

SOA/LIMRA/InFRE Technical Supplement to "Will Retirement Assets Last a Lifetime?"

Please refer to the questionnaire for full wording of the questions

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Education

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34	*Before retiring: Compared moving options to reduce cost living exp
35	*Before retiring: Evaluated best time to take Social Security benes
36	*Before retiring: None of the above

* Denotes variable with statistically significant findings

Uncategorized Variables

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37	*Have formal written plan for managing finances in retirement
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40	*Currently have personal financial advisor?
41	*[If have finl adv] Type of financial professional used
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45	*Helps w/ minimizing risk exposure
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47	*Helps w/ minimizing taxes
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49	*Helps w/ None of the above
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53	*Curr inc from: DB
54	*Curr inc from: DC
55	*Curr inc from: Social Security benefits
56	*Curr inc from: IRAs -- Int + inv earnings
57	*Curr inc from: IRAs -- Int, inv + some prin
58	*Curr inc from: Ind-purchased annuities
59	*Curr inc from: Savings -- Int + inv earnings
60	*Curr inc from: Savings -- Int, inv + some prin
61	*Curr inc from: Full-time job earnings
62	*Curr inc from: Part-time job earnings
63	*Curr inc from: Life ins policy(s)
64	Curr inc from: Home equity
65	*Curr inc from: Inheritance
66	*Curr inc from: Other

* Denotes variable with statistically significant findings

Uncategorized Variables

Page	Variable
67	*Untapped inc: DB
68	*Untapped inc: DC
69	*Untapped inc: Social Security benefits
70	*Untapped inc: IRA -- Int, + inv earnings
71	*Untapped inc: IRA -- Int, inv + some prin
72	*Untapped inc: Ind-purchased annuities
73	*Untapped inc: Savings -- Int + inv earnings
74	*Untapped inc: Savings -- Int, inv + some prin
75	*Untapped inc: Life insurance policy(s)
76	*Untapped inc: Home equity
77	*Untapped inc: Inheritance
78	*Untapped inc: Real estate
79	Untapped inc: Other
80	*Untapped inc: None of the above
81	Ind Annuity pymts: Reg monthly guaranteed for life
82	*Ind Annuity pymts: Reg monthly NOT guar for life
83	Ind Annuity pymts: Various times a year, amts may differ
84	*Currently receiving ret income from UNION affiliation?
85	*% of hhds total investable assets withdrawn in 2007
86	*The ONE MAJOR objective for hhds investable assets
90	*Risk tolerance level when FIRST retired
91	*Curr vs Then: Risk tolerance for managing hhd inv assest
92	*Why risk_tol chged: Followed finl advisor's advice
93	*Why risk_tol chged: Concern about the economy
94	Why risk_tol chged: Concerned about inflation
95	*Why risk_tol chged: No time to recover mkt downturn
96	Why risk_tol chged: Value of my home changed
97	*Why risk_tol chged: Amt of income changed
98	*Why risk_tol chged: My expenses changed

* Denotes variable with statistically significant findings

Uncategorized Variables

Page	Variable
99	Why risk_tol chged: Changes in my income sources
100	*Why risk_tol chged: Changes in healthcare costs
101	*Why risk_tol chged: I/spouse had changes in our health
102	*Why risk_tol chged: Change in marital status
103	*Why risk_tol chged: Other
104	*Self description of method of investing
105	*Amt of risk accepted related to assets + investments
106	*Portion of hhd assets in: Stocks
107	*Portion of hhd assets in: Bonds
108	*Portion of hhd assets in: Mutual funds
109	*Portion of hhd assets in: Deferred annuities
110	*Portion of hhd assets in: CDs
111	*Portion of hhd assets in: Second home
112	*Portion of hhd assets in: Other
113	*Problems while investing: Market fluctuation (rate of return)
114	*Problems while investing: Economy, cost of living, inflation
115	*Problems while investing: Low interest rates
116	Problems while investing: Issues with brokers, advisors, fees charged
117	*Problems while investing: Lack knowledge for dec making, time to manage
118	Problems while investing: Made bad investment choices, lost/losing \$
119	*Problems while investing: Tax/capital gain issues
120	Problems while investing: No problems
121	*Problems while investing: No problems use advisor
122	*Had empl-spon plan when retired?- Could rec inc but not lump-sum amt
123	*Had empl-spon plan when retired?- Could rec lump-sum amt but not income
124	*Had empl-spon plan when retired?- Could rec inc or lump-sum amt
125	*Had empl-spon plan when retired?- No plan
126	*Had e-spon plan and did: Took withdrawals when needed
127	*Had e-spon plan and did: Took regular withdrawals

* Denotes variable with statistically significant findings

Uncategorized Variables

Page	Variable
128	*Had e-spon plan and did: Did not take any withdrawals
129	Had e-spon plan and did: Converted PART to guarantee lifetime income
130	Had e-spon plan and did: Converted ALL to guarantee lifetime income
131	*Prior to retiring, did finl adv help with withdrawal from e-spon ret plan?
132	*Estimated how many years assets + investmnts MIGHT last in retirement?
133	*# of add'l years you assume money NEEDS to last
134	*Arrived at # Years Assets NEED to Last: Assessed my/spouse health situation
135	*Arrived at # Years Assets NEED to Last: Based it on my/spouse family history
136	*Arrived at # Years Assets NEED to Last: Took a guess
137	*Arrived at # Years Assets NEED to Last: Looked up expected age someone my/spouse age should live to
138	*Arrived at # Years Assets NEED to Last: Advisor suggested age to base calculations
139	Other
140	*How are you spending your money in retirement... budget wise
141	*Since retiring, have established plan- w/drawing funds saved on own
142	*Since retiring, have established plan- minimizing taxes by ordering w/drawals
143	*Covering hlth care risk: Continue under former employers coverage
144	*Covering hlth care risk: Purchased ind health ins policy
145	*Covering hlth care risk: Joined spouse's health ins plan
146	*Covering hlth care risk: Covered by Medicare Parts A and/or B
147	*Covering hlth care risk: Covered by Medicare Part D
148	*Covering hlth care risk: Covered by Medicare Advantage Plan
149	*Covering hlth care risk: Purchased a Medicare Supplement ins policy
150	*Covering hlth care risk: Covered by COBRA
151	Covering hlth care risk: Particpte in grp policy from prof organ membership
152	*Covering hlth care risk: Do not have, pay for own health care expense
153	*If need LTC, how pay: Personal savings
154	*If need LTC, how pay: Private LTC policy
155	*If need LTC, how pay: Spend down inv assets, then Medicaid
156	*If need LTC, how pay: Sell home and use proceeds

* Denotes variable with statistically significant findings

Uncategorized Variables

Page	Variable
157	If need LTC, how pay: Access home equity line of credit
158	*If need LTC, how pay: Medicare would take care of it
159	If need LTC, how pay: Expect family members to help pay expenses
160	*If need LTC, how pay: Have not thought about it
161	*Expect LTC policy to pay: Have you already purchased LTC?
162	*Feel are receiving enough income to cover basic expenses
163	*[If not enough inc] How interested in converting \$ into guar lifetime income?
164	*Own your primary residence
165	*[If own residence] Value of your primary residence
166	*[If own residence] Have 1st/2nd mortgage and/or home equity loan(s)
167	[If own residence] When will you have paid off all mortgages and loans?
168	*Education of respondent
169	*Current household annual INCOME
170	*Current household DEBT
171	*Gender of respondent

* Denotes variable with statistically significant findings

Are you retired?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Yes Count Column %	1,524 100%	269 100%	457 100%	538 100%	260 100%	1,524 100%	465 100%	417 100%	369 100%	274 100%	1,524 100%	555 100%	969 100%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Role in making financial decisions

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Primary decision maker Count Column %	761 50%	134 50%	236 52%	263 49%	128 49%	761 50%	219 47%	195 47%	203 55% FG	144 53%	761 50%	289 52%	472 49%
Share equally Count Column %	763 50%	135 50%	221 48%	274 51%	132 51%	763 50%	246 53% H	222 53% H	166 45%	130 47%	763 50%	266 48%	497 51%
Someone else but involved Count Column %	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Not involved Count Column %	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

of Years Retired (Categorized)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
'1-4 years' Count Column %	558 37%	162 60% CDE	226 50% DE	155 29% E	14 5%	558 37%	184 40%	145 35%	133 36%	96 35%	558 37%	203 37%	355 37%
'5-9' Count Column %	532 35%	79 29%	162 36%	214 40% BE	77 30%	532 35%	151 33%	158 38%	122 33%	101 37%	532 35%	199 36%	333 34%
'10+' Count Column %	434 28%	29 11%	68 15%	168 31% BC	169 65% BCD	434 28%	129 28%	114 27%	114 31%	77 28%	434 28%	153 28%	281 29%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Age of respondent (Categorized)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
'55-59 years' Count Column %	269 18%	269 100% CDE	0 0%	0 0%	0 0%	269 18%	83 18%	75 18%	64 17%	48 18%	269 18%	102 18%	168 17%
'60-64' Count Column %	457 30%	0 0%	457 100% BDE	0 0%	0 0%	457 30%	130 28%	130 31%	114 31%	83 30%	457 30%	155 28%	302 31%
65-70 Count Column %	538 35%	0 0%	0 0%	538 100% BCE	0 0%	538 35%	163 35%	149 36%	127 34%	98 36%	538 35%	202 36%	336 35%
71-75 Count Column %	260 17%	0 0%	0 0%	0 0%	260 100% BCD	260 17%	89 19%	63 15%	63 17%	45 16%	260 17%	96 17%	164 17%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Total amt of hhd investable assets

