

Generatio Beta

Redefining Life, Longevity, and Retirement

Prudential's first-of-its-kind report seeks to understand what the future may hold for a new generation beginning on January 1, 2025 — Generation Beta. We explore how these children will navigate a future shaped by groundbreaking technological innovations, evolving societal norms, and economic shifts. What might the world look like for a generation that may not retire until the 2100s?

We interviewed scientists, doctors, technologists, and parents and conducted a robust survey of over 2,000 Americans to understand their predictions, hopes, and dreams for Generation Beta's future.

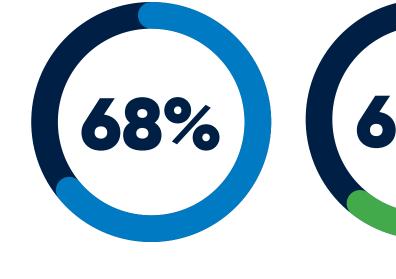


How Generation Beta will live and navigate through life will look vastly different.



will be a thing of the past.

believe traditional nuclear families



believe Generation Beta will have believe Generation Beta will stop more pets than children. using cash.

Evolving models of education and work:

Much of the data suggests that **Generation Beta will** lead increasingly fluid and flexible lives.

With a focus on adaptability and new skills

of Generation Beta 85% parents believe education will prioritize problemsolving skills to prepare Generation Beta for challenges

> expect AI to create more personalized learning experiences.

that don't yet exist.



of Americans believe Generation Beta will be in constant 'beta mode.'

And remarkably different working lives than today



78%

80% expect Generation Beta will

pursue more than three distinct career paths over their lifetime.



believe Generation Beta will have jobs that haven't been invented yet.

Longevity **Generation Beta**

> is predicted to live longer than those before them, and their lives will be marked by unprecedented technological and scientific advances.



Beta, retirement will last longer, and people will be healthier into old age.

of Americans believe that for Generation

Longevity will be fueled by a healthcare revolution



will be cured by Generation Beta.

believe cancer

51%



71% predict that Generation Beta will have individualized healthcare based on their DNA.



able to predict and prevent health issues before symptoms appear.

think AI will be

59%

Preparing Generation Beta to live longer of prospective

Generation Beta

parents are already

82%

89%

planning their child's education. of parents would like to model good financial habits for

their children.



believe one of the most important things parents can teach their children is managing money and finances.

of Americans

Retirement As we welcome

> Generation Beta, **Americans are worrying** about not just their own retirement, but this new generation's financial journey as well.

Today's retirement norms may become a relic of the past

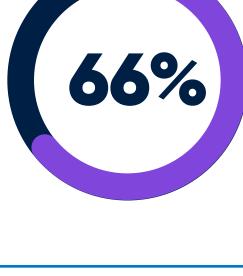


parents don't think their children will ever retire.

of current parents

and prospective

Generation Beta



that will happen across the course of one's life.

predict a series of

'mini retirements'



regret among current and prospective parents is that they "didn't save more for retirement" — a regret that ranked higher than not spending enough time with

The No. 1

loved ones, taking better care of their health, and not having pursued their passions.

Those surveyed estimate Generation Beta will need approximately \$1.88 million to sustain retirement, **\$700K short**



6-year

people believe they'll realistically be able to save. Most Americans today expect to live until 81 but think their own retirement savings will run out by

yet this figure is around \$700K short of what

The good news

75, leaving a six-year savings gap.

People believe we collectively can build a brighter future for the next generation.

of respondents believe that financial services companies have the power to change the financial system for future generations.

81%

To better equip themselves to meet the challenges and opportunities of the future, Americans are looking for guidance and education on the realities of longevity and retirement, products that offer flexibility to meet changing and evolving needs, and more



also their physical and mental well-being. For 150 years, Prudential has grown to become a rock millions have relied on to build financial security — creating financial opportunity by expanding access to investing, insurance, and retirement security. The *Generation Beta: Redefining Life, Longevity, and*

holistic wellness solutions that will help

ensure not just their financial wellness but

Visit prudential.com/BetaBabies to learn more or to find a local financial professional.

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Retirement study underscores Prudential's commitment to encouraging every generation

to take action in securing their financial future to live a better life, longer.

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