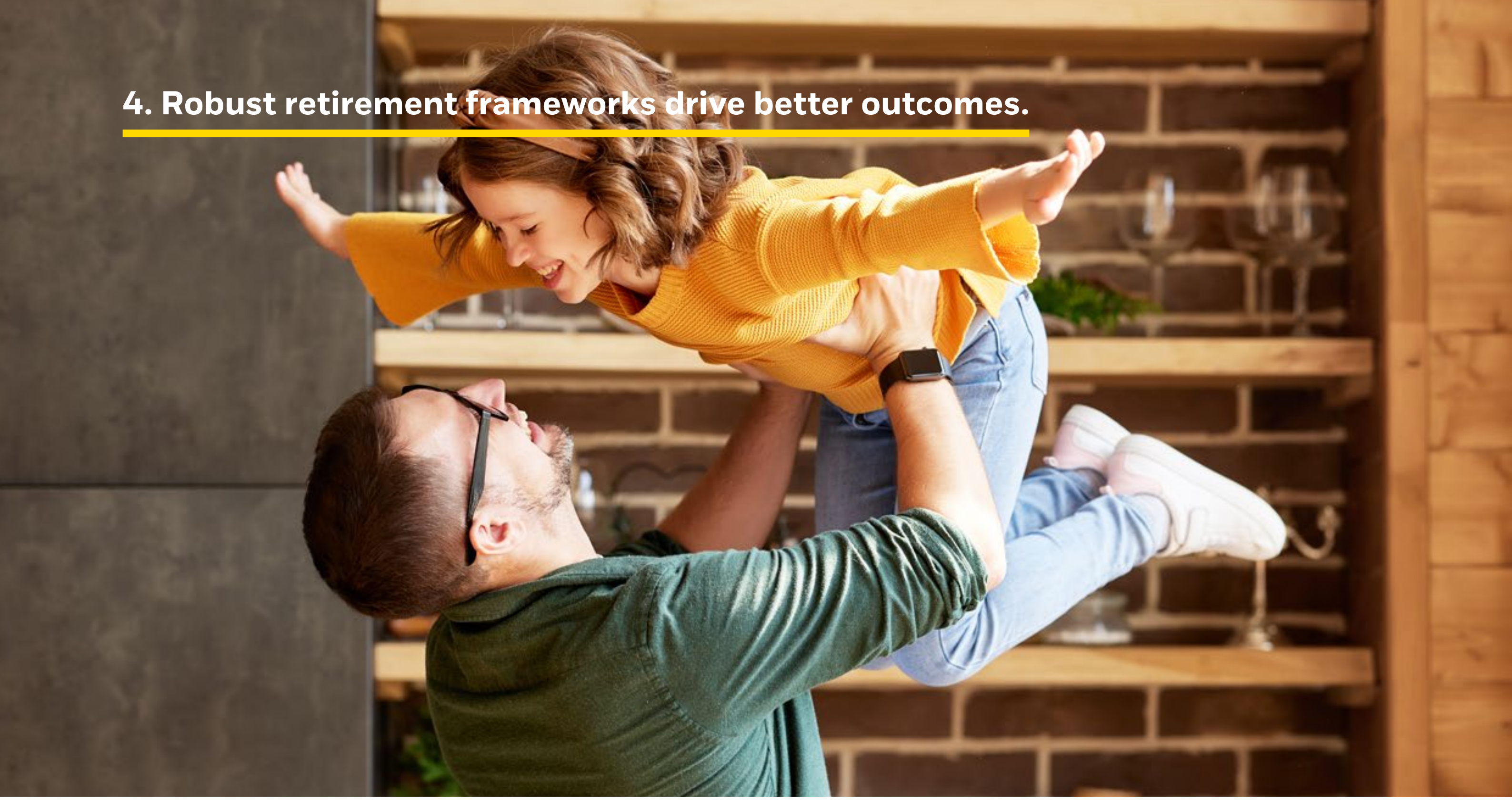


4. Robust retirement frameworks drive better outcomes.

Workers expect to rely primarily on personal savings and investments to fund their retirement, and the very small proportion able to rely on workplace savings schemes shines a spotlight on the structural gaps and the opportunity in the region. The appetite for change is almost universal, with overwhelmingly positive responses to potential options for workplace schemes.