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
\$100,000 - \$249,999 Count Column %	465 30%	83 31%	130 28%	163 30%	89 34%	465 30%	465 100% GHI	0 0%	0 0%	0 0%	465 30%	172 31%	292 30%
\$250,000 - \$499,999 Count Column %	417 27%	75 28%	130 28%	149 28%	63 24%	417 27%	0 0%	417 100% FHI	0 0%	0 0%	417 27%	143 26%	274 28%
\$500,000 - \$999,999 Count Column %	369 24%	64 24%	114 25%	127 24%	63 24%	369 24%	0 0%	0 0%	369 100% FGI	0 0%	369 24%	138 25%	231 24%
\$1,000,000+ Count Column %	274 18%	48 18%	83 18%	98 18%	45 17%	274 18%	0 0%	0 0%	0 0%	274 100% FGH	274 18%	101 18%	172 18%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Currently working for pay

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Employed full-time Count Column %	38 3%	21 8% CDE	9 2% E	8 1%	0 0%	38 3%	18 4% H	10 2%	5 1%	5 2%	38 3%	7 1%	32 3% J
Employed part-time Count Column %	228 15%	56 21% DE	78 17% DE	64 12%	30 12%	228 15%	64 14%	78 19% FH	48 13%	37 14%	228 15%	73 13%	155 16%
Not currently working Count Column %	1,258 83%	192 71%	370 81% B	466 87% BC	230 88% BC	1,258 83%	382 82%	328 79%	316 86% G	231 84%	1,258 83%	476 86% K	782 81%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Primary reason for working for pay

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	243	75	82	62	24	243	74	81	52	37	243	73	170
Unweighted Sample Size	239	70	83	63	23	239	78	81	51	29	239	77	162
Want to/enjoy working Count Column %	209 86%	66 88%	71 86%	48 78%	24 100% D	209 86%	55 74%	69 86%	48 93% F	37 100% FG	209 86%	62 85%	147 87%
Work for financial reasons Count Column %	31 13%	8 10%	10 12%	13 22% E	0 0%	31 13%	18 25% GHI	9 11%	4 7%	0 0%	31 13%	10 14%	21 12%
Work for health benefits Count Column %	3 1%	2 2%	1 2%	0 0%	0 0%	3 1%	1 1%	2 3%	0 0%	0 0%	3 1%	1 1%	2 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Marital Status

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Married or living as a couple Count Column %	1,106 73%	199 74%	325 71%	394 73%	189 73%	1,106 73%	309 67%	294 71%	275 74% F	228 83% FGH	1,106 73%	376 68%	730 75% J
Widowed Count Column %	132 9%	14 5%	25 5%	52 10% BC	41 16% BCD	132 9%	54 12% I	37 9% I	32 9% I	9 3%	132 9%	65 12% K	67 7%
Divorced Count Column %	177 12%	33 12% E	64 14% E	67 13% E	13 5%	177 12%	69 15% I	54 13% I	40 11% I	14 5%	177 12%	75 14%	102 11%
Separated Count Column %	12 1%	3 1%	3 1%	6 1%	0 0%	12 1%	6 1%	2 0%	3 1%	2 1%	12 1%	5 1%	7 1%
Single, never married Count Column %	97 6%	20 7% D	40 9% D	19 4%	18 7% D	97 6%	27 6%	29 7%	19 5%	22 8%	97 6%	33 6%	64 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Spouse/partner's age (Categorized)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,106	199	325	394	189	1,106	309	294	275	228	1,106	376	730
Unweighted Sample Size	1,088	179	309	399	201	1,088	331	318	259	180	1,088	379	709
'<55 years' Count Column %	87 8%	33 17% CDE	26 8% E	24 6% E	4 2%	87 8%	29 9%	27 9%	18 6%	14 6%	87 8%	35 9%	52 7%
'55-59' Count Column %	211 19%	104 53% CDE	68 21% DE	28 7%	11 6%	211 19%	58 19%	56 19%	46 17%	51 23%	211 19%	72 19%	139 19%
'60-64' Count Column %	328 30%	41 21% E	178 55% BDE	95 24% E	14 7%	328 30%	74 24%	92 31% F	88 32% F	75 33% F	328 30%	100 27%	228 31%
'65-70' Count Column %	319 29%	14 7%	41 13% B	189 48% BC	76 40% BC	319 29%	98 32%	77 26%	90 33% I	55 24%	319 29%	111 30%	208 28%
'71-74' Count Column %	77 7%	6 3%	7 2%	28 7% BC	37 20% BCD	77 7%	23 8%	18 6%	17 6%	19 8%	77 7%	25 7%	53 7%
'75+' Count Column %	83 8%	0 0%	6 2%	30 8% BC	47 25% BCD	83 8%	28 9%	25 9%	17 6%	14 6%	83 8%	33 9%	50 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Is Spouse/partner Retired?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,106	199	325	394	189	1,106	309	294	275	228	1,106	376	730
Unweighted Sample Size	1,088	179	309	399	201	1,088	331	318	259	180	1,088	379	709
No Count Column %	372 34%	101 51% CDE	132 41% DE	106 27% E	33 17%	372 34%	117 38% I	102 35%	88 32%	65 29%	372 34%	168 45% K	204 28%
Yes Count Column %	734 66%	97 49%	193 59% B	287 73% BC	156 83% BCD	734 66%	193 62%	193 65%	186 68%	162 71% F	734 66%	208 55%	526 72% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

of years spouse/partner has been retired (Categorized)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	734	97	193	287	156	734	193	193	186	162	734	208	526
Unweighted Sample Size	742	92	187	294	169	742	211	215	185	131	742	217	525
Less than 1 year Count Column %	42 6%	8 8%	15 8%	15 5%	5 3%	42 6%	15 8%	10 5%	11 6%	6 4%	42 6%	12 6%	30 6%
1-4 Count Column %	195 27%	38 39% DE	77 40% DE	64 22% E	16 10%	195 27%	48 25%	54 28%	55 30%	37 23%	195 27%	46 22%	148 28%
5-9 Count Column %	243 33%	34 35%	69 36% E	101 35% E	39 25%	243 33%	53 28%	66 34%	57 30%	67 41% FH	243 33%	67 32%	176 33%
10+ Count Column %	254 35%	18 18%	33 17%	107 37% BC	97 62% BCD	254 35%	76 39%	63 33%	64 34%	52 32%	254 35%	83 40%	171 33%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Spouse/partner currently working for pay

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,106	199	325	394	189	1,106	309	294	275	228	1,106	376	730
Unweighted Sample Size	1,088	179	309	399	201	1,088	331	318	259	180	1,088	379	709
Employed full-time Count Column %	285 26%	83 42% CDE	105 32% DE	79 20% E	18 10%	285 26%	92 30% I	72 24%	75 27%	47 20%	285 26%	129 34% K	156 21%
Employed part-time Count Column %	138 13%	31 15%	44 14%	41 10%	23 12%	138 13%	41 13%	44 15% H	23 8%	31 13%	138 13%	41 11%	97 13%
Not currently working Count Column %	682 62%	86 43%	175 54% B	274 70% BC	148 78% BCD	682 62%	176 57%	179 61%	177 64%	150 66% F	682 62%	206 55%	476 65% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Primary reason for sp/prtnr is working for pay

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	420	113	148	120	39	420	133	115	98	75	420	170	250
Unweighted Sample Size	387	97	137	115	38	387	134	113	83	57	387	164	223
Want to/enjoy working Count Column %	241 57%	48 43%	91 61% B	69 58% B	33 85% BCD	241 57%	62 47%	64 56%	56 58%	59 78% FGH	241 57%	86 51%	155 62% J
Work for financial reasons Count Column %	132 31%	53 47% CDE	39 26%	36 30% E	5 13%	132 31%	53 40% I	35 31% I	32 33% I	12 16%	132 31%	59 35%	73 29%
Work for health benefits Count Column %	47 11%	12 11%	19 13%	15 12%	1 2%	47 11%	18 13%	15 13%	9 10%	4 5%	47 11%	25 15%	22 9%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

of Yrs before retiring actively planned retirement

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Did not actively plan Count Column %	324 21%	64 24%	104 23%	97 18%	59 23%	324 21%	123 27% GHI	86 21%	67 18%	47 17%	324 21%	160 29% K	164 17%
Less than 1 year Count Column %	109 7%	13 5%	35 8%	32 6%	29 11% BD	109 7%	37 8%	27 6%	23 6%	23 9%	109 7%	45 8%	65 7%
1 to 2 years Count Column %	154 10%	27 10%	58 13% E	51 9%	18 7%	154 10%	60 13% GI	34 8%	41 11%	19 7%	154 10%	45 8%	108 11%
3 to 4 years Count Column %	134 9%	26 10%	40 9%	47 9%	22 8%	134 9%	44 9% H	50 12% HI	20 5%	20 7%	134 9%	40 7%	94 10%
5 or more years Count Column %	803 53%	139 52%	219 48%	311 58% C	134 51%	803 53%	201 43%	221 53% F	218 59% F	164 60% F	803 53%	265 48%	538 56% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Retired when you thought you would?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Yes Count Column %	586 38%	77 28%	167 37% B	216 40% B	127 49% BCD	586 38%	177 38%	156 38%	154 42%	99 36%	586 38%	168 30%	418 43% J
No, earlier Count Column %	840 55%	177 66% CDE	264 58% E	296 55% E	102 39%	840 55%	258 55%	233 56%	190 51%	159 58%	840 55%	352 63% K	488 50%
No, later Count Column %	98 6%	15 6%	26 6%	25 5%	31 12% BCD	98 6%	30 6%	27 6%	25 7%	16 6%	98 6%	35 6%	63 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If retired earlier] Primary reason for retiring earlier

