



MAPPING THE LANDSCAPE OF RETIREMENT FINANCIAL PLANNING: INSIGHTS FROM BIBLIOMETRIC ANALYSIS

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Abstract:

As a key part of individual and societal economic well-being, especially in the context of aging populations and rapidly changing economic arrangements, retirement financial planning is something we can't underemphasize. To map intellectual structure and research trends in the field of retirement financial planning, this study applies bibliometric analysis. We then identify key thematic areas, influential authors, important journals, country and source using a dataset of scholarly articles indexed in the scopus databases. The contributions span economics, behavioral finance, public policy and social sciences, which constitute a multidisciplinary approach. These main topics include portfolio optimization, pension reforms, pension readiness and financial illiteracy. Trends over time portray the increment in the consideration of the consequences of longevity risk, use of digital tools in financial planning and equity in the pension system. The implications for future study are discussed from an interdisciplinary angle, and underexplored dimensions of the field are imagined. The results provide policy and financial planning implications in that there is a need for evidence informed strategies to strengthen retirement security. This bibliometric perspective provides a historical perspective on the changing nature of retirement financial planning research, offering guidance for future development to address global demographic and economic challenges.

Key Words: Retirement Financial Planning, Financial Literacy, Financial Well-being, Planning Behavior, Women.

Introduction:

In recent decades, retirement financial planning has become increasingly important, reflecting not only the changing demographics, economy and society, but also the overdue recognition of living standards, mortality rates, incomes, and capital accumulation in retirement. The life expectancy continues rising and birth rates go down just as many countries witness aging populations, which pose unheard of demands on social security systems and retirement architecture. In order to understand a nuanced retirement readiness, there has been a shift from defined benefit (DB) pension plans to defined contribution (DC) systems which has also shifted responsibility for retirement planning from employers and governments to individuals (Brüggen et al., 2017; Lusardi & Mitchell, 2014). In this transition these issues have come to the fore, such as gaps in financial literacy, variation in socioeconomic states, and behavioral habits that inhibit sound retirement planning (Tomar & Verma, 2021; Parker & Fischhoff, 2012). Although retirement financial planning is inherently interdisciplinary in that it involves fields like economics, finance, psychology, sociology and public policy, little is currently known about the expertise of retirement financial planners, their team members and how they collaborate to deliver services to retirees. Financial literacy is proven to matter for people to be equipped on how to make financial decisions in complex decisions (Lusardi, 2019; Gallego-Losada et al., 2022). Literacy, however, is not enough; psychological factors such as self efficacy, risk aversion and time preference have significant influence on financial behaviors (Hershey et al. 2007; Lone & Wani, 2024). Furthermore, retirement planning is also characterised by gender differences because women encounter specific difficulties owing to longer life expectancy, lower life time earnings, and caretaking commitments (Kumar & Dwarakish, 2019; Orel et al., 2004). Research on retirement financial planning displays large imbalances in global distribution. The academic landscape (Heraty et al., 2015; Zupic & Čater, 2015) is dominated by developed economies particularly the United States and European countries. At the same time, developing countries with rapidly growing aging populations usually do not have significant representation in the literature. The results of this disparity highlight the importance of investigating regional contexts and challenges when considering retirement planning frameworks as frameworks need to be adaptable to socio economic and cultural diversity (Gallego-Losada et al., 2022). New technological advancements have introduced new complexities and new opportunities for planning for your retirement financial planning. In the interim, the quick proliferation of digital financial tools, robo-advisors, and fintech innovations has made financial planning resources more democratised, while requiring us to also consider digital literacy and accessibility issues (Ekerdt, 2001; Lusardi & Mitchell, 2014). Furthermore, the COVID-19 pandemic highlighted the fragility of the retired and pre-retired to economic storms; and hence only reinforced the requirement for financially strong and adaptable planning strategies (Lone & Wani, 2024). The research, though growing, remains a fragmented field of retirement financial planning. The existing studies frequently encapsulate determinants or populations in isolation, with big holes in understanding economic-psychological-sociological interconnections. In addition, fast changing nature of financial markets, policies and technologies warrant continuous search for innovation to keep retirement planning frames relevant and effective (Tomar & Verma, 2021). However, these challenges are overcome by bibliometric analysis, which provides an expansive picture of the intellectual scope of retirement financial planning. Bibliometric methods aim to quantify (numerically identify and quantify) key trends, leading authorship, thematic development, within a research domain (Zupic & Čater, 2015). With bibliometric analysis, this study maps the scholarly landscape of retirement financial planning: An analysis of Scopus indexed publications reveals historical trends in research areas, thematic priorities, and geographical representation.