Over half plan to increase their efforts to save for retirement. Many of those will need guidance to do so.

56%

plan to ramp up investing for retirement

36%

of investors plan to increase their commitments

13%

of savers are planning to begin investing

7%

plan to begin saving and investing for the first time

4. Robust retirement frameworks drive better outcomes.

Reliance on personal savings and investments reflects structural gaps that impact retirement readiness.

50%

expect to rely on personal savings and investments for retirement income

6%

expect to rely on an employer-provided workplace savings scheme to fund retirement

33% of respondents expect to use the End of Service Gratuity, 36% of Nationals plan to use their public pension scheme, and 25% expect to continue working and never fully retire. The picture is of a workforce planning to fund retirement largely through individual effort, in a market with few efficient vehicles to support them.

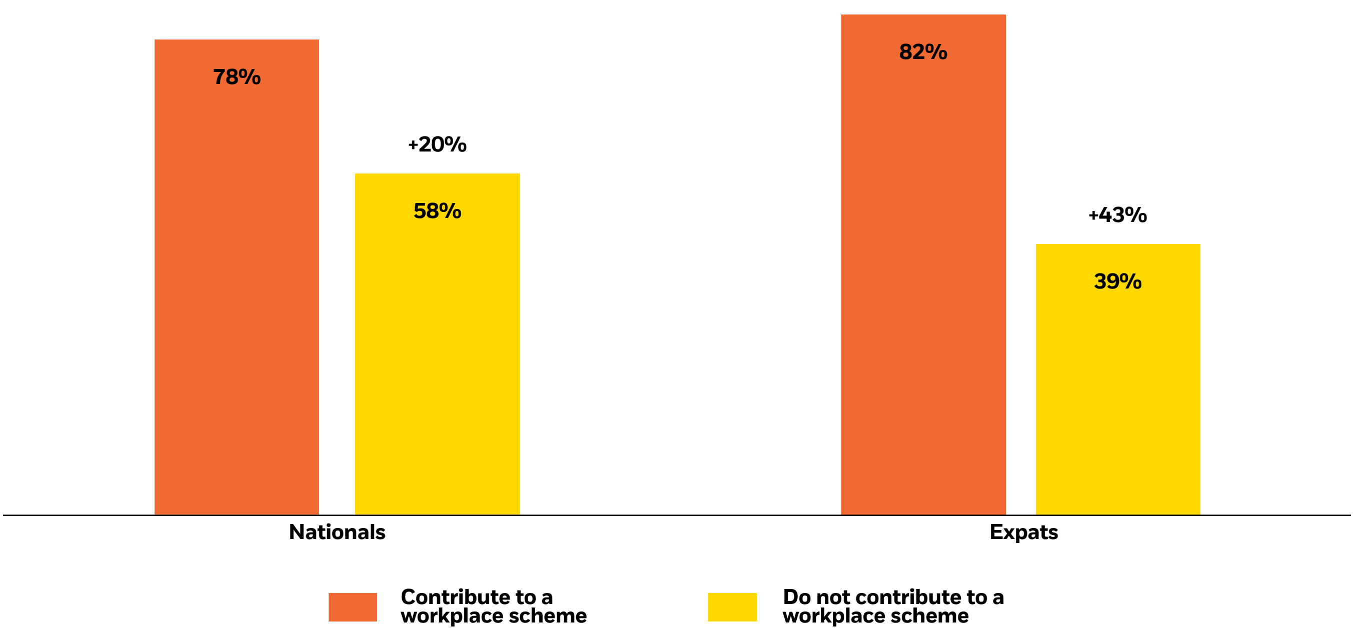
Across the region, the appetite to save is often stronger than the available savings architecture. Many households understand the importance of preparing for later life and building financial security. Yet the institutional mechanisms that convert those intentions into invested, long-term assets remain uneven. Coverage can be limited, expatriate populations may face structural gaps, and many workers still rely on fragmented arrangements that do not create scale or continuity over time.

