



2026 Canadian Life Annuity & Retirement Income Study — Key Findings

Life Annuities.com Inc.

Introduction

The 2026 Canadian Life Annuity & Retirement Income Study analyzes 1,166 completed responses to the LifeAnnuities.com “Is a Life Annuity Right for You?” assessment collected between January 1 and August 24, 2026. Respondents answered questions about retirement income priorities, guaranteed lifetime income, pensions, longevity, liquidity and estate considerations.

All 1,166 respondents selected a Canadian province or territory as part of the assessment.

Key Finding 1 — Income for Life Is the Top Priority

73.4% of respondents said income for life is their priority, compared with 22.8% who preferred a balance between income and estate value and 3.8% who prioritized leaving as much as possible to heirs.

Question: Which matters more right now?

- Income for Life Is the Priority — 73.4%
- A Balance of Income and Estate — 22.8%
- Leaving as Much as Possible to Heirs — 3.8%

Related chart: [Income for Life Priority](#) ↗

Key Finding 2 — Guaranteed Lifetime Income Is Important to Most Respondents

60.4% of respondents said guaranteed lifetime income is “Very Important,” while another 35.3% said it is “Somewhat Important.” Only 4.3% said it is not important.

Question: How important is guaranteed lifetime income for you?

- Very Important — 60.4%
- Somewhat Important — 35.3%
- Not Important — 4.3%

Related chart: [Importance of Guaranteed Lifetime Income](#) ↗



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Key Finding 3 — Guaranteed Income Is Important Across Age Groups

A majority of respondents in every age group said guaranteed lifetime income is Very Important.

- Under 45 — 72.3%
- Age 45-54 — 61.5%
- Age 55-59 — 62.1%
- Age 60-64 — 55.4%
- Age 65-69 — 57.5%
- Age 70+ — 63.8%

The Under 45 subgroup included only 47 respondents, so findings for this group should be interpreted cautiously.

Related chart: [Importance of Guaranteed Lifetime Income by Age](#) ↗

Key Finding 4 — Income for Life Remains the Priority Around Retirement

Respondents nearing retirement were especially likely to prioritize income for life.

- Working — 69.0%
- Nearing Retirement — 76.6%
- Retired — 73.7%

Among respondents nearing retirement, more than three-quarters selected income for life as their priority.

Related chart: [Income vs. Estate Priorities by Retirement Stage](#) ↗

Key Finding 5 — Women Place Greater Importance on Guaranteed Lifetime Income

67.0% of female respondents rated guaranteed lifetime income as Very Important, compared with 57.9% of male respondents.

For female respondents:

- Very Important — **67.0%**
- Somewhat Important — **30.8%**
- Not Important — **2.2%**



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For male respondents:

- Very Important — 57.9%
- Somewhat Important — 37.0%
- Not Important — 5.1%

Related chart: [Importance of Guaranteed Lifetime Income by Gender](#) ↗

About the Study

The **2026 Canadian Life Annuity & Retirement Income Study** is based on responses to the LifeAnnuities.com online assessment, “Is a Life Annuity Right for You?”

The study combines English and French assessment responses collected from **January 1 through August 24, 2026**.

Final sample:

- English — 1,028
- French — 138
- Total — 1,166

Methodology

The study is based on a **self-selected sample of LifeAnnuities.com assessment respondents** and is not intended to represent the Canadian population as a whole.

Duplicate responses were handled using anonymous respondent IDs, with the earliest completed response retained when the same anonymous ID appeared more than once. English and French responses were standardized and combined for analysis.

Percentages are shown to one decimal place and may not total exactly 100% because of rounding. Subgroup percentages use the relevant subgroup as the denominator.

Full methodology: [2026 Canadian Life Annuity & Retirement Income Study — Methodology](#). ↗

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