

# Driving improved financial security for Hispanic Americans

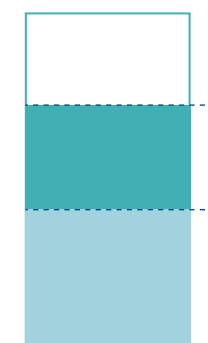
Helping financial professionals promote economic inclusion with risk management solutions built to last

Hispanic Americans are balancing multiple financial priorities – and at the center of many is family. Yet there's often a gap between their financial confidence and their level of preparedness. **At Allianz, we're committed to helping financial professionals like you bridge that gap with risk management and retirement strategies designed for long-term security and growth.**

## Financial confidence is there, but without a blueprint

**Many Hispanic Americans are hopeful about their financial future – but fewer have a roadmap to get there**

Hispanic Americans are more likely than the general population to feel confident in their financial futures. However, that confidence often lacks the foundation of a written strategy – leaving long-term goals vulnerable to unexpected setbacks.



• **72%** feel confident about being able to financially support all the things they want to do in life

• **Yet 41%** lack a written financial plan

### Confidence by gender

<b>78%</b>	<b>67%</b>
Men	Women

### Lack of plan by gender

<b>35%</b>	<b>45%</b>
Men	Women

When asked about their top financial priorities for the next five years, **these three rose to the top.**



Saving enough – and planning – for a **comfortable retirement**



Building a sufficient **emergency fund**



Paying down **credit card debt**



**Confidence isn't necessarily lacking, but without a written plan, even the best intentions can stall.** This gap is especially pronounced among women, who report lower confidence and planning rates. Financial professionals can step in by aligning top goals – from retirement to debt reduction – with a strategy that brings clarity, structure, and long-term security.

Allianz Center for the Future of Retirement™ conducted an online survey, the 2025 Annual Retirement Study, in January/February 2025 with a nationally representative sample of 1,000 respondents age 25+ in the contiguous U.S. with an annual household income of \$50K+ (single)/\$75K+ (married/partnered) OR investable assets of \$150K+. The study also included an oversample of respondents who identified as Black/African American (400 responses); Hispanic (404 responses); Asian/Asian American (364 responses).

The Allianz Center for the Future of Retirement™ produces insights and research as a part of Allianz Life Insurance Company of North America (Allianz).

Allianz Life Insurance Company of North America and Allianz Life Insurance Company of New York are affiliated companies.

## Hopeful about retirement. Hindered by reality.

**Retirement is filled with meaning for Hispanic Americans, but financial realities often delay or derail preparation.** For many Hispanic Americans, retirement represents more than just the end of a career. It's seen as a time to explore passions, support loved ones, and pursue new goals. But while this vision is full of hope, the path to get there is often unclear. Competing priorities, day-to-day expenses, and a lack of clear strategies can make it difficult to take the next step.

### Top obstacles to retirement readiness:

**66%**

aren't saving as much for retirement as they'd like



**62%** aren't sure how to plan beyond basic account contributions



**65%** say they're juggling so many financial goals, it's hard to prioritize



**50%** feel they're already too far behind to catch up



**58%** are too focused on day-to-day expenses to think about retirement



**44%** admit they don't have a financial plan and will just "figure it out"

## Still, the dream persists

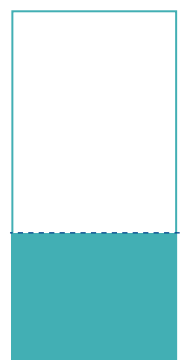
**Despite these challenges, Hispanic Americans remain optimistic about what retirement can represent.** But to turn that optimism into a tangible reality, they'll need more support navigating the complexities of long-term planning.



**74%** view financial planning as a way to pursue the life they want, not just a means to reach a monetary goal.



**70%** see retirement as a chance to chase new goals and dreams.



**37%** define retirement as a distinct day on which they stop working and start drawing down from retirement assets.



**Many Hispanic clients already envision a fulfilling retirement.** What they need is help bringing it to life. By offering personalized, values-based strategies, financial professionals can help turn long-term dreams into achievable plans – grounded in both vision and day-to-day reality.