4. Robust retirement frameworks drive better outcomes.

Providing access to workplace savings schemes can be hugely impactful in closing those gaps.

The impact of workplace provision on retirement confidence is clear. Access to a workplace savings scheme does more than accumulate assets; it provides structure, signals employer commitment, and creates a sense of financial organization that self-directed saving rarely achieves. In doing so, workplace provision strengthens confidence and helps translate long-term saving intent into more resilient retirement outcomes.

Impact of workplace retirement savings plans on retirement preparedness



+20%

Nationals with a workplace scheme are more likely to feel prepared than those without (78% vs. 58%)

+43%

Expats with a workplace scheme are more likely to feel prepared than those without (82% vs. 39%)

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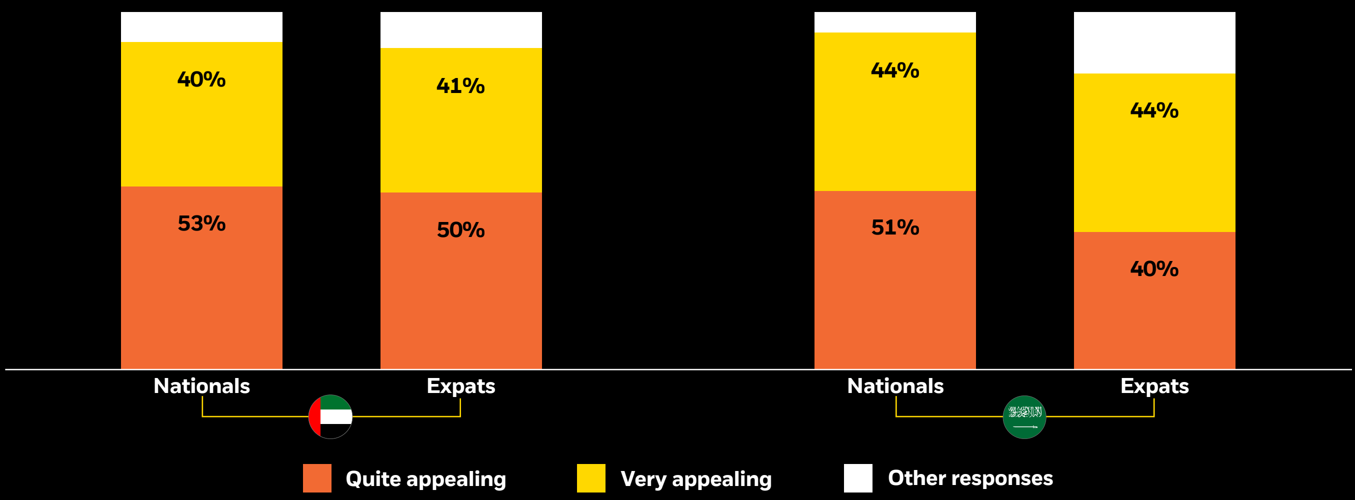
The appeal of a robust, professionally managed workplace scheme is near universal.

Among UAE Nationals, 93% find the concept appealing, with 40% rating it very appealing. UAE Expats reach 91%, with 41% in the very appealing category. In KSA the figures are equally strong: 95% of KSA Nationals find the concept appealing, and among KSA Expats, the group with the least current access to structured provision, 84% say the same. Fewer than one in ten in any group say they would not find such a scheme appealing.

This appetite is sharpened by structural shifts in the region. Recent defined-benefit reform in KSA, with pension replacement rates falling from roughly 70% to 45%, means the next generation will engage with a varied long-terms savings framework to support retirement outcomes. Robust workplace provision is no longer a perk; it is increasingly essential.

