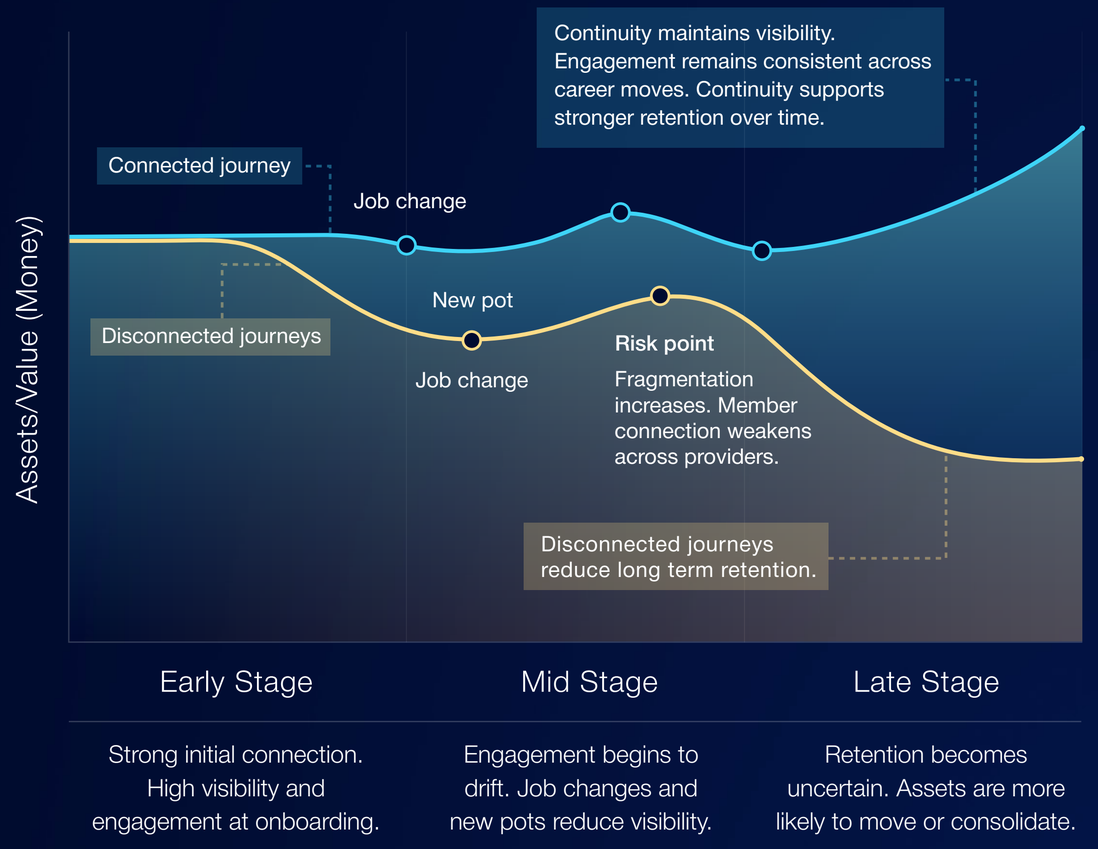
The Asset Retention Curve

How continuity shapes long term member value

The Asset Retention Curve shows how a pension provider retains or loses assets over time as a member moves through their working life. It reflects the strength of the relationship between provider and member, and how that relationship evolves across key moments such as job changes, contribution pauses, and periods of inactivity.



Key takeaways

1. Retention develops across the lifecycle.
2. Job changes are the most critical points of risk.
3. Visibility and continuity strengthen long term relationships.
4. Providers that stay connected retain more value.

It’s time to create pension continuity.

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