

**WOMEN
CARRY MORE DEBT.¹**

1 IN 3

GRADUATE WITH
EXCESSIVE STUDENT DEBT,
COMPARED TO 1 IN 4 MEN

**WOMEN
EARN LESS.²**

EARN

\$0.79

TO THE \$1.00
OF INCOME
EARNED BY MEN

**WOMEN
ARE TIME STARVED.³**

SPEND

65%

MORE TIME
THAN MEN ON
UNPAID WORK

**WOMEN HAVE LESS
SAVED FOR RETIREMENT.⁴**

↓32%

LOWER ACCOUNT
BALANCES THAN THEIR
MALE COUNTERPARTS

CLOSING THE RETIREMENT INCOME GENDER GAP

ATTEND
EDUCATION PROGRAMS

USE RETIREMENT
INCOME CALCULATOR

CONSIDER INCREASING
CONTRIBUTIONS BY 1%

Participants using the Retirement Income Calculator should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) when assessing the adequacy of the estimated income stream as provided by this tool.

The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. It is possible to lose money by investing in securities.

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¹ Excessive student debt is defined as having 10% or more of monthly gross income needed to repay student loan debt. Kantowitz, Mark, "Who Graduates with Excessive Student Debt?" p. 7, December 2015.

² U.S. Census Bureau, Historical Income Tables Table P-40: Women's Earnings as a Percentage of Men's Earnings by Race and Hispanic Origin, 2016.

³ Organisation for Economic Cooperation and Development, October 2016, <http://stats.oecd.org/index.aspx?queryid=54757>.

⁴ Prudential Retirement analysis reflecting defined contribution plan balances of Prudential record-kept plans as of December 31, 2015.

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