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	840	177	264	296	102	840	258	233	190	159	840	352	488
Unweighted Sample Size	827	165	254	299	109	827	270	256	175	126	827	349	478
Wanted to retire/retired voluntarily Count Column %	286 34%	60 34%	94 36%	94 32%	38 37%	286 34%	74 29%	84 36%	65 35%	63 39% F	286 34%	126 36%	160 33%
Wanted to + offered a buyout by employer Count Column %	183 22%	33 19%	53 20%	64 22%	32 31% BCD	183 22%	47 18%	42 18%	48 25%	46 29% FG	183 22%	45 13%	138 28% J
Didn't want to, forced due to health issues Count Column %	208 25%	55 31% E	64 24%	72 24%	18 17%	208 25%	89 34% HI	63 27% HI	34 18%	23 14%	208 25%	111 32% K	97 20%
Didn't want to, forced due by employer Count Column %	120 14%	23 13%	39 15%	49 16%	10 10%	120 14%	34 13%	36 15%	27 14%	22 14%	120 14%	51 14%	69 14%
Office/co closed, problems w/boss/emplr Count Column %	22 3%	0 0%	7 3% B	10 3% B	5 5% B	22 3%	9 3%	6 2%	5 3%	2 1%	22 3%	8 2%	13 3%
Insurance related reasons Count Column %	2 0%	0 0%	2 1%	1 0%	0 0%	2 0%	2 1%	1 0%	0 0%	0 0%	2 0%	0 0%	2 0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If retired earlier] Primary reason for retiring earlier (Continued)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Couldn't find job Count Column %	7 1%	2 1%	4 1%	1 0%	0 0%	7 1%	2 1%	1 0%	4 2%	0 0%	7 1%	3 1%	4 1%
Self-emp, own business Count Column %	11 1%	3 2%	2 1%	7 2%	0 0%	11 1%	0 0%	2 1%	6 3% F	4 2% F	11 1%	8 2%	3 1%
Other Count Column %	1 0%	1 1%	0 0%	0 0%	0 0%	1 0%	1 0%	0 0%	0 0%	0 0%	1 0%	0 0%	1 0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Did you reduce the # of hours worked BEFORE retiring?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,349 89%	240 89%	408 89%	478 89%	223 86%	1,349 89%	417 90%	360 86%	331 90%	241 88%	1,349 89%	450 81%	899 93% J
Yes Count Column %	175 11%	29 11%	48 11%	60 11%	37 14%	175 11%	47 10%	57 14%	38 10%	33 12%	175 11%	105 19% K	70 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

How confident that you saved enough \$ to live comfortably in retirement

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Very confident Count Column %	568 37%	73 27%	163 36% B	213 40% B	118 45% BC	568 37%	91 20%	136 33% F	173 47% FG	168 61% FGH	568 37%	177 32%	390 40% J
Somewhat confident Count Column %	769 50%	156 58% DE	239 52% E	260 48%	114 44%	769 50%	262 56% HI	233 56% HI	175 47% I	99 36%	769 50%	280 51%	489 50%
Not too confident Count Column %	143 9%	32 12%	41 9%	50 9%	20 8%	143 9%	84 18% GHI	33 8% I	20 5%	7 2%	143 9%	74 13% K	70 7%
Not at all confident Count Column %	44 3%	8 3%	13 3%	15 3%	8 3%	44 3%	28 6% HI	14 3% HI	2 0%	0 0%	44 3%	23 4% K	20 2%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Who is responsible for managing household

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
I am Count Column %	825 54%	144 53%	249 55%	294 55%	139 53%	825 54%	251 54%	217 52%	211 57%	146 53%	825 54%	317 57%	508 52%
My spouse/partner Count Column %	103 7%	22 8%	37 8%	30 5%	15 6%	103 7%	31 7%	29 7%	28 7%	15 6%	103 7%	29 5%	74 8%
Shared responsibility Count Column %	596 39%	103 38%	171 37%	214 40%	107 41%	596 39%	183 39%	171 41%	130 35%	112 41%	596 39%	209 38%	387 40%
Other adult in the household Count Column %	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Are you as financially secure NOW as you thought you'd be?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,518	266	455	538	259	1,518	464	416	364	274	1,518	553	965
Unweighted Sample Size	1,518	248	443	550	277	1,518	499	451	347	221	1,518	563	955
Yes, just as financially secure as thought wld be Count Column %	836 55%	137 52%	259 57%	304 56%	136 52%	836 55%	223 48%	245 59% F	218 60% F	150 55%	836 55%	296 54%	540 56%
No, am MORE financially secure Count Column %	373 25%	58 22%	104 23%	129 24%	82 32% BCD	373 25%	92 20%	86 21%	98 27% FG	96 35% FGH	373 25%	117 21%	257 27% J
No, am LESS financially secure Count Column %	308 20%	71 27% CDE	91 20%	105 20%	41 16%	308 20%	148 32% GHI	85 20% HI	48 13%	27 10%	308 20%	140 25% K	168 17%
Don't Know/no answer Count Column %	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Ident retirement inc resources for all phases

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	889 58%	143 53%	254 56%	324 60%	168 65% BC	889 58%	320 69% GHI	259 62% HI	182 49%	127 46%	889 58%	365 66% K	524 54%
Yes Count Column %	635 42%	126 47% E	203 44% E	214 40%	92 35%	635 42%	144 31%	157 38% F	187 51% FG	147 54% FG	635 42%	189 34%	446 46% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Deter whether inc wld cover exp in retirmnt

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	471 31%	82 30%	132 29%	172 32%	85 33%	471 31%	191 41% GHI	117 28%	85 23%	77 28%	471 31%	227 41% K	243 25%
Yes Count Column %	1,053 69%	187 70%	325 71%	366 68%	175 67%	1,053 69%	273 59%	299 72% F	283 77% F	197 72% F	1,053 69%	327 59%	726 75% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Estimated how inflation affects exp after 15+ yrs

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	958 63%	177 66%	275 60%	333 62%	173 67%	958 63%	369 80% GHI	251 60% I	197 54%	140 51%	958 63%	380 68% K	578 60%
Yes Count Column %	566 37%	92 34%	182 40%	205 38%	87 33%	566 37%	95 20%	165 40% F	171 46% F	134 49% FG	566 37%	175 32%	391 40% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Took into acct Medicare Hlth care benes at age 65

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	767 50%	179 66% DE	273 60% DE	212 39%	103 40%	767 50%	251 54% H	205 49%	168 46%	143 52%	767 50%	290 52%	477 49%
Yes Count Column %	757 50%	91 34%	184 40%	325 61% BC	157 60% BC	757 50%	214 46%	212 51%	201 54% F	131 48%	757 50%	265 48%	492 51%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Deter whether you wld have to wrk in retiremnt

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,066 70%	170 63%	296 65%	395 73% BC	205 79% BC	1,066 70%	343 74% G	276 66%	256 70%	191 70%	1,066 70%	408 74% K	658 68%
Yes Count Column %	458 30%	99 37% DE	160 35% DE	143 27%	55 21%	458 30%	122 26%	141 34% F	112 30%	83 30%	458 30%	146 26%	311 32% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Compared moving options to reduce cost living exp

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,176 77%	199 74%	328 72%	438 82% BC	211 81% C	1,176 77%	371 80% G	306 74%	286 77%	213 78%	1,176 77%	431 78%	746 77%
Yes Count Column %	348 23%	70 26% D	128 28% DE	99 18%	50 19%	348 23%	93 20%	110 26% F	83 23%	61 22%	348 23%	124 22%	223 23%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: Evaluated best time to take Social Security benes

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	594 39%	162 60% CDE	176 38% D	160 30%	97 37% D	594 39%	218 47% GHI	154 37%	122 33%	100 37%	594 39%	236 42% K	358 37%
Yes Count Column %	930 61%	108 40%	281 62% B	378 70% BCE	163 63% B	930 61%	247 53%	263 63% F	247 67% F	173 63% F	930 61%	319 58%	611 63% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Before retiring: None of the above

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,300 85%	225 84%	385 84%	467 87%	222 86%	1,300 85%	373 80%	359 86% F	330 90% F	236 86% F	1,300 85%	444 80%	855 88% J
Yes Count Column %	224 15%	44 16%	72 16%	71 13%	38 14%	224 15%	91 20% GHI	57 14%	38 10%	37 14%	224 15%	110 20% K	114 12%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Have formal written plan for managing finances in retirement

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Yes, created BEFORE I retired Count Column %	344 23%	66 24% E	106 23%	126 23%	45 17%	344 23%	69 15%	92 22% F	107 29% FG	76 28% F	344 23%	120 22%	224 23%
Yes, created AFTER I retired Count Column %	225 15%	32 12%	67 15%	82 15%	44 17%	225 15%	75 16%	61 15%	45 12%	44 16%	225 15%	98 18% K	128 13%
No, but plan to create one Count Column %	170 11%	46 17% CE	42 9%	68 13% E	14 5%	170 11%	64 14% I	47 11%	40 11%	20 7%	170 11%	68 12%	102 11%
No and don't have any plans to develop one Count Column %	784 51%	125 46%	241 53%	262 49%	156 60% BD	784 51%	257 55% H	217 52%	176 48%	134 49%	784 51%	269 48%	516 53%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If have finl plan] Finl prof helped write plan?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	569	98	174	208	90	569	144	152	152	120	569	218	351
Unweighted Sample Size	552	91	168	203	90	552	154	163	141	94	552	216	336
No Count Column %	220 39%	45 46%	64 37%	74 36%	37 41%	220 39%	65 45%	59 38%	55 36%	42 35%	220 39%	71 33%	149 42% J
Yes Count Column %	349 61%	53 54%	110 63%	134 64%	52 59%	349 61%	80 55%	94 62%	97 64%	78 65%	349 61%	146 67% K	202 58%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If no finl plan] Have an INFORMAL plan for managing finances in retiremt?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	955	171	283	330	171	955	320	264	216	154	955	337	618
Unweighted Sample Size	972	160	277	347	188	972	346	289	210	127	972	349	623
No Count Column %	276 29%	51 30%	75 26%	94 28%	57 34%	276 29%	120 38% GHI	71 27%	52 24%	33 21%	276 29%	106 31%	171 28%
Yes Count Column %	679 71%	121 70%	209 74%	236 72%	113 66%	679 71%	200 62%	193 73% F	164 76% F	121 79% F	679 71%	231 69%	447 72%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Currently have personal financial advisor?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	666 44%	129 48% D	190 42%	217 40%	131 50% CD	666 44%	243 52% GHI	178 43%	141 38%	104 38%	666 44%	213 38%	454 47% J
Yes Count Column %	858 56%	141 52%	267 58% E	321 60% BE	129 50%	858 56%	222 48%	238 57% F	228 62% F	169 62% F	858 56%	342 62% K	515 53%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If have finl adv] Type of financial professional used