Rational of the Study:

Retirement financial planning is important for us to have adequate finances and lead our life in good quality years after working in the country. The progress on global aging market which extends life expectancy along with its associated needs of

sustainable monetary plans. Yet, despite its increasing salience, research on this topic is highly fragmented, characterized in conceptual and methodological divergences, and by inconsistent integration across disciplinary boundaries. A systematic bibliometric analysis is offered as a method to map the intellectual structure and tendencies of retirement financial planning research. This approach takes the patterns of publication, the influential studies and the thematic developments of the field to provide a comprehensive overview of the field's evolution, to identify areas where there is a gap, and to fathom the forefront areas of research. The findings of this study, however, constitute a critical resource to be drawn upon by researchers, policy makers and practitioners for a deeper appreciation of the field, for encouraging interdisciplinary work, and for providing guidance on future research priorities. In the end it aids in bringing about evidence based strategies for enhancing retirement financial preparedness along with policies worldwide.

Research Objectives:

To explore the existing literature and find the gap and future research directions in Retirement Financial Planning.

Research Questions

The authors addressed the subsequent research questions (RQs):

- RQ1: What is the annual publication trend in Retirement Financial Planning?
- RQ2: Who are the top contributors (Author, subject area, and country) to Retirement Financial Planning?
- RQ3: What are the most prominent scholarly works in this field?
- RQ4: What are the main research themes in this field of study?

Research Methodology:

Mainly, as the volume of work increases, the researchers encounter difficulties identifying relevant papers and their relationships. Literature evaluations will always offer helpful information in the scholars' and practitioners' practice (Mumu et al., 2021) by mapping the abstracts of the prior literature to categorise the concepts and analyse their contents. Depending on considerations such as objectives, several types of systematic reviews include narrative and thematic-based systematic reviews (Khatib et al., 2021a). Pritchard (1969) described the bibliometric review as a quantitative approach to appraising content (Donthu et al., 2021). This systematic procedure classifies the published material by leading sources, nations, institutions, and writers. Khatib et al. (2021b) describe the strategy for comprehensively scrutinising academics' work. According to Donthuet al. (2021), the broad approaches to bibliometric analysis are performance analysis and scientific mapping. This research applies performance analysis to determine productivity and science mapping to analyze the structure of the subject under study.

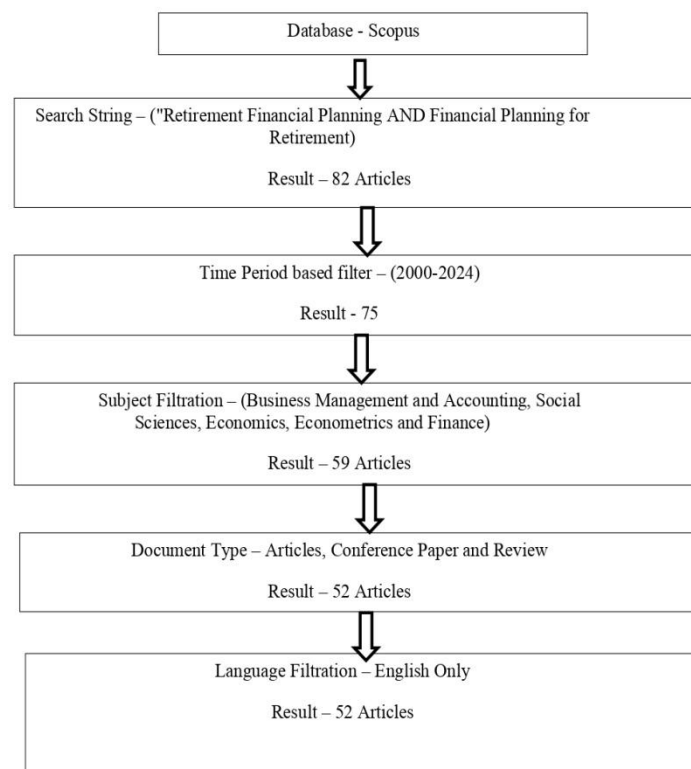
Data:

The Web of Science and Scopus are popular sources for reputable social science papers. Scopus is a more comprehensive journal database than Web of Science, making it highly recommended for bibliometric review (Donthu et al., 2021). This research only collects papers that are indexed in the Scopus database.

The author conducted the publications search on 19 December 2024 by using the search string "Retirement Financial Planning AND Financial Planning for Retirement". The initial search using the search query yields 82 items. The collection period for the articles is 2000-2024 yielding a total number of 75 documents. Later, a subject-related filter was performed, leaving 59 articles. Then the document type filter was performed, leaving 52 items. After that, the filter for only the English language was performed, leaving 52 items.

Analysis Method:

Figure 1: Article Filtration Process



Source: Compiled by the author itself

The review study aims to clarify the existing state of knowledge and identify opportunities for future research. A review article summarizes previous research and gives a more in-depth understanding of a topic. This research uses bibliometric analysis, a current review approach. Bibliometrics is a mathematical and statistical study of publication patterns and information dissemination. Previously, library and information science scholars employed bibliometrics to analyze bibliographic data using quantitative approaches. Later, this model gained popularity in management (Arunprasad et al., 2022; Chawla and Goyal, 2022; Farrukh et al., 2022; Goswami and Goswami, 2022). The bibliometric analysis combines performance analysis and scientific mapping to show how a certain area has progressed. This study used performance analysis to present contributors' performance, including authors, sources, affiliations, and countries. Bibliographic coupling analysis was used to map the intellectual structure and identify future research avenues (see Figure 1). The bibliometric applications VOS viewer and RStudio are used for scientific mapping and visualization.

