

BlackRock

A retirement for the ages:

How to save, from first job to finish line.

The best time to plant a tree was 20 years ago. The second-best time is today. We like to think that logic applies to planning for retirement, too. Across all generations, 66% of workplace savers are worried about outliving their savings¹. So, if you're new to the workforce, now is the best time to start. If you're further into your career, now is still the best time to start.



But first, three key points:

1

Retirement is personal, so focus on your own needs and circumstances instead of benchmarking against peers.

2

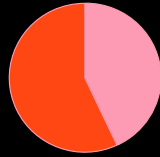
Tailor your retirement saving strategy to your lifestyle, expenses and desired retirement age.

3

Realize your strategy may change, and that's okay. Just make sure you have financial guidance to help navigate the journey.

¹ BlackRock, Read on Retirement[®] survey, 2025

20s



57% of Gen Zers say they don't understand enough about investments to confidently manage their own savings.

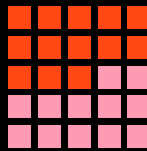
One thing to do:

If your employer offers a 401(k) plan, you may want to sign up for it (they may even auto-enroll you). If you don't have access to a 401(k) plan – about half of U.S. private sector workers don't – look into IRAs or target date ETFs.

Two things to consider:

1. Using a digital retirement planning tool. There are a lot of options out there to help plan your path, offering features such as how much you may want to contribute to your retirement plan.
2. Asking if your retirement investments are taking on the right amount of risk. Target date funds are designed to do much of the work for you, adjusting asset allocations throughout your career based on the year you plan on retiring.

30s–40s



More than half of Millennials worry about outliving their savings and debt is a huge reason why.

One thing to do:

Re-evaluate your retirement plan contribution. Some plans offer auto-escalation that increases your contributions by 1% each year – but it may be worth seeing if you can increase it even more.

Two things to consider:

1. Balancing how much you can save for retirement and still be able to take care of immediate financial needs, like emergencies and paying down high-interest debt. If you have student debt, employers can now opt in to provide matching contributions for student loan payments.
2. Revisiting your retirement goals. Big milestones like marriage, starting a family and buying a home can all impact your saving strategy – so can your plans for how you want to enjoy retirement. Make sure that strategy stays aligned as your life changes.

50s



79% of Gen Xers believe they won't have the same level of retirement income certainty as previous generations.

One thing to do:

Consider taking advantage of catch-up contributions. Starting at age 50, you are eligible to contribute up to an additional \$8,000 (\$11,250 if you're between ages 60-63) to your 401(k) in 2026 per IRS rules, and you don't actually have to be behind to 'catch up.'

Two things to consider:

1. Looking at all your potential options for generating – and optimizing – retirement income, which could include Social Security, a defined benefit plan or 401(k) and a retirement income solution like LifePath Paycheck®.
2. Estimating how much you could spend in retirement and not run out, which you can do using a digital tool like our LifePath® Spending Tool. It uses current age, current savings portfolio equity allocation and Social Security estimates to calculate retirement spending potential.

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