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
Accountant Count Column %	53 6%	15 11% D	16 6%	15 5%	6 5%	53 6%	19 8% H	17 7% H	7 3%	10 6%	53 6%	21 6%	32 6%
Bank rep/trust officer Count Column %	40 5%	5 4%	13 5%	16 5%	6 4%	40 5%	13 6%	10 4%	8 4%	7 4%	40 5%	17 5%	22 4%
Employee bene personnel Count Column %	3 0%	1 1%	1 0%	2 0%	0 0%	3 0%	1 0%	2 1%	1 0%	0 0%	3 0%	1 0%	2 0%
Finl planner or advisor Count Column %	552 64%	89 63%	183 69%	198 62%	81 63%	552 64%	141 64%	162 68%	147 65%	101 60%	552 64%	222 65%	330 64%
Lawyer Count Column %	10 1%	4 3%	3 1%	2 1%	1 1%	10 1%	2 1%	2 1%	5 2%	1 0%	10 1%	5 1%	5 1%
Life ins agent Count Column %	16 2%	2 1%	9 3%	5 2%	1 1%	16 2%	8 4% I	5 2%	3 1%	0 0%	16 2%	4 1%	13 2%
Stockbroker Count Column %	164 19%	22 16%	37 14%	73 23% C	32 24% C	164 19%	34 15%	36 15%	50 22%	44 26% FG	164 19%	68 20%	96 19%
Family member/friend Count Column %	11 1%	3 2%	4 2%	1 0%	2 2%	11 1%	3 1%	4 2%	1 0%	3 2%	11 1%	2 1%	8 2%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If have finl adv] Type of financial professional used (Continued)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Other Count Column %	10 1%	0 0%	2 1%	8 2%	1 1%	10 1%	1 0%	0 0%	6 2% G	4 2% G	10 1%	2 1%	7 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If have finl adv] Frequency of contact w/ finl advisor

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
More than twice a year Count Column %	573 67%	95 68%	182 68%	209 65%	87 67%	573 67%	130 59%	146 61%	157 69% F	140 83% FGH	573 67%	241 70%	332 64%
Twice a year Count Column %	172 20%	29 21%	47 18%	70 22%	26 20%	172 20%	60 27% HI	52 22% I	44 19% I	17 10%	172 20%	63 18%	110 21%
Once a year Count Column %	85 10%	11 8%	31 12%	30 9%	13 10%	85 10%	24 11%	31 13% I	20 9%	10 6%	85 10%	32 9%	53 10%
Less than once a year Count Column %	23 3%	5 3%	5 2%	10 3%	3 3%	23 3%	7 3%	8 3%	5 2%	3 2%	23 3%	7 2%	16 3%
Can't remember the last time Count Column %	4 0%	0 0%	2 1%	1 0%	1 1%	4 0%	0 0%	2 1%	2 1%	0 0%	4 0%	0 0%	4 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Helps w/ managing assets

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count Column %	169 20%	30 22%	45 17%	64 20%	29 23%	169 20%	53 24% I	50 21% I	45 20% I	20 12%	169 20%	66 19%	103 20%
Yes Count Column %	689 80%	110 78%	222 83%	257 80%	100 77%	689 80%	168 76%	188 79%	183 80%	149 88% FGH	689 80%	276 81%	413 80%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Helps w/ minimizing risk exposure

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count Column %	380 44%	61 44%	115 43%	143 44%	62 48%	380 44%	126 57% GHI	102 43%	91 40%	60 36%	380 44%	150 44%	230 45%
Yes Count Column %	477 56%	79 56%	152 57%	178 56%	68 52%	477 56%	95 43%	136 57% F	137 60% F	109 64% F	477 56%	193 56%	285 55%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Helps w/ plannng exp + inc in retiremt

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count Column %	565 66%	86 61%	159 60%	220 69% C	99 77% BC	565 66%	155 70%	161 68%	141 62%	108 64%	565 66%	214 62%	351 68%
Yes Count Column %	293 34%	55 39% E	108 40% DE	100 31%	30 23%	293 34%	67 30%	77 32%	87 38%	62 36%	293 34%	128 38%	164 32%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Helps w/ minimizing taxes

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count Column %	444 52%	67 47%	146 55%	166 52%	66 51%	444 52%	114 51%	136 57% I	123 54% I	72 42%	444 52%	177 52%	267 52%
Yes Count Column %	413 48%	74 53%	121 45%	155 48%	63 49%	413 48%	108 49%	102 43%	105 46%	98 58% GH	413 48%	165 48%	248 48%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Helps w/ planning RMD

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count Column %	558 65%	99 70% E	199 75% DE	209 65% E	50 39%	558 65%	152 69%	161 68%	138 61%	106 63%	558 65%	220 64%	338 66%
Yes Count Column %	300 35%	42 30%	68 25%	111 35% C	79 61% BCD	300 35%	70 31%	77 32%	90 39%	63 37%	300 35%	122 36%	178 34%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Helps w/ None of the above

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count Column %	814 95%	137 97%	255 95%	303 94%	120 93%	814 95%	209 94%	222 93%	215 94%	167 99% FGH	814 95%	328 96%	486 94%
Yes Count Column %	44 5%	4 3%	12 5%	18 6%	9 7%	44 5%	13 6% I	16 7% I	13 6% I	2 1%	44 5%	14 4%	30 6%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If have finl adv] Curr finl adv helped before retiring

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
No Count	447	69	127	178	72	447	122	131	116	78	447	187	260
Column %	52%	49%	47%	56%	56%	52%	55%	55%	51%	46%	52%	55%	50%
Yes Count	411	72	140	142	57	411	100	108	111	92	411	156	255
Column %	48%	51%	53%	44%	44%	48%	45%	45%	49%	54%	48%	45%	50%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If have finl adv] Type of wrkg relationship w/ finl adv

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	858	141	267	321	129	858	222	238	228	169	858	342	515
Unweighted Sample Size	842	130	256	321	135	842	241	253	215	133	842	344	498
Reviews finl situation at least once year Count Column %	406 47%	71 50%	132 49%	152 48%	51 40%	406 47%	90 40%	121 51% F	109 48%	86 51% F	406 47%	147 43%	259 50% J
Helps with my finl situation as needed Count Column %	436 51%	69 49%	131 49%	160 50%	76 59%	436 51%	126 57%	115 48%	114 50%	81 48%	436 51%	189 55% K	247 48%
Initially when retiring but rarely now Count Column %	16 2%	1 1%	5 2%	8 3%	2 2%	16 2%	6 3%	3 1%	5 2%	2 1%	16 2%	7 2%	9 2%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Confidence that assets + investmnts are managed in best way

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Very Confident Count Column %	762 50%	104 38%	246 54% B	275 51% B	137 53% B	762 50%	199 43%	214 51% F	203 55% F	146 53% F	762 50%	283 51%	479 49%
Somewhat Confident Count Column %	688 45%	144 53% CDE	196 43%	240 45%	109 42%	688 45%	234 50% GH	181 44%	154 42%	118 43%	688 45%	238 43%	450 46%
Not too Confident Count Column %	64 4%	18 7% CD	14 3%	19 3%	13 5%	64 4%	28 6% H	17 4%	11 3%	8 3%	64 4%	30 5%	33 3%
Not at all Confident Count Column %	11 1%	4 2%	1 0%	4 1%	1 0%	11 1%	4 1%	5 1%	0 0%	2 1%	11 1%	4 1%	6 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: DB

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count	555	102	155	202	96	555	172	143	138	101	555	555	0
Column %	36%	38%	34%	38%	37%	36%	37%	34%	37%	37%	36%	100%	0%
Yes Count	969	168	302	336	164	969	292	274	231	172	969	0	969
Column %	64%	62%	66%	62%	63%	64%	63%	66%	63%	63%	64%	0%	100%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: DC

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,157 76%	206 77%	366 80% E	403 75%	182 70%	1,157 76%	369 79% H	318 76%	262 71%	209 76%	1,157 76%	450 81% K	707 73%
Yes Count Column %	367 24%	63 23%	91 20%	134 25%	79 30% C	367 24%	95 21%	99 24%	107 29% F	65 24%	367 24%	105 19%	262 27% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Social Security benefits

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	480 32%	205 76% CDE	200 44% DE	50 9%	26 10%	480 32%	120 26%	138 33% F	116 31%	106 39% F	480 32%	172 31%	309 32%
Yes Count Column %	1,044 68%	64 24%	257 56% B	488 91% BC	234 90% BC	1,044 68%	344 74% GI	279 67%	253 69%	168 61%	1,044 68%	383 69%	661 68%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: IRAs -- Int + inv earnings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,220 80%	236 88% DE	382 84% E	429 80% E	173 67%	1,220 80%	394 85% HI	339 81% H	272 74%	215 79%	1,220 80%	429 77%	791 82% J
Yes Count Column %	304 20%	33 12%	75 16%	109 20% B	87 33% BCD	304 20%	71 15%	78 19%	96 26% FG	58 21% F	304 20%	125 23% K	178 18%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: IRAs -- Int, inv + some prin

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,248 82%	236 87% DE	390 85% E	440 82% E	182 70%	1,248 82%	389 84%	340 82%	298 81%	221 81%	1,248 82%	437 79% J	811 84% J
Yes Count Column %	276 18%	34 13%	67 15%	97 18% B	78 30% BCD	276 18%	76 16%	77 18%	71 19%	53 19%	276 18%	118 21% K	158 16%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Ind-purchased annuities