Appeal of hypothetical defined contribution workplace retirement savings plan

(matched 8% contribution from employer and employee)



A KSA-based finance lead interviewed for the research captures the employer mood: initial consultations with staff produced a really strong response, with broad support framing it as both a finance argument and an HR opportunity.

The appetite is there, the product design brief is clear, and both the UAE and KSA have demonstrated the will to deliver.

4. Robust retirement frameworks drive better outcomes.

As many as nine in ten may be open to participating in a workplace scheme.

90%

UAE Nationals may participate

86%

UAE Expats may participate

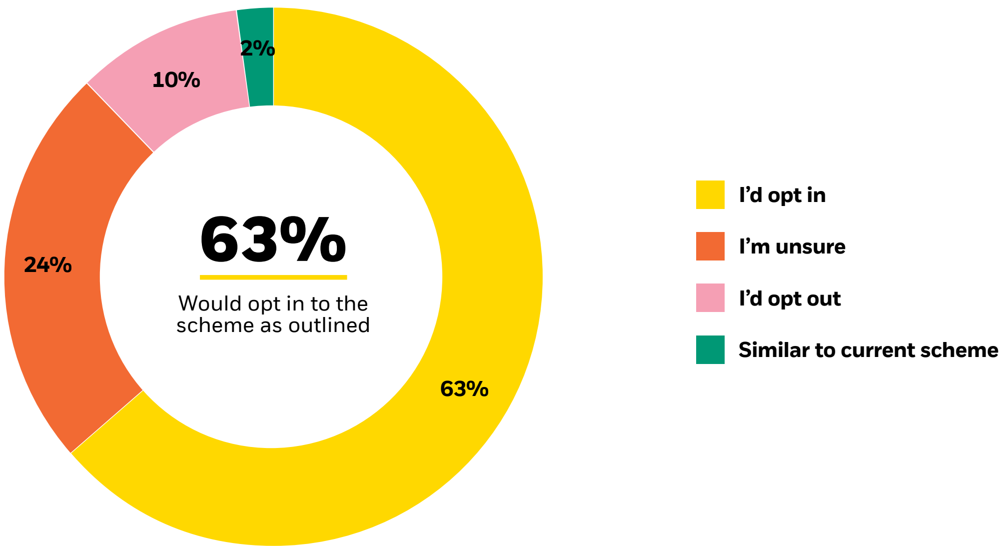
91%

KSA Nationals may participate

86%

KSA Expats may participate

Likely behavior if DC workplace retirement savings plan available



The reform agenda: what we build from here.

The gap is real. So is the opportunity.

This research does not describe a problem without a path. For each of the gaps it identifies, the solution is visible and the will to act among respondents is already there.

For policymakers and regulators

The 86% who want government to help them understand what to do to prepare for retirement represent a clear mandate. In both the UAE and KSA, retirement provision is already firmly on the policy agenda. The UAE has introduced the Alternative End of Service Benefit system, while KSA has announced, and is in the process of rolling out, a voluntary pension and savings program alongside broader public pension reforms.

Building on this progress, there is scope for further reform to incentivize employer provision, expand funded models, and improve financial literacy to build investment understanding. KSA's Vision 2030 has already shown that policy intent can shift literacy outcomes. The next step is turning improved awareness into improved access.

There is a broader prize at stake. Funded retirement systems create long-term pools of domestic capital, supporting deeper, more liquid financial markets and contributing to the economic diversification that both the UAE and KSA are actively pursuing. Expanding participation mobilizes domestic capital, broadens the investor base, and creates larger, more stable pools of long-term funding for the real economy. Reform of retirement provision is not only a social policy question in the context of national transformation agendas, but also an opportunity to support broader participation in long-term economic growth.

For employers and HR leaders

The gap between what expats receive in the region and what their counterparts receive from Western employers is a live recruitment and retention issue. A structured DC scheme, professionally managed and employer-matched, is the benchmark being asked for. The 30 to 44 age group is the critical window: 85% are planning only for the next three years, and employer-provided structure at this life stage is where the potential gains, for individuals and for organizations, are greatest.