# Family is at the heart of the strategy

**Financial strategies are often rooted in family responsibility – across generations.** For many Hispanic Americans, financial planning goes hand in hand with family responsibility. It’s not just about personal goals; it’s about providing for parents, children, and the broader family network.

**This group is significantly more likely** to support loved ones both up and down the family tree, influencing not only their priorities but also the complexity of their planning needs.

## Hispanic respondents who currently support or expect to support



A parent  
**24%**



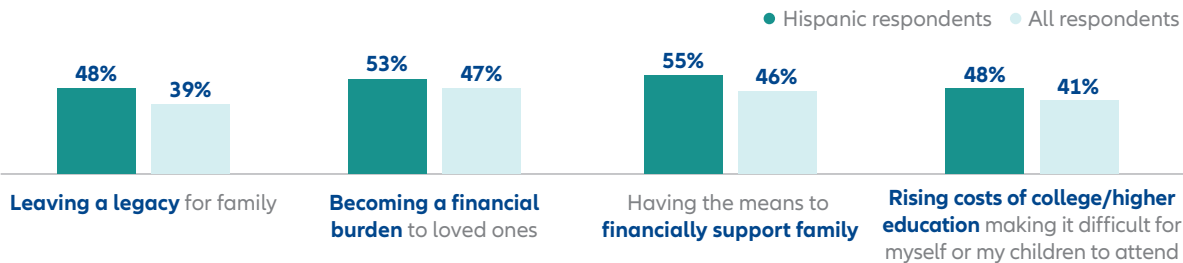
A child under the age of 18  
**37%**

By generation 36% Millennials 13% Gen X

By generation 57% Millennials 24% Gen X

**62%**  
worry about having to potentially **support both at the same time**

**This commitment to family shows up in their financial concerns as well.** Hispanic Americans report greater sensitivity across a number of family-centered financial issues compared to the rest of respondents – underscoring the importance of holistic, empathy-driven strategies.



**When family is a core part of the foundation, financial planning becomes deeply personal.** This is especially true for millennials, who are far more likely to support parents and children – often at the same time. By taking time to understand these multigenerational dynamics, financial professionals can build trust with clients and create strategies tailored to their unique priorities.

# Going it alone is the norm, but not the ideal

**Despite seeing the value of financial professionals, engagement is low.** Many Hispanic Americans are navigating their finances solo – even though most say a financial professional would make a meaningful difference.



**Hispanic Americans see the value in professional guidance – but many, especially women, aren’t accessing it.** This is your opportunity to meet clients where they are and offer culturally relevant, trust-driven support that turns intent into impact.

# How a financial professional can help

## Building trust through empathy, respect for multigenerational priorities, and strategies attuned to values and ambitions

For many in this group, the fear of outliving their money looms larger than the fear of death itself – yet few have a formal plan in place to address that concern. Financial professionals are uniquely positioned to bridge this gap – helping clients tackle debt, grow savings, and build a strategy rooted in both values and vision.



**68%** say they're more worried about outliving their money than dying.



**36%** say creating or updating a financial retirement plan would be one of the most helpful ways to reduce that fear.

When asked what they value most in a financial professional, Hispanic respondents said:

- 1** Ensuring their money **lasts a lifetime**
- 2** Maximizing **return on investments**
- 3** **Protecting savings** from market loss
- 4** Providing a plan **tailored to their personal situation and goals**



**Hispanic clients are looking for more than portfolio management – they want a trusted partner who understands their values, multigenerational responsibilities, and aspirations for the future.** By leading with empathy and tailoring strategies to what matters most, financial professionals can deliver deeper value and drive stronger, lasting client relationships.

## Beyond the numbers

**Allianz is committed to helping you grow your business in multicultural markets.** At Allianz, we believe financial security should be accessible to every American. We understand that inclusion goes beyond data points – it's about providing real, tangible pathways to long-term financial well-being.

Financial professionals like you play a critical role in that journey. That's why we're proud to offer a range of retirement and risk management solutions through annuities and life insurance designed for resilience and sustainable success – along with the tools, insights, and support you need to help meet the evolving needs of a multicultural client base.

**→ TAKE ACTION TODAY.**  
Visit [www.allianzlife.com](http://www.allianzlife.com) for resources to help you address client concerns and take a proactive step toward bridging financial gaps and building wealth that can last.