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,236 81%	230 85% DE	393 86% DE	421 78%	192 74%	1,236 81%	393 84% H	336 80%	287 78%	221 81%	1,236 81%	445 80%	791 82%
Yes Count Column %	288 19%	39 15%	63 14%	117 22% BC	68 26% BC	288 19%	72 16%	81 20%	81 22% F	53 19%	288 19%	110 20%	178 18%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Savings -- Int + inv earnings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,012 66%	188 70% E	323 71% E	358 67% E	144 55%	1,012 66%	349 75% GHI	281 67% I	231 63%	152 56%	1,012 66%	376 68%	636 66%
Yes Count Column %	512 34%	82 30%	134 29%	180 33%	116 45% BCD	512 34%	116 25%	136 33% F	138 37% F	122 44% FG	512 34%	178 32%	333 34%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Savings -- Int, inv + some prin

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,163 76%	194 72%	352 77%	411 77%	206 79% B	1,163 76%	351 76%	332 80% H	267 72%	213 78%	1,163 76%	391 70%	772 80% J
Yes Count Column %	361 24%	76 28% E	104 23%	126 23%	54 21%	361 24%	114 24%	84 20%	102 28% G	61 22%	361 24%	164 30% K	197 20%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Full-time job earnings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,217 80%	178 66%	345 75% B	454 84% BC	241 93% BCD	1,217 80%	363 78%	339 81%	292 79%	223 82%	1,217 80%	420 76%	797 82% J
Yes Count Column %	307 20%	92 34% CDE	112 25% DE	84 16% E	19 7%	307 20%	101 22%	77 19%	77 21%	51 18%	307 20%	135 24% K	172 18%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Part-time job earnings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,195 78%	195 72%	347 76%	439 82% BC	214 82% BC	1,195 78%	367 79%	310 74%	308 83% GI	211 77%	1,195 78%	449 81%	746 77%
Yes Count Column %	329 22%	74 28% DE	110 24% DE	99 18%	46 18%	329 22%	98 21%	107 26% H	61 17%	63 23% H	329 22%	105 19%	223 23%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Life ins policy(s)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,383 91%	234 87%	414 91%	502 93% B	233 90%	1,383 91%	422 91%	373 89%	336 91%	252 92%	1,383 91%	516 93% K	867 89%
Yes Count Column %	141 9%	35 13% D	43 9%	36 7%	27 10%	141 9%	42 9%	44 11%	33 9%	21 8%	141 9%	39 7%	102 11% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Home equity

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,375 90%	244 90%	421 92%	481 89%	230 88%	1,375 90%	421 91%	373 89%	331 90%	250 91%	1,375 90%	498 90%	877 90%
Yes Count Column %	149 10%	26 10%	36 8%	57 11%	31 12%	149 10%	44 9%	44 11%	38 10%	24 9%	149 10%	57 10%	92 10%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Inheritance

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,323 87%	230 85%	404 88%	464 86%	226 87%	1,323 87%	416 90% I	367 88% I	326 88% I	214 78%	1,323 87%	473 85%	850 88%
Yes Count Column %	201 13%	40 15%	53 12%	73 14%	35 13%	201 13%	48 10%	50 12%	43 12%	60 22% FGH	201 13%	82 15%	119 12%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr inc from: Other

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,443 95%	242 90%	437 96% B	516 96% B	248 95% B	1,443 95%	446 96% I	395 95%	353 96% I	250 91%	1,443 95%	500 90%	943 97% J
Yes Count Column %	81 5%	27 10% CDE	20 4%	22 4%	12 5%	81 5%	19 4%	22 5%	16 4%	24 9% FH	81 5%	55 10% K	26 3%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: DB

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,362 89%	219 81%	394 86%	502 93% BC	249 96% BC	1,362 89%	416 90%	382 92% I	329 89%	235 86%	1,362 89%	483 87%	879 91% J
Yes Count Column %	161 11%	51 19% DE	63 14% DE	35 7%	12 4%	161 11%	48 10%	34 8%	40 11%	38 14% G	161 11%	72 13% K	89 9%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: DC

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,085 71%	145 54%	302 66% B	399 74% BC	239 92% BCD	1,085 71%	347 75% I	304 73% I	258 70%	175 64%	1,085 71%	407 73%	678 70%
Yes Count Column %	438 29%	125 46% CDE	155 34% DE	138 26% E	21 8%	438 29%	116 25%	113 27%	110 30%	99 36% FG	438 29%	148 27%	290 30%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Social Security benefits

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,170 77%	136 51%	307 67% B	484 90% BC	242 93% BC	1,170 77%	376 81% HI	323 78%	275 75%	195 71%	1,170 77%	436 79%	734 76%
Yes Count Column %	353 23%	133 49% CDE	149 33% DE	53 10%	18 7%	353 23%	87 19%	93 22%	94 25% F	79 29% F	353 23%	119 21%	235 24%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: IRA -- Int, + inv earnings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,161 76%	195 73%	336 73%	411 77%	219 84% BCD	1,161 76%	391 84% GHI	317 76% I	276 75% I	177 65% FGH	1,161 76%	429 77%	732 76%
Yes Count Column %	362 24%	74 27% E	121 27% E	126 23% E	41 16%	362 24%	73 16%	100 24% F	93 25% F	97 35% FGH	362 24%	126 23%	237 24%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: IRA -- Int, inv + some prin

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	971 64%	133 49%	278 61% B	349 65% B	212 81% BCD	971 64%	333 72% HI	279 67% HI	214 58%	145 53%	971 64%	373 67% K	598 62%
Yes Count Column %	552 36%	136 51% CDE	179 39% E	188 35% E	49 19%	552 36%	130 28%	138 33%	155 42% FG	128 47% FG	552 36%	182 33%	370 38% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Ind-purchased annuities

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,101 72%	180 67%	331 73%	383 71%	207 80% BCD	1,101 72%	353 76% HI	303 73%	257 70%	187 68%	1,101 72%	428 77% K	673 70%
Yes Count Column %	422 28%	89 33% E	126 27% E	154 29% E	53 20%	422 28%	110 24%	114 27%	111 30% F	87 32% F	422 28%	127 23%	295 30% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Savings -- Int + inv earnings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,146 75%	205 76%	338 74%	401 75%	202 78%	1,146 75%	356 77% I	315 76%	284 77% I	191 70%	1,146 75%	448 81% K	698 72%
Yes Count Column %	377 25%	64 24%	119 26%	136 25%	58 22%	377 25%	108 23%	101 24%	85 23%	83 30% FH	377 25%	107 19%	270 28% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Savings -- Int, inv + some prin

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,036 68%	161 60%	304 67%	375 70% B	197 76% BC	1,036 68%	348 75% GI	277 66% I	260 71% I	151 55% FGH	1,036 68%	417 75% K	619 64% J
Yes Count Column %	487 32%	109 40% DE	153 33% E	162 30%	63 24%	487 32%	116 25%	140 34% F	108 29%	123 45% FGH	487 32%	138 25%	349 36% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Life insurance policy(s)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	967 63%	151 56%	296 65% B	347 65% B	173 66% B	967 63%	306 66% I	273 66%	227 62%	160 58%	967 63%	377 68% K	590 61%
Yes Count Column %	556 37%	118 44% CDE	161 35%	190 35%	87 34%	556 37%	158 34%	143 34%	142 38%	114 42% F	556 37%	178 32%	379 39% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Home equity

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	990 65%	159 59%	286 63%	361 67% B	184 71% BC	990 65%	323 70% HI	271 65%	229 62%	168 61%	990 65%	363 65%	627 65%
Yes Count Column %	533 35%	111 41% DE	171 37% E	176 33%	76 29%	533 35%	141 30%	146 35%	140 38% F	106 39% F	533 35%	192 35%	341 35%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Inheritance

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,337 88%	228 85%	392 86%	477 89%	240 92% BC	1,337 88%	409 88%	364 87%	324 88%	240 87%	1,337 88%	497 89%	840 87%
Yes Count Column %	186 12%	41 15% E	65 14% E	60 11%	20 8%	186 12%	55 12%	52 13%	44 12%	34 13%	186 12%	58 11%	128 13%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Real estate

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,511 99%	267 99%	453 99%	535 100% E	256 98%	1,511 99%	462 100%	413 99%	366 99%	270 99%	1,511 99%	549 99%	962 99%
Yes Count Column %	12 1%	2 1%	4 1%	2 0%	5 2% D	12 1%	2 0%	4 1%	3 1%	4 1%	12 1%	6 1%	7 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: Other

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count	1,519	267	456	537	259	1,519	463	416	368	272	1,519	551	967
Column %	100%	99%	100%	100%	99%	100%	100%	100%	100%	99%	100%	99%	100%
Yes Count	4	2	1	0	2	4	1	1	1	2	4	4	1
Column %	0%	1%	0%	0%	1%	0%	0%	0%	0%	1%	0%	1%	0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Untapped inc: None of the above

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,523	269	457	537	260	1,523	464	417	369	274	1,523	555	968
Unweighted Sample Size	1,523	251	445	549	278	1,523	499	452	351	221	1,523	565	958
No Count Column %	1,343 88%	258 96% DE	425 93% DE	456 85% E	204 78%	1,343 88%	403 87%	362 87%	329 89%	249 91%	1,343 88%	477 86% J	866 89% J
Yes Count Column %	180 12%	12 4%	32 7%	81 15% BC	56 22% BCD	180 12%	61 13%	54 13%	40 11%	25 9%	180 12%	78 14% K	103 11%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Ind Annuity pymts: Reg monthly guaranteed for life

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	286	39	63	116	68	286	71	80	81	53	286	109	177
Unweighted Sample Size	282	31	64	114	73	282	78	88	75	41	282	112	170
No Count Column %	181 63%	24 62%	42 66%	74 64%	41 60%	181 63%	43 60%	57 71%	50 61%	31 59%	181 63%	74 68%	107 61%
Yes Count Column %	105 37%	15 38%	21 34%	41 36%	28 40%	105 37%	28 40%	23 29%	31 39%	22 41%	105 37%	35 32%	70 39%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Ind Annuity pymts: Reg monthly NOT guar for life

