Life Annuities.com Inc.
2026 Canadian Life Annuity & Retirement Income Study

FOR IMMEDIATE RELEASE

New Canadian Study Finds 73% of Respondents Prioritize Income for Life in Retirement

LifeAnnuities.com analysis of 1,166 assessment responses from across Canada finds strong interest in guaranteed lifetime income across age groups and retirement stages

GRAVENHURST, Ontario, September 14, 2026 — Life Annuities.com Inc. has released findings from its 2026 Canadian Life Annuity & Retirement Income Study, based on 1,166 completed responses to the LifeAnnuities.com "Is a Life Annuity Right for You?" assessment collected between January 1 and August 24, 2026.

The study found that 73.4% of respondents said income for life is their priority, while 60.4% rated guaranteed lifetime income as "Very Important." All 1,166 respondents selected a Canadian province or territory as part of the assessment.

"What stands out in these results is how strongly respondents are prioritizing dependable retirement income," said **Phil Barker**, licensed insurance broker and annuity expert with Life Annuities.com Inc. "For many Canadians approaching or already in retirement, the question is not simply how much they have saved, but how those savings can provide reliable income throughout retirement."

Key Findings

- **73.4%** 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.
- **60.4%** said guaranteed lifetime income is "Very Important," with another **35.3%** saying it is "Somewhat Important."
- A majority of respondents in every age group rated guaranteed lifetime income as Very Important.
- **76.6%** of respondents nearing retirement selected income for life as their priority, compared with 69.0% of working respondents and 73.7% of retired respondents.
- **67.0%** of female respondents rated guaranteed lifetime income as Very Important, compared with **57.9%** of male respondents.

Why the Findings Matter

The findings provide a snapshot of the priorities expressed by Canadians who completed an online retirement-income assessment. The results suggest that guaranteed income and reliable retirement income are important considerations for many respondents.

The timing is particularly relevant as Canadians approach year-end and begin reviewing retirement income strategies, RRSP and RRIF planning, pension income and other financial decisions for the coming year.

About the 2026 Canadian Life Annuity & Retirement Income Study

The **2026 Canadian Life Annuity & Retirement Income Study** analyzes 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.**

The final sample included:

- English: **1,028**
- French: **138**
- Total: **1,166**

The sample was self-selected and is not intended to represent the Canadian population as a whole. Percentages are shown to one decimal place and may not total exactly 100% because of rounding.

Full methodology:
2026 Canadian Life Annuity & Retirement Income Study — Methodology ↗

About Life Annuities.com Inc.

Life Annuities.com Inc. is a Canadian life insurance and investment brokerage specializing in life annuities and retirement-income solutions. The company helps Canadians compare and purchase life annuities and provides educational content, tools and research related to retirement income, annuities and financial planning.

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