Software:

The current study uses bibliometric analysis to provide a complete assessment of the area. "BibExcel, Citespace, Pajek, and Hist Cite" are open-source programs for bibliometric analysis. The study favoured the "Bibliometrix R package" (Aria and Cuccurullo, 2017) and "Vosviewer" (Eck and van Waltman, 2009) for their superior visual depiction and application in bibliometric analysis.

Analysis Method:

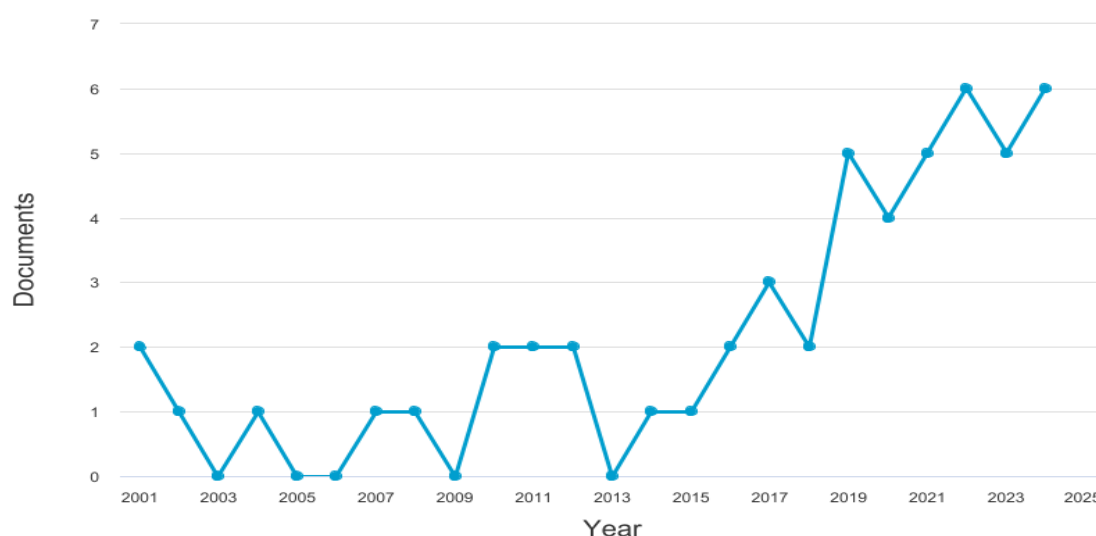
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Bibliometric Analysis:

Annual Scientific Production:

Figure 2 shows annual scientific production. The Scopus documents published per year on line chart from 2001 to 2024 for retirement financial planning. This traces the development and recent scholarly interest in this field over time. The number of publications remained low and remained relatively stable between 0 and 2 documents per year from 2001 to 2014. Retirement financial planning appears to have been a part of a niche area of research at this time perhaps overshadowed by broader financial or social science topics. This increased the attention to the subject, in academic paper, from 2015 onwards. It could be explained by rising global awareness of aging populations, pension crises and the need to learn finance. The number of publications rose dramatically and in a consistent way from 2019 to a peak later in the 21st Century of 6 (2023 and 2024). That surge may be a consequence of the burgeoning difficulty in retirement planning, including the transition from defined benefit to defined contribution pension systems, technological advancements, and necessity for creative solutions to resolve the risks of longevity and exposure to economic uncertainty.

Figure 2: Annual Scientific Production



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Source: Extracted from Scopus

Top Contributors:

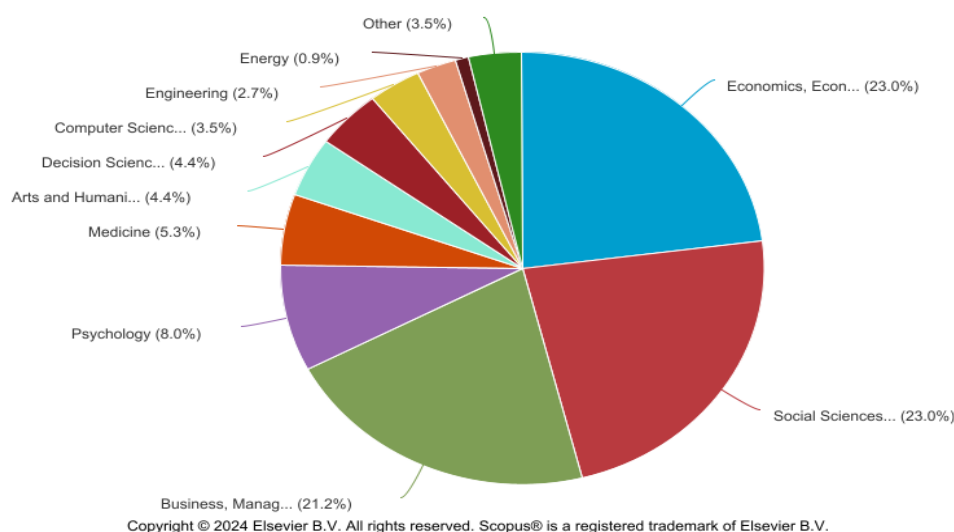
This section shows most contributing author, subject area, and most contributing country. It also answers the research question.