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
											*		
Sample Size	286	39	63	116	68	286	71	80	81	53	286	109	177
Unweighted Sample Size	282	31	64	114	73	282	78	88	75	41	282	112	170
No Count Column %	216 76%	31 80%	47 74%	82 71%	56 82%	216 76%	53 74%	57 71%	67 82%	40 75%	216 76%	72 66%	144 81% J
Yes Count Column %	70 24%	8 20%	17 26%	33 29%	12 18%	70 24%	18 26%	24 29%	15 18%	14 25%	70 24%	37 34% K	33 19%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Ind Annuity pymts: Various times a year, amts may differ

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	286	39	63	116	68	286	71	80	81	53	286	109	177
Unweighted Sample Size	282	31	64	114	73	282	78	88	75	41	282	112	170
No Count	163	21	36	69	37	163	43	45	43	32	163	65	98
Column %	57%	55%	56%	60%	54%	57%	60%	56%	53%	61%	57%	59%	56%
Yes Count	123	17	28	46	31	123	29	35	38	21	123	44	79
Column %	43%	45%	44%	40%	46%	43%	40%	44%	47%	39%	43%	41%	44%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Currently receiving ret income from UNION affiliation?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,344 88%	233 86%	389 85%	484 90% C	238 92% C	1,344 88%	394 85%	366 88%	337 91% F	248 90% F	1,344 88%	518 93% K	826 85%
Yes Count Column %	153 10%	33 12% E	55 12% E	46 9%	18 7%	153 10%	58 13% H	42 10%	28 8%	24 9%	153 10%	32 6%	121 12% J
DK/not sure Column %	27 2%	3 1%	12 3%	7 1%	4 1%	27 2%	12 3%	9 2%	4 1%	2 1%	27 2%	4 1%	22 2% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

% of hhds total investable assets withdrawn in 2007

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Did not withdraw any assets in 2007 Count Column %	601 39%	142 53% CDE	186 41% E	212 39% E	61 24%	601 39%	185 40%	156 37%	140 38%	120 44%	601 39%	173 31% J	427 44% J
Less than 3% Count Column %	449 29%	69 26%	153 33% BD	147 27%	80 31%	449 29%	114 24%	130 31% F	118 32% F	87 32% F	449 29%	175 32%	273 28%
3% Count Column %	57 4%	9 3%	12 3%	25 5%	12 4%	57 4%	13 3%	21 5%	13 4%	10 4%	57 4%	23 4%	34 4%
4% Count Column %	48 3%	3 1%	13 3%	18 3%	15 6% B	48 3%	12 3%	13 3%	11 3%	12 4%	48 3%	20 4%	28 3%
5% Count Column %	88 6%	11 4%	26 6%	33 6%	18 7%	88 6%	33 7%	20 5%	25 7%	10 4%	88 6%	44 8% K	44 5%
6% or more Count Column %	79 5%	11 4%	23 5%	31 6%	14 5%	79 5%	26 6%	26 6%	14 4%	13 5%	79 5%	39 7% K	40 4%
DK, not sure Count Column %	202 13%	24 9%	45 10%	72 13%	61 24% BCD	202 13%	82 18% GI	50 12%	49 13% I	21 8%	202 13%	80 14%	122 13%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

The ONE MAJOR objective for hlds investable assets

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Survive, get by, pay bills Count Column %	24 2%	6 2%	9 2%	7 1%	2 1%	24 2%	10 2%	9 2%	5 1%	1 0%	24 2%	11 2%	13 1%
Maintain/improve current/comfortable lifestyle Count Column %	148 10%	28 10%	47 10%	48 9%	25 10%	148 10%	39 8%	42 10%	36 10%	30 11%	148 10%	47 8%	101 10%
Enjoy leisure, travel, spend what I want Count Column %	38 2%	6 2%	12 3%	14 3%	5 2%	38 2%	11 2%	14 3%	6 2%	7 3%	38 2%	11 2%	27 3%
Spend it all before I die Count Column %	4 0%	1 0%	2 0%	1 0%	1 0%	4 0%	1 0%	1 0%	2 1%	0 0%	4 0%	2 0%	2 0%
Leave something to heirs, etc. Count Column %	46 3%	3 1%	6 1%	15 3%	22 8% BCD	46 3%	14 3%	8 2%	14 4%	10 4%	46 3%	15 3%	30 3%
Live comfortably and leave inheritance Count Column %	23 2%	1 0%	6 1%	10 2%	6 2%	23 2%	6 1%	5 1%	7 2%	5 2%	23 2%	6 1%	17 2%
Provide retirement inc, no specific use Count Column %	91 6%	17 6%	33 7%	31 6%	10 4%	91 6%	25 5%	29 7%	15 4%	23 8% H	91 6%	42 8% K	49 5%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

The ONE MAJOR objective for hlds investable assets (Continued)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
For specific use, fund a plan Count Column %	22 1%	6 2%	8 2%	5 1%	3 1%	22 1%	11 2% H	9 2%	2 0%	1 0%	22 1%	6 1%	16 2%
Provide supplementary income Count Column %	25 2%	9 3% D	10 2%	5 1%	2 1%	25 2%	13 3%	5 1%	4 1%	4 1%	25 2%	5 1%	19 2%
Emergencies, if I should need it Count Column %	28 2%	3 1%	11 2%	11 2%	2 1%	28 2%	17 4% HI	7 2%	3 1%	1 0%	28 2%	7 1%	21 2%
Prov safety/security, insure independence Count Column %	58 4%	8 3%	15 3%	25 5%	10 4%	58 4%	17 4%	14 3%	14 4%	13 5%	58 4%	18 3%	40 4%
Cover medical expenses Count Column %	22 1%	1 1%	8 2%	7 1%	6 2%	22 1%	9 2%	2 1%	8 2%	3 1%	22 1%	3 1%	19 2% J
Continue saving Count Column %	23 1%	2 1%	11 2%	8 2%	2 1%	23 1%	9 2%	5 1%	4 1%	5 2%	23 1%	7 1%	15 2%
Protect assets, maintain/retain funds Count Column %	65 4%	7 3%	21 5%	25 5%	12 5%	65 4%	20 4%	15 3%	15 4%	16 6%	65 4%	21 4%	44 5%
Maintain/don't use principal Count Column %	95 6%	16 6%	27 6%	29 5%	22 8%	95 6%	16 3%	28 7% F	24 7% F	26 10% F	95 6%	41 7%	54 6%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

The ONE MAJOR objective for hlds investable assets (Continued)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Asset growth Count Column %	365 24%	76 28% E	119 26%	118 22%	52 20%	365 24%	97 21%	88 21%	111 30% FG	68 25%	365 24%	135 24%	230 24%
Earn more/keep up with inflation Count Column %	50 3%	5 2%	15 3%	20 4%	10 4%	50 3%	8 2%	13 3%	13 4%	15 6% F	50 3%	10 2%	40 4% J
Investment/financial strategy Count Column %	50 3%	9 3%	13 3%	21 4%	7 3%	50 3%	19 4%	15 4%	10 3%	5 2%	50 3%	19 3%	31 3%
Put off accessing it as long as possible Count Column %	39 3%	6 2%	16 4%	11 2%	5 2%	39 3%	18 4% H	12 3%	4 1%	5 2%	39 3%	11 2%	28 3%
Hope money lasts my lifetime Count Column %	52 3%	10 4%	12 3%	24 4%	6 2%	52 3%	21 4% I	15 4%	14 4% I	3 1%	52 3%	29 5% K	24 2%
Hope money lasts spouse/partner's lifetime Count Column %	3 0%	0 0%	1 0%	2 0%	0 0%	3 0%	1 0%	2 1%	0 0%	0 0%	3 0%	0 0%	3 0%
Money lasts our lifetime or for period/age Count Column %	110 7%	15 6%	32 7%	43 8%	20 8%	110 7%	27 6%	36 9%	33 9%	14 5%	110 7%	51 9% K	59 6%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

The ONE MAJOR objective for hlds investable assets (Continued)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Other Count Column %	43 3%	9 3%	7 1%	19 4% C	8 3%	43 3%	13 3%	10 2%	10 3%	10 4%	43 3%	18 3%	25 3%
None, don't know, no appropriate answer Count Column %	101 7%	26 10% C	17 4%	36 7% C	21 8% C	101 7%	45 10% HI	33 8% HI	15 4%	8 3%	101 7%	40 7%	61 6%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Risk tolerance level when FIRST retired

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Extremely conservative Count Column %	231 15%	40 15%	67 15%	76 14%	47 18%	231 15%	90 19% H	61 15%	41 11%	39 14%	231 15%	76 14%	155 16%
Somewhat conservative Count Column %	577 38%	87 32%	170 37%	228 42% B	93 36%	577 38%	190 41% I	161 39% I	148 40% I	77 28%	577 38%	215 39%	362 37%
Evenly balanced btw conservative + aggressive Count Column %	527 35%	97 36%	162 36%	175 33%	93 36%	527 35%	138 30%	152 36% F	127 34%	110 40% F	527 35%	196 35%	331 34%
Somewhat aggressive Count Column %	171 11%	39 14%	50 11%	57 11%	26 10%	171 11%	43 9%	38 9%	47 13%	44 16% FG	171 11%	61 11%	110 11%
Extremely aggressive Count Column %	18 1%	6 2% D	8 2%	2 0%	2 1%	18 1%	3 1%	5 1%	6 2%	4 2%	18 1%	7 1%	11 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Curr vs Then: Risk tolerance for managing hhd inv assest

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Much more conservative Count Column %	142 9%	25 9%	40 9%	49 9%	27 11%	142 9%	59 13% GHI	35 8%	27 7%	21 8%	142 9%	59 11%	83 9%
Slightly more conservative Count Column %	391 26%	65 24%	127 28%	140 26%	58 22%	391 26%	101 22%	117 28% F	99 27%	73 27%	391 26%	136 25%	255 26%
About the same Count Column %	910 60%	163 60%	265 58%	323 60%	158 61%	910 60%	284 61%	244 58%	217 59%	165 60%	910 60%	330 59%	580 60%
Slightly more aggressive Count Column %	73 5%	11 4%	24 5%	24 4%	15 6%	73 5%	19 4%	19 5%	25 7%	10 4%	73 5%	25 5%	48 5%
Much more aggressive Count Column %	8 1%	5 2% CD	0 0%	2 0%	2 1%	8 1%	2 0%	1 0%	1 0%	5 2% G	8 1%	5 1%	3 0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Followed finl advisor's advice

