



How America Saves
THE COALITION TO PROTECT RETIREMENT

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Strong Majority of Americans Across the Political Spectrum Opposes Retirement Savings Changes

95% of those with retirement savings plan accounts tell Congress “off limits”

A recent national survey conducted by the **Coalition to Protect Retirement** reveals that Americans oppose any change in the current tax rules for their retirement savings plans, believing it will impede their ability to prepare for retirement.¹

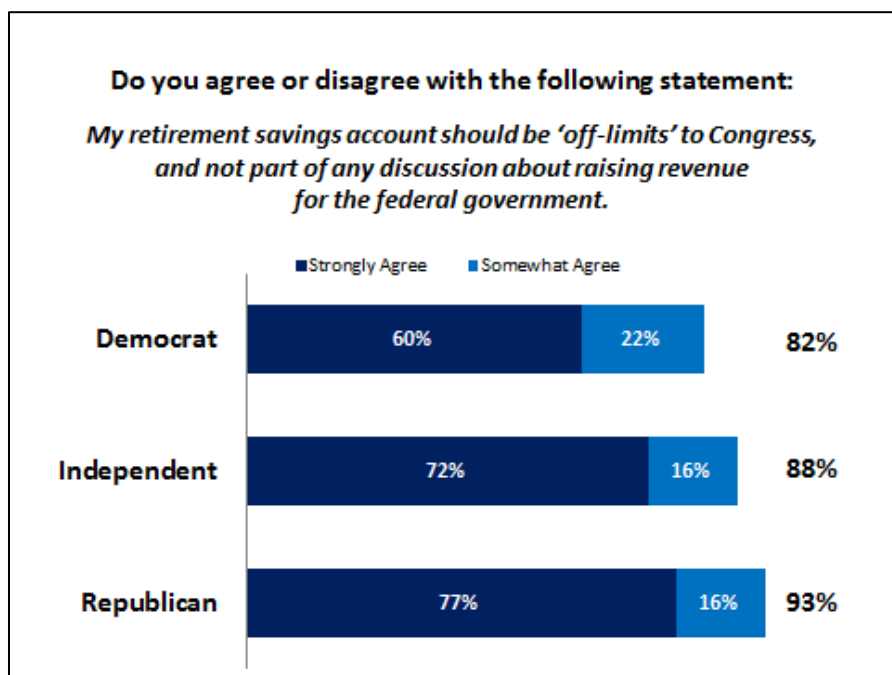
Opposition to retirement savings plan changes is solid and intense.

By a margin of more than 4 to 1, Americans *oppose* changing the current tax rules for retirement savings plans.

Opposition grows when changes are put in the context of “my retirement savings account,” Congressional action, and raising government revenue.

Nearly unanimous agreement exists that “*my retirement savings account should be ‘off limits’ to Congress*” in revenue discussions (nearly 9 in 10, 87% of all respondents).

At least 8 in 10 in every political group, across demographic and economic spectrums, agree.
Only 5% disagree.