Documents by Subject Area:

The Scopus related research fields that relate to retirement financial planning are distributed as the figure 3 shows the distribution of documents by their areas of subject. It points to the problem's interdisciplinary nature and places on it special light

on areas of the topic with stronger research emphasis. Economics Econometrics, and Finance (23%) and Social Sciences (23%) contribute nearly half of publications and account for the largest number of contributions. This dominance demonstrates the central importance that has been given to financial and socioeconomic perspectives in retirement planning research, ranging from macroeconomic policies to the behavior of individual savings and consequences for broader society. This fields, Business, Management and Accounting ranks the third with 21.2% contribution from organizational strategies, pension management and corporate level decision making, it basically indicates the importance of organizational strategies, pension management and corporate level decision making. Eight percent of the documents are attributed to psychology and specifically concerns the behavioral aspects related to the decision making, risk preferences, and retirement readiness. Medicine (5.3%) similarly refers to the intersection of health and financial planning, and in particular tying medical expenses to retirement. Meanwhile, the rising significance of technology, decision making framework and creative points of view in addressing the challenges of retirement planning is indicated by smaller contributions of Arts and Humanities (4.4%), Decision Sciences (4.4%), Computer Science (3.5%), and Engineering (2.7%). Peripheral research areas seemingly tackling sustainability or energy related retirement concerns are represented in the "Other" (3.5%) category while Energy representation (Energy 0.9%) is limited.

Figure 3: Documents by Subject Area

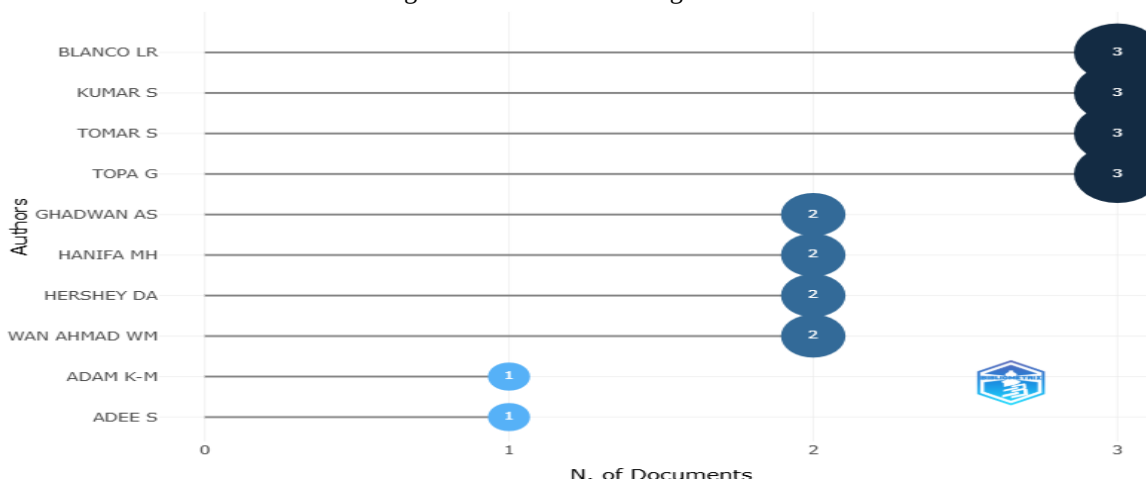


Source: Extracted from Scopus

Most Contributing Author:

The x axis is the number of documents and Y axis is the authors list, which is shown by figure 4. The data is then grouped to show what each individual has contributed to the publication dataset. They are lead by four authors, Blanco LR, Kumar S, Tomar S and Topa G having each three documents, which indicates their significant involvement in the mechanism observed. In this dataset, these individuals are the highest level of contribution. In addition, there are two documents contributed by a second tier of authors including, GChadwan AS, Hanifa MH, Hershey DA and Wan Ahmad WM. It seems they have an active but less prominent role in the publication landscape. Two of the remaining authors, Ade S and Adam K-M, have contributed a single document each, and these authors are indicative of minimal engagement of and recent entry into the analyzed field. It can be seen from the chart that authorship contributes greatly, and many are few, but quality of work done is maximized from a handful of contributors.