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	442 72%	70 66%	137 72%	158 74%	77 76%	442 72%	137 76% H	128 74% H	96 63%	82 75%	442 72%	154 68%	289 74%
Yes Count Column %	172 28%	36 34%	54 28%	57 26%	25 24%	172 28%	43 24%	45 26%	56 37% FG	28 25%	172 28%	71 32%	100 26%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Concern about the economy

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	232 38%	32 30%	63 33%	94 44% BC	42 41%	232 38%	66 37%	67 38%	61 40%	38 35%	232 38%	89 39%	143 37%
Yes Count Column %	383 62%	75 70% D	128 67% D	120 56%	60 59%	383 62%	114 63%	107 62%	91 60%	71 65%	383 62%	136 61%	247 63%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Concerned about inflation

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count	307	54	97	103	53	307	83	88	76	60	307	118	190
Column %	50%	50%	51%	48%	52%	50%	46%	51%	50%	55%	50%	52%	49%
Yes Count	307	53	94	111	49	307	97	85	75	49	307	107	199
Column %	50%	50%	49%	52%	48%	50%	54%	49%	50%	45%	50%	48%	51%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: No time to recover mkt downturn

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	462 75%	86 81%	143 74%	154 72%	79 78%	462 75%	127 70%	130 75%	115 76%	91 83% F	462 75%	166 74%	297 76%
Yes Count Column %	152 25%	20 19%	49 26%	60 28%	23 22%	152 25%	53 30% I	43 25%	37 24%	19 17%	152 25%	59 26%	93 24%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Value of my home changed

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count	532	93	165	184	90	532	153	148	133	98	532	198	334
Column %	87%	87%	86%	86%	89%	87%	85%	86%	88%	90%	87%	88%	86%
Yes Count	82	14	27	30	12	82	28	25	18	11	82	27	55
Column %	13%	13%	14%	14%	11%	13%	15%	14%	12%	10%	13%	12%	14%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Amt of income changed

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	502 82%	88 83%	153 80%	177 82%	84 83%	502 82%	140 78%	133 77%	127 84%	102 93% FGH	502 82%	174 77%	328 84% J
Yes Count Column %	112 18%	18 17%	39 20%	38 18%	18 17%	112 18%	40 22% I	40 23% I	25 16% I	7 7%	112 18%	51 23% K	61 16%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: My expenses changed

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	488 79%	82 77%	156 81%	168 78%	83 81%	488 79%	122 68%	141 82% F	130 86% F	95 87% F	488 79%	180 80%	309 79%
Yes Count Column %	126 21%	24 23%	36 19%	47 22%	19 19%	126 21%	58 32% GHI	32 18%	22 14%	14 13%	126 21%	45 20%	81 21%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Changes in my income sources

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count	525	91	159	185	90	525	153	149	125	98	525	187	338
Column %	85%	85%	83%	86%	88%	85%	85%	86%	82%	90%	85%	83%	87%
Yes Count	89	16	32	29	12	89	27	24	27	11	89	38	52
Column %	15%	15%	17%	14%	12%	15%	15%	14%	18%	10%	15%	17%	13%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Changes in healthcare costs

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	489 80%	87 81%	139 73%	183 85% C	80 78%	489 80%	135 75%	133 77%	132 87% FG	89 81%	489 80%	175 78%	314 81%
Yes Count Column %	126 20%	20 19%	52 27% D	32 15%	22 22%	126 20%	45 25% H	41 23% H	20 13%	20 19%	126 20%	50 22%	76 19%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: I/spouse had changes in our health

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	509 83%	90 84%	166 86%	172 80%	81 80%	509 83%	135 75%	143 82%	134 88% F	97 89% F	509 83%	182 81%	326 84%
Yes Count Column %	106 17%	17 16%	26 14%	43 20%	21 20%	106 17%	45 25% HI	30 18%	18 12%	12 11%	106 17%	43 19%	63 16%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Change in marital status

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	574 93%	98 92%	189 98% BDE	196 91%	91 90%	574 93%	163 91%	162 94%	144 95%	105 96%	574 93%	206 92%	368 95%
Yes Count Column %	40 7%	8 8% C	3 2%	18 9% C	11 10% C	40 7%	17 9%	11 6%	8 5%	4 4%	40 7%	19 8%	21 5%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Why risk_tol chged: Other

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	614	106	192	214	102	614	180	173	152	109	614	225	389
Unweighted Sample Size	613	91	186	225	111	613	194	194	144	81	613	233	380
No Count Column %	598 97%	106 99%	188 98%	206 96%	98 96%	598 97%	179 99% I	170 98%	146 96%	103 94%	598 97%	220 98%	377 97%
Yes Count Column %	17 3%	1 1%	4 2%	8 4%	4 4%	17 3%	1 1%	3 2%	6 4%	6 6% F	17 3%	5 2%	12 3%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Self description of method of investing

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
I look into invtmts + make own decisions Count Column %	535 35%	108 40% D	157 34%	171 32%	99 38%	535 35%	177 38% H	144 35%	111 30%	103 38% H	535 35%	163 29%	372 38% J
Want pd prof suggestns, but make own decisions Count Column %	368 24%	62 23%	108 24%	127 24%	71 27%	368 24%	95 20%	109 26% F	99 27% F	65 24%	368 24%	141 25%	227 23%
Want pd prof suggestns, go along w/most recommendations Count Column %	502 33%	79 29%	154 34%	191 35%	79 30%	502 33%	156 33%	136 33%	128 35%	81 30%	502 33%	200 36% K	302 31%
Want paid prof to totally manage investments Count Column %	120 8%	21 8%	39 8% E	49 9% E	11 4%	120 8%	37 8%	28 7%	30 8%	25 9%	120 8%	50 9%	69 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Amt of risk accepted related to assets + investments

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Must keep to absolute minimum Count Column %	415 27%	59 22%	118 26%	154 29% B	84 32% B	415 27%	162 35% HI	125 30% HI	81 22%	46 17%	415 27%	143 26%	272 28%
Some risk is acceptable Count Column %	791 52%	141 52%	234 51%	283 53%	134 51%	791 52%	236 51%	207 50%	212 58% G	137 50%	791 52%	303 55%	489 50%
Moderate amt is acceptable Count Column %	298 20%	60 22%	97 21%	100 19%	41 16%	298 20%	64 14%	80 19% F	73 20% F	82 30% FGH	298 20%	101 18%	197 20%
Reasonably high risk Count Column %	20 1%	10 4% DE	7 2% D	1 0%	2 1%	20 1%	3 1%	5 1%	3 1%	9 3% FH	20 1%	8 2%	11 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: Stocks

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	350 24%	61 24%	105 24%	121 24%	63 25%	350 24%	135 30% HI	119 30% HI	67 19% I	29 12%	350 24%	129 25%	220 24%
1% to 24% Count Column %	506 35%	90 35%	146 34%	179 35%	91 37%	506 35%	145 32%	127 32%	136 39% G	98 39%	506 35%	178 34%	328 35%
25% to 49% Count Column %	263 18%	40 16%	85 20%	96 19%	42 17%	263 18%	69 15%	63 16%	79 23% FG	52 21%	263 18%	96 18%	168 18%
50% to 74% Count Column %	147 10%	32 12%	44 10%	46 9%	25 10%	147 10%	27 6%	40 10% F	35 10% F	46 18% FGH	147 10%	50 10%	97 10%
75% to 99% Count Column %	44 3%	7 3%	14 3%	15 3%	7 3%	44 3%	11 2%	8 2%	4 1%	20 8% FGH	44 3%	18 3%	25 3%
100% Count Column %	8 1%	2 1%	2 1%	3 1%	1 1%	8 1%	6 1% G	0 0%	2 0%	1 0%	8 1%	4 1%	4 0%
Don't Know Count Column %	135 9%	25 10%	39 9%	53 10%	18 7%	135 9%	56 12% HI	44 11% I	27 8% I	8 3%	135 9%	52 10%	82 9%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: Bonds

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	603 42%	119 46%	169 39%	201 39%	114 46%	603 42%	232 52% HI	188 47% HI	108 31%	74 29%	603 42%	199 38%	404 44% J
1% to 24% Count Column %	484 33%	75 29%	143 33%	178 35%	88 35%	484 33%	104 23%	114 29%	143 41% FG	123 48% FG	484 33%	179 34%	305 33%
25% to 49% Count Column %	177 12%	29 11%	61 14%	64 12%	24 10%	177 12%	48 11%	41 10%	47 13%	41 16% FG	177 12%	74 14%	103 11%
50% to 74% Count Column %	30 2%	6 2%	9 2%	10 2%	5 2%	30 2%	8 2%	5 1%	13 4% G	4 2%	30 2%	14 3%	16 2%
75% to 99% Count Column %	4 0%	0 0%	4 1% D	0 0%	0 0%	4 0%	0 0%	2 0%	0 0%	2 1%	4 0%	3 1%	2 0%
100% Count Column %	2 0%	0 0%	1 0%	0 0%	1 0%	2 0%	2 0%	0 0%	0 0%	0 0%	2 0%	1 0%	1 0%
Don't Know Count Column %	153 11%	28 11%	47 11%	61 12% E	17 7%	153 11%	56 12% I	49 12% I	38 11% I	10 4%	153 11%	59 11%	94 10%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: Mutual funds