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For financial institutions and investment managers

56% of respondents plan to increase their retirement savings. They will invest through whatever vehicles are accessible to them. If those options continue to be concentrated in traditional holdings such as deposit accounts and gold, the retirement savings challenge will persist even as individual saving rates rise. The distribution model that works here is partnership: global expertise, locally delivered, Sharia-capable, channeled through networks that carry both regulatory fluency and community trust.

For individual savers

Those who feel most ready share a common behavioral profile: saving and investing as much as possible, monitoring investment performance, and building emergency savings alongside retirement pots. The pathway is straightforward: plan, execute, monitor, and optimize. What most people need is not a different level of ambition but the tools and environment to navigate it successfully.

For households, fragmented savings arrangements can reduce participation, weaken outcomes, and make it harder to translate earnings into long-term financial resilience. For economies, they mean that a substantial share of potential savings may remain in cash or short-term forms rather than being channeled into productive, diversified long-term capital. Building a stronger investment culture therefore depends not only on financial literacy, but on institutional design that connects household savings to long-term investment and participation in economic growth.

The UAE and KSA's working population is ready – the question now is whether the systems around them are ready to meet them.

Summary.

The region is not facing a retirement crisis. It is facing a retirement gap, and the difference matters.

A crisis implies damage already done. A gap implies a window, still open and still closeable, in which better outcomes can be built. This research points clearly to the people, institutions and policy levers that can close it.

Across both markets, the workforce is broadly positive, financially engaged and genuinely ready to do more. The barriers are structural, not attitudinal. Workers are under-informed and under-served, operating without enough of the frameworks that could turn their savings instinct into retirement security. The components of a potential solution are visible. The appetite for DC schemes is strong across every demographic group. The preference for simple, government-endorsed, professionally managed products is well established.

Trust in government and financial institutions to lead is present and well above global averages. According to the 2026 Edelman Trust Barometer, the UAE and KSA rank among the highest-trust markets in the world, with Trust Index scores of 80 and 73 respectively, compared to a global average of 56; a meaningful foundation on which to build.

Change is already underway, with retirement reform already on the policy agenda in both the UAE and KSA. What is needed now is coordinated action across policy, product design, employer behavior and individual guidance. 56% of those surveyed plan to increase their retirement saving efforts. That is a moment worth meeting, and it will not stay open indefinitely. Retirement is no longer a single event at the end of a career. It is a long-term journey, and the systems, structures and guidance to support that journey are what this research is calling for.

BlackRock is actively partnering across the region to support the development of retirement solutions, bringing global retirement expertise together with deep local insight. We hope this research contributes meaningfully to the dialogue and helps shape a more secure and sustainable retirement future in the region.

MKTG0626-5542565-EXP0627-25/29

About the research.

Methodology

The BlackRock 2026 Read on Retirement: GCC surveyed 1,000 working individuals across the UAE and KSA in January and February 2026. The online survey ran for approximately 27 minutes per participant and covered respondents from both national and expat communities in each market. Data was weighted by gender, age and expat nationality within each group, using sources from the General Authority for Statistics (GASTAT), the Federal Competitiveness and Statistics Centre (FCSC), the General Pension and Social Security Authority (GPSSA) and supplementary census analysis. Research was conducted in partnership with Illuminas.

Sample profile

		Gender		Age			Role	
		Male	Female	15-34 years	35-44 years	45+	White collar	Blue collar
	**Total**	77%	23%	47%	30%	23%	48%	52%
	Emiratis	67%	33%	50%	30%	20%	58%	42%
	Expats	78%	12%	46%	30%	24%	48%	52%
	**Total**	75%	25%	48%	26%	27%	56%	44%
	Saudis	67%	33%	47%	27%	25%	67%	33%
	Expats	83%	17%	48%	25%	27%	45%	55%

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