Figure 4: Most Contributing Author



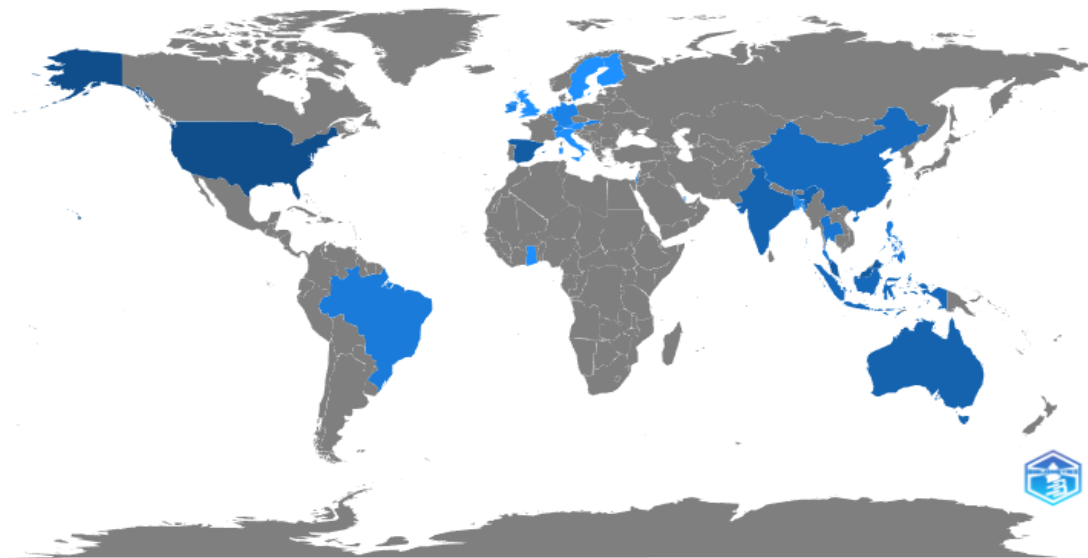
Source: Extracted from biblioshiny

Most Contributing Country:

Frequency of mention or occurrence is represented in the figure 5 across different countries. With high frequency (35) indicating dominant or represented role or presence in the context being analysed, USA ranks first in the list. Spain and Australia,

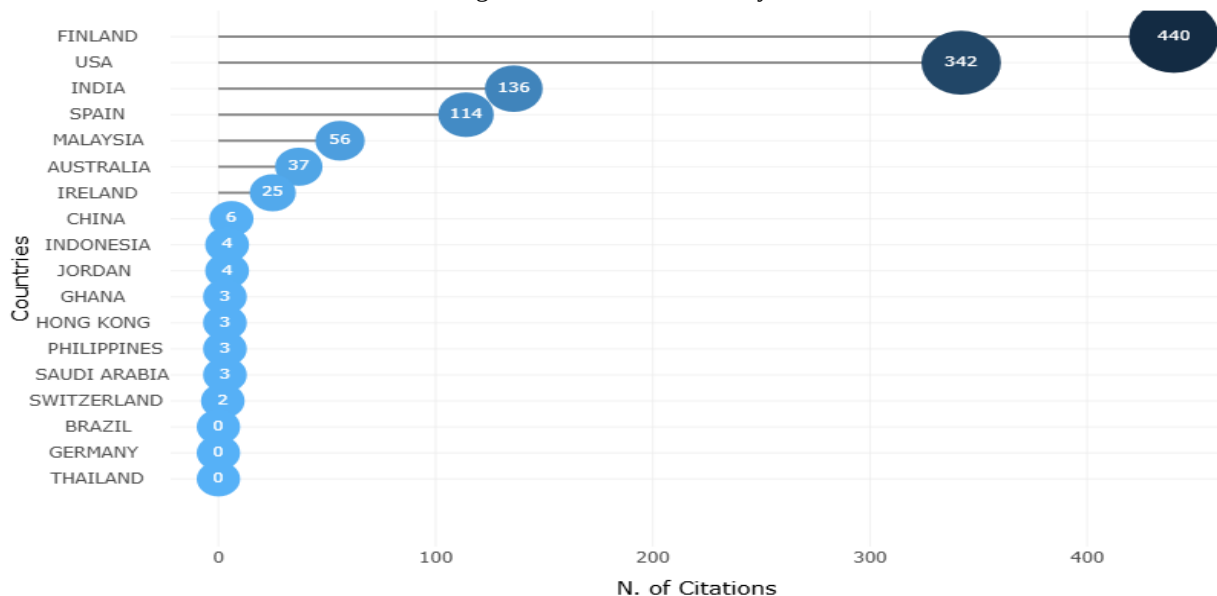
respectively with 15 and 11 mentions, show their noteworthy presence, while Malaysia (17), comes second with the other countries following. Indonesia (8), Australia (7), China (7), India (10) all make up a mid tier cluster, and India (10) is slightly below Australia. China also has 7 mentions, the same as Israel. These mid ranked countries outline countries that have some, but not strong, effect or activity in this domain. The list is completed by Thailand (4) and Brazil (3) with the lowest frequencies. On the other hand, their relatively small numbers appear to indicate limited representation or engagement, compared to the higher ranked countries. Analyses over representation of ideologies reveal a dramatic gap between the USA and other countries, which outlines US possible pivotal position within the examined ambit. On the contrary, countries like Thailand and Brazil could have limited equivalent engagement, recognition or influence. For instance, the frequency distribution seems to imply a relative concentration of activity or influence in a few dominant regions (USA, Malaysia, Spain) compared to other countries in which activity and influence is moderate or negligible. It could represent an unfair contribution or an unfair opportunity in the considered environment.