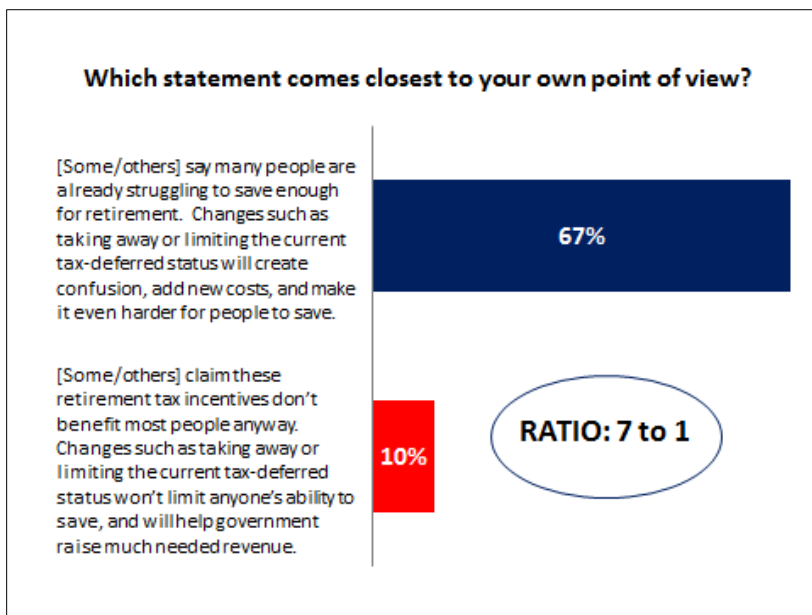


¹ The Coalition to Protect Retirement, in partnership with *juncture strategies*/ORC International, conducted a national on-line survey of 1,011 adults, 18 years of age or older, during October 14 - 16, 2013.

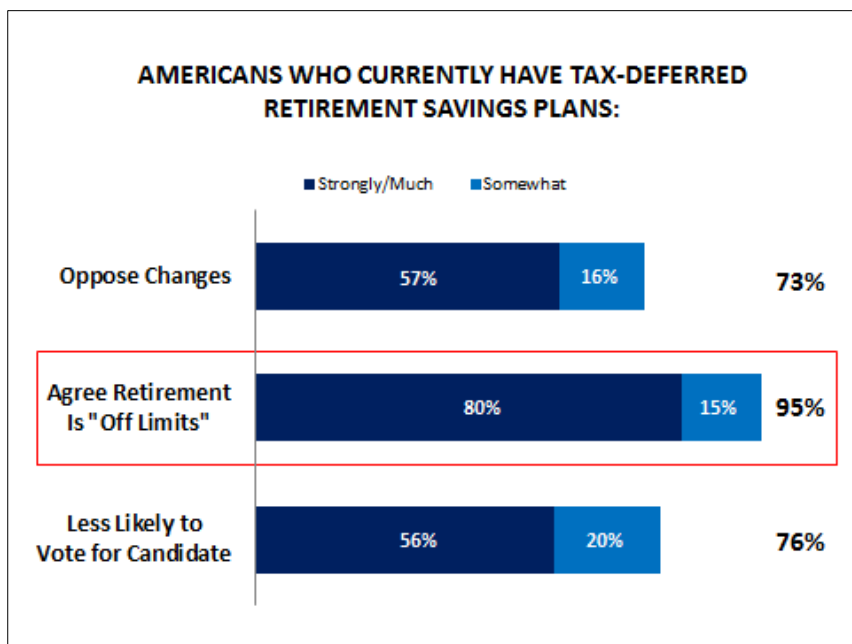
Even when given both sides of the debate, Americans remain opposed to changing retirement plan rules – nearly 7 to 1.

Most Americans (67%) believe they are already struggling to save and tax changes will create confusion and more barriers to save for retirement.

Three-quarters (74%) of current tax-deferred retirement account savers believe these changes are confusing and harmful compared to just 8% who believe these changes won't limit anyone's ability to save.



Current retirement savers are particularly engaged and staunchly opposed to changes.



Three-quarters (73%, including 57% who *strongly* oppose) of current tax-deferred retirement savers oppose outright any changes to their retirement savings plans, and **95% agree retirement savings accounts should be "off limits" to Congress** (including 80% who *strongly* agree).

Americans are willing to take their opposition to the ballot box. More than two-thirds (68%) of Americans say they would be less likely to vote for their member of Congress in

the next election if they supported these type of changes. Current users of tax-deferred retirement savings plans are the most likely to consider this issue when voting – 76% say they would be less likely to vote for their member of Congress if they voted to change the current tax-deferral rules on their retirement savings.

The Coalition to Protect Retirement is composed of the leading trade associations representing retirement plan sponsors, administrators, service providers, and related financial institutions. Our mission is to encourage and support retirement savings for American workers through preservation of tax incentives critical to American workers' retirement security. Visit www.HowAmericaSaves.com