Figure 5: Most Contributing Country



Source: Extracted from biblioshiny

Figure 6: Most Cited Country



Source: Extracted from biblioshiny

The 'Most Cited Countries' are displayed in figure 6, in terms of times that they were cited. Number of citations is on x-axis and we have listed the countries there on y-axis. The bars represent each country, and the citation count is at the end of each bar. The USA comes under second place with 342 citations, whereas Finland tops the list with 440 citations. Third on the list is India (136), while Spain (114) comes in at number four. Ireland (25), Australia (37) and Malaysia (56) all have relatively low citation counts. The group of countries with single digit figures is lead by China (6 citations) and is composed of Indonesia, Jordan, Ghana, Hong Kong, and the Philippines (3-4 citations each). Notably, Saudi Arabia, Switzerland, Brazil, Germany and Thailand are at the bottom of the list, with some of them (like Germany and Thailand who haven't received any citations). It shows a massive gap of citations between the countries. The citation metrics indicate that Finland and the USA have a very important role in the measured field, with Finland and the USA ranking first in the citation metrics. In contrast, many countries

have little or no representation of the topic being measured, reinforcing unequal global recognition and the extent to which a country contributes to a given topic. It suggests a requirement of greater involvement or recognition of various regions.

Most Prominent Scholarly Work:

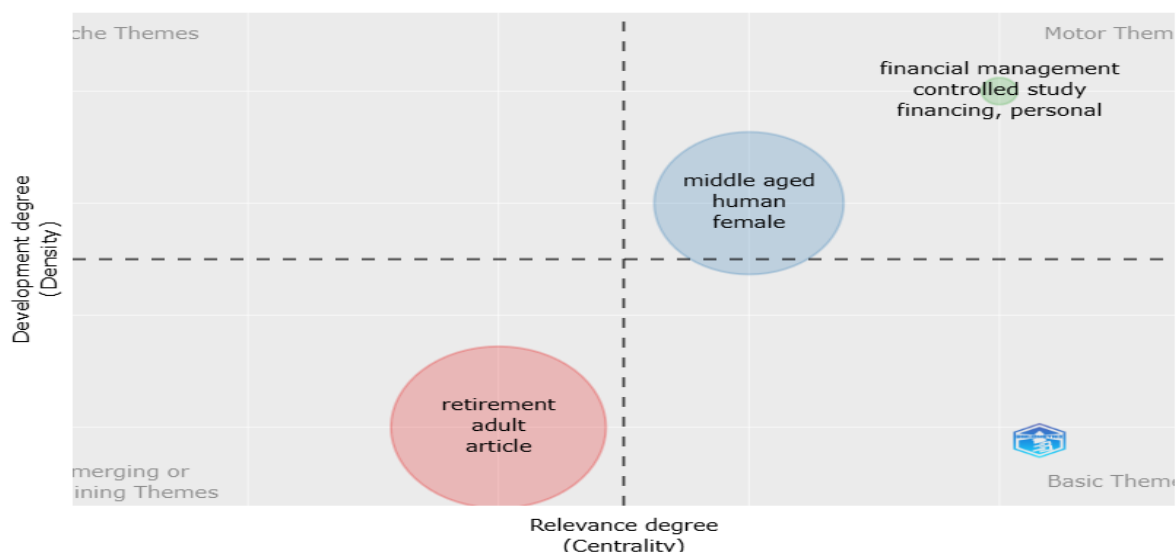
Table 1: Most Prominent Scholarly Work

Paper	Title of the paper	Total Citations	TC per Year
Brüggen Ec, 2017, J Bus Res	“Financial Well-Being: A Conceptualization and Research Agenda”	440	55.000
Hershey Da, 2007, J Adult Dev	“Psychological Foundations of Financial Planning For Retirement”	125	6.944
Parker Am, 2012, J Behav Decis Mak	“Inappropriate Confidence and Retirement Planning: Four Studies with a National Sample”	99	7.615
Gallego-Losada R, 2022, Finan Res Lett	“Retirement Planning And Financial Literacy, At the Crossroads. A Bibliometric Analysis”	54	18.000
Kumar S, 2019, Int J Bank Mark	“Women’s Financial Planning for Retirement: Systematic Literature Review and Future Research Agenda”	53	8.833
Tomar S, 2021, J Bus Res	“Psychological Determinants of Retirement Financial Planning Behavior”	50	12.500
Orel Na, 2004, J Women Aging	“Women's Financial Planning for Retirement: The Impact of Disruptive Life Events”	36	1.714
EkerdtDj, 2001, J Aging Stud	“Selling Retirement in Financial Planning Advertisement”	32	1.333
Lone Um, 2024, J Finan Serv Mark	“Impact of Financial Literacy on Financial Well-Being: A Mediation Role of Financial Self-Efficacy”	28	28.000
Heraty N, 2015, Work Aging Retirement	“Unearthing Psychological Predictors of Financial Planning For Retirement Among Late Career Older Workers: Do Self-Perceptions of Aging Matter?”	25	2.500

Table 1 depicts the title, total citations and average citations per year (TC per Year). Comparison: The top cited paper by Brüggen et al. (2017), Journal of Business Research, cites an exceptional 440 total citations with a citation average of 55 per year, indicating its great influence of the field. The second most cited paper is Hershey et al. (2007), with 125 citations, but its yearly citation rate (6.944) is less than half the rate of the first most cited paper, implying it has had steady impact over a longer time. Third of the list with 99 citations and a higher yearly rate (7.615) and thus a decidedly continued influence, Parker et al. (2012) are being cited. Recent contributions like Lone et al. (2024) have a remarkable impact by now with 28 yearly citations. Like Gallego-Losada et al., (2022) who gain 54 total citations with an 18 TC per year, this is also growing relevance. Despite fewer total citations, solid yearly rates are maintained by Kumar (2019) and Tomar (2021) (8.833 and 12.5), despite these rates. Both Ekerdt (2001) and Orel (2004) are old works with modest citation counts (32 and 36) and low yearly rates (1.333 and 1.714) suggesting their relevance maybe waning. This data confirms that the field is moving in these evolving directions and that recently published work are key to the discussions that continue to evolve in the field.

Thematic Map:

Figure 7: Thematic Map



Source: Extracted from biblioshiny

The thematic map presented in this post provides analysis of various themes based on the development degree (density) and relevance (centrality) in the domain of financial well being and retirement planning. Centrality, the importance of a theme in connecting to others, is calculated in the x axis. Density means the level of development or maturity of a theme. This is plotted on the y axis. Motor Themes (Top Right Quadrant): Themes developed in this quadrant are highly developed and central. The important topics are 'financial management,' 'controlled study,' and 'financing, personal.' There are several well established themes

which are important as topics of research and discussion in the field. The Bottom Right Quadrant of the Basic Themes: Those themes are middle aged, human, female, etc. and the blue bubble stands for the rest in this quadrant. They are foundational, but not highly developed, suggesting their importance but early development. It is likely these themes correlate with demographic specific retirement planning studies more specifically addressing the needs of middle aged women. Emerging or Declining Themes (Q3BL): In this case the low centrality and density as shown on the red bubble by terms like 'retirement', 'adult', 'article'. This tells us that either these themes are evaporating or these themes are new and haven't been explored completely. Top left quadrant - Niche Themes: This quadrant indicates no highly developed but low relevance topics. Financial management and personal financing are already established while on the other hand, demographic specific studies particularly middle aged females are emerging. The fall or marginalization of bigger terms like retirement and adult hints of new, more diffuse and specialized topics. Like so many other indicators of changing priorities and increasing specificity in the areas of financial well-being and retirement, this chart illustrates this.

Conclusion:

Retirement financial planning field has seen propulsive changes in recent years, propelled by societal pressures and interdisciplinary. Progress towards the goal has been significant, however disparities in global participation and new research areas suggest this is still an area of growth. In the field's future, expanding the diversity of contributors will be important, as will international collaboration and exploring less developed themes. The study of retirement in this dynamic area has much to offer in meeting the growing complexities of retirement in an economy and society that are experiencing greater and greater uncertainty. The data analysis yields several major insights into the research area of retirement financial planning. This concludes with key observations synthesized from researchers, subject areas, contributors, citations and thematic mapping pans of annual scientific research that outline trends, gaps and opportunities for future research. Vital evidence of a growing scholarly interest in retirement financial planning is shown by the trend in annual scientific production. The beginnings to 2014 were low and steady publications, representing a field in the boutique status, and capturing the low level, steady publications. Yet since 2015, research activity exploded, possibly spurred on by widening interest in the international pension crisis, aging populations, and financial literacy. The 2023-2024 peak in publications reflects the changing relevance of the field, as societies make this shift, from various forms of transition of pension systems, economic uncertainty and longevity risks. The authors contributing to this work perform an intense, but concentrated, effort. The field is topped by three publications each on the part of Blanco LR, Kumar S, Tomar S, and Topa G, indicating their noteworthy contributions. Additional authors, including Chadwan AS and Hanifa MH, represent a fledgling tier of authors who enrich the field. The data underlines the importance of expanding the pool of active researchers in order to diversify the pool of perspectives and to further the field. Furthermore, the subject area distribution characterizes the interdisciplinary nature of retirement financial planning research. Like its predecessor, the emphasis is on macroeconomic policies, individual savings behavior, and societal impact, as well as quite a bit in economics, econometrics, and finance (23%) and social sciences (23%). Accounting, business, and management together make up 21.2% of the contribution highlighting a matter of organizational strategy and corporate decision making. More and more, behavioral and psychological aspects are being recognized, and psychology contributes 8% of the documents. They show how global research influence is unevenly distributed. The USA (342), India (136) and Spain (114) follow Finland (440) in terms of the highest citations. They are very different also, and Finland and the USA are leading the field in developing impact: being benchmarks. However, the lower citation counts of countries such as China, Brazil and Thailand show inequitably global participation and visibility. This disparity hints at the possibility of motivating a broader international involvement in the field. Thematic analysis reveals the maturity and topical significance of research into different topics. Current research is well-developed and central, including motor themes based upon 'financial management' and 'personal financing.' In contrast one finds basic themes such as "middle-aged" and "female" signifying a rising degree of focus on demographic specific studies with particular regard to the financial planning needs of middle aged female consumers. Emerging or declining themes like 'retirement' or 'adult' suggest a move to more specific and textured topics, whereas the lack of niches themes indicates a need to explore less explored areas potentially with great impact.

Theoretical Implications:

Several theoretical contributions to the field are offered in Insights from Bibliometric Analysis. First, it brings together fragmented research into a holistic understanding of the intellectual structure of retirement financial planning. The research identifies key theoretical frameworks and seminal studies which outline the foundational underpinnings of the discipline and for future scholars to proceed to contribute to well established theories and concepts. Secondly, the bibliometric analysis shows that retirement financial planning is an interdisciplinary topic embedded in behavioral economics, finance, sociology and public policy. To expand upon this insight, researchers are instigated to use multiple faceted approaches that bridge theoretical gaps and encourage cross disciplinary innovation. Third, the study charts thematic trends and research clusters to reveal areas where the development of theoretical advancement is strong or weak. For instance the theoretical exploration of such emerging topics as behavioral biases in savings decisions, or the impact of digital financial tools needed to address current problems in retirement planning. This study ends with a framework to understand the evolution of retirement financial planning research paradigms and points scholars to theories alongside the current tide of societal shifts, including growing life expectancy and labor markets. These implications bring contemporary theoretical discourse more fully into the field and foster evidence-driven, nuanced contributions to the field beyond those that are purely quantitative.

Practical Implications:

With this study, we present some important practical implications for policymakers, financial advisors and the public. To the extent that it provides evidence based insights into global trends and gaps in retirement planning research, it is of first importance because it generates hard evidence based insights into global trends and gaps in retirement planning research. To encourage effective retirement planning particularly for underserved communities. It is secondly, that the thematic trends and key findings can be used by financial advisors for making their strategies more suitable for clients. At last, if we have the behavioral patterns with their specific demographic challenges, we can then create the suite of financial plans because of the needs unique to each client-late life medical expenses or variable income streams, for example. i.e. our behavioral patterns combined. Third, under

explored problem areas, such as the digital financial tools that can help simplify the process of retirement planning, identify opportunities for the fintech companies to innovate new solutions. Real time financial projection and investment guidance apps or platforms could be extremely useful for individuals' financial preparations. Finally, individuals will be indirectly benefitted by the dissemination of user friendly tools and strategies that emerged from study. These improvements enable people make proper decisions ahead of time and enjoy a cosy and quality life during retirement. In this way, the research bridges the academic research to actionable outcomes.

Limitations and Future Research Directions:

Despite the outcomes of this bibliometric analysis yield valuable insights into the retirement financial planning research landscape, however, there are still limitations. First, the study relies on databases like Scopus or Web of Science to which not all relevant publications from other repositories are added (including non-English or local publications). The result could be a partial representation of the research landscape. Second, quantitative metrics, chiefly such metrics as citation counts or keyword analysis, are given little, if any, weight in the approach, and may not reflect the degree or quality of context to the author or accurately represent the qualitative depths of particular studies. Consequently, less cited emerging but perhaps under represented works or specifics to regions could be overlooked. Third, although bibliography can't a priori evaluate the practical applicability or real world relevance of identified research trends, it cannot constitute a link between the academic results with tangible outcomes. Future research should overcome these limitations through integrating alternative databases and through using qualitative such as content analysis to offer broader perspective. Longitudinal studies also could examine how theoretical frameworks of retirement planning evolve over time, in particular in reaction to societal changes such as digitization or economic disruption. Finally, into the next wave of research, interdisciplinary approaches that fuse behavioral economics, demographic studies, and public health to fill in underexplored territory of technology adoption and its link to retirement readiness can be built.

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