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	295 20%	52 20%	82 19%	101 20%	61 24%	295 20%	132 29% GHI	92 23% HI	41 12%	30 12%	295 20%	103 19%	192 21%
1% to 24% Count Column %	412 28%	69 27%	120 27%	150 29%	73 30%	412 28%	107 24%	104 26%	105 30% F	96 38% FGH	412 28%	148 28%	264 29%
25% to 49% Count Column %	320 22%	55 21%	105 24%	110 21%	51 21%	320 22%	69 15%	80 20%	94 27% FG	78 31% FG	320 22%	124 23%	197 21%
50% to 74% Count Column %	167 12%	32 12%	50 12%	62 12%	23 9%	167 12%	42 9%	46 11%	54 15% F	26 10%	167 12%	63 12%	104 11%
75% to 99% Count Column %	91 6%	14 6%	26 6%	31 6%	19 8%	91 6%	32 7%	28 7%	19 5%	12 5%	91 6%	30 6%	61 7%
100% Count Column %	20 1%	4 1%	8 2%	7 1%	2 1%	20 1%	9 2% I	8 2% I	3 1%	0 0%	20 1%	5 1%	15 2%
Don't Know Count Column %	148 10%	30 12%	45 10%	53 10%	19 8%	148 10%	60 13% I	42 11% I	35 10% I	11 4%	148 10%	56 11%	91 10%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: Deferred annuities

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	743 51%	113 44%	231 53% B	266 52% B	133 54% B	743 51%	232 52%	208 52%	166 48%	136 54%	743 51%	281 53%	462 50%
1% to 24% Count Column %	337 23%	76 30% CD	92 21%	113 22%	57 23%	337 23%	81 18%	83 21%	98 28% FG	75 29% FG	337 23%	120 23%	217 24%
25% to 49% Count Column %	134 9%	27 11%	38 9%	46 9%	23 9%	134 9%	47 10%	39 10%	29 8%	19 8%	134 9%	40 8%	94 10%
50% to 74% Count Column %	65 4%	7 3%	22 5%	24 5%	13 5%	65 4%	21 5%	19 5%	18 5%	8 3%	65 4%	22 4%	43 5%
75% to 99% Count Column %	28 2%	7 3%	7 2%	11 2%	3 1%	28 2%	11 2%	8 2%	6 2%	3 1%	28 2%	7 1%	21 2%
100% Count Column %	8 1%	1 0%	2 1%	5 1%	0 0%	8 1%	4 1%	4 1%	0 0%	0 0%	8 1%	5 1%	3 0%
Don't Know Count Column %	137 9%	25 10%	44 10%	49 10%	20 8%	137 9%	55 12% I	38 10% I	31 9%	13 5%	137 9%	54 10%	84 9%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: CDs

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	606 42%	110 43%	180 41%	222 43%	94 38%	606 42%	190 42%	168 42%	146 42%	102 40%	606 42%	236 45%	370 40%
1% to 24% Count Column %	524 36%	91 36%	161 37%	186 36%	86 35%	524 36%	151 34%	128 32%	136 39%	109 43% FG	524 36%	182 34%	342 37%
25% to 49% Count Column %	125 9%	23 9%	39 9%	34 7%	29 12% D	125 9%	38 8%	37 9%	26 7%	24 9%	125 9%	36 7%	89 10%
50% to 74% Count Column %	60 4%	12 5%	18 4%	16 3%	13 5%	60 4%	14 3%	21 5%	18 5%	8 3%	60 4%	22 4%	38 4%
75% to 99% Count Column %	33 2%	4 2%	7 2%	15 3%	7 3%	33 2%	13 3%	10 2%	5 1%	5 2%	33 2%	11 2%	22 2%
100% Count Column %	12 1%	0 0%	2 0%	5 1%	5 2% B	12 1%	7 2% H	5 1%	0 0%	0 0%	12 1%	7 1%	5 1%
Don't Know Count Column %	93 6%	16 6%	29 7%	35 7%	13 5%	93 6%	36 8% I	31 8% I	20 6%	7 3%	93 6%	35 7%	58 6%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: Second home

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	1,116 77%	184 72%	336 77%	399 78%	197 79% B	1,116 77%	372 83% HI	312 78% I	258 74% FG	175 69% FGH	1,116 77%	402 76%	714 77%
1% to 24% Count Column %	167 11%	37 14%	54 12%	51 10%	25 10%	167 11%	26 6%	34 9%	53 15% FG	54 21% FGH	167 11%	57 11%	109 12%
25% to 49% Count Column %	76 5%	13 5%	21 5%	28 6%	14 6%	76 5%	21 5%	20 5%	17 5%	18 7%	76 5%	31 6%	45 5%
50% to 74% Count Column %	20 1%	5 2%	4 1%	9 2%	2 1%	20 1%	3 1%	8 2%	7 2%	2 1%	20 1%	7 1%	14 1%
75% to 99% Count Column %	1 0%	0 0%	0 0%	1 0%	0 0%	1 0%	0 0%	1 0%	0 0%	0 0%	1 0%	0 0%	1 0%
100% Count Column %	1 0%	1 0%	0 0%	0 0%	0 0%	1 0%	1 0%	0 0%	0 0%	0 0%	1 0%	0 0%	1 0%
Don't Know Count Column %	71 5%	16 6%	20 5%	25 5%	10 4%	71 5%	27 6% I	25 6% I	15 4%	4 2%	71 5%	31 6%	40 4%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Portion of hhd assets in: Other

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,453	256	435	513	248	1,453	450	399	349	254	1,453	529	924
Unweighted Sample Size	1,461	240	424	529	268	1,461	485	435	334	207	1,461	542	919
None Count Column %	1,069 74%	191 74%	319 73%	378 74%	182 73%	1,069 74%	324 72%	290 73%	255 73%	201 79% F	1,069 74%	382 72%	688 74%
1% to 24% Count Column %	139 10%	19 8%	40 9%	46 9%	34 14% BD	139 10%	32 7%	41 10%	38 11%	29 12% F	139 10%	50 9%	90 10%
25% to 49% Count Column %	37 3%	2 1%	8 2%	22 4% BC	5 2%	37 3%	9 2%	13 3%	10 3%	5 2%	37 3%	13 2%	24 3%
50% to 74% Count Column %	33 2%	4 2%	17 4% E	10 2%	2 1%	33 2%	16 4% H	11 3%	3 1%	3 1%	33 2%	8 2%	25 3%
75% to 99% Count Column %	18 1%	8 3% D	5 1%	2 0%	4 1%	18 1%	9 2%	3 1%	4 1%	2 1%	18 1%	9 2%	9 1%
100% Count Column %	3 0%	0 0%	1 0%	2 0%	1 0%	3 0%	2 0%	1 0%	1 0%	0 0%	3 0%	2 0%	1 0%
Don't Know Count Column %	153 11%	32 12%	46 11%	55 11%	21 8%	153 11%	60 13% I	41 10% I	38 11% I	14 6%	153 11%	65 12%	89 10%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Market fluctuation (rate of return)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,263 83%	226 84%	367 80%	442 82%	228 88% CD	1,263 83%	391 84%	339 81%	302 82%	231 84%	1,263 83%	463 83%	800 83%
Yes Count Column %	261 17%	44 16%	90 20% E	96 18% E	32 12%	261 17%	74 16%	78 19%	67 18%	43 16%	261 17%	92 17%	169 17%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Economy, cost of living, inflation

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,459 96%	250 93%	439 96% B	520 97% B	250 96%	1,459 96%	444 96%	390 93%	359 97% G	266 97% G	1,459 96%	530 95%	929 96%
Yes Count Column %	65 4%	19 7% CD	17 4%	18 3%	10 4%	65 4%	21 4%	27 7% HI	10 3%	8 3%	65 4%	25 5%	40 4%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Low interest rates

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,447 95%	255 95%	437 96%	511 95%	243 93%	1,447 95%	441 95%	400 96% I	353 96%	253 92%	1,447 95%	526 95%	921 95%
Yes Count Column %	77 5%	14 5%	19 4%	26 5%	17 7%	77 5%	24 5%	17 4%	15 4%	21 8% G	77 5%	29 5%	48 5%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Issues with brokers, advisors, fees charged

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,459 96%	258 96%	436 95%	516 96%	249 96%	1,459 96%	448 96%	397 95%	347 94%	266 97%	1,459 96%	527 95%	932 96%
Yes Count Column %	65 4%	11 4%	21 5%	22 4%	12 4%	65 4%	17 4%	20 5%	21 6%	8 3%	65 4%	28 5%	37 4%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Lack knowledge for dec making, time to manage

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,453 95%	264 98% CDE	435 95%	512 95%	241 93%	1,453 95%	441 95%	400 96%	353 96%	258 94%	1,453 95%	534 96%	918 95%
Yes Count Column %	71 5%	5 2%	22 5% B	26 5% B	19 7% B	71 5%	23 5%	17 4%	16 4%	15 6%	71 5%	21 4%	51 5%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Made bad investment choices, lost/losing \$

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count	1,481	257	447	524	254	1,481	448	409	357	268	1,481	536	945
Column %	97%	95%	98%	97%	98%	97%	96%	98%	97%	98%	97%	97%	98%
Yes Count	43	13	10	14	6	43	16	8	12	6	43	19	24
Column %	3%	5%	2%	3%	2%	3%	4%	2%	3%	2%	3%	3%	2%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: Tax/capital gain issues

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,498 98%	268 99%	448 98%	528 98%	254 98%	1,498 98%	461 99% I	412 99% I	363 98% I	262 96%	1,498 98%	543 98%	955 99%
Yes Count Column %	26 2%	2 1%	8 2%	10 2%	6 2%	26 2%	4 1%	5 1%	6 2%	12 4% FGH	26 2%	12 2%	14 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: No problems

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count	647	118	199	219	110	647	195	183	150	119	647	242	405
Column %	42%	44%	44%	41%	42%	42%	42%	44%	41%	43%	42%	44%	42%
Yes Count	877	151	258	318	150	877	270	234	219	155	877	313	565
Column %	58%	56%	56%	59%	58%	58%	58%	56%	59%	57%	58%	56%	58%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Problems while investing: No problems use advisor

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,505 99%	268 100%	454 99%	527 98%	256 98%	1,505 99%	452 97%	415 99% F	367 99% F	272 99%	1,505 99%	545 98%	960 99%
Yes Count Column %	19 1%	1 0%	3 1%	11 2%	5 2%	19 1%	13 3% GH	2 1%	2 1%	2 1%	19 1%	10 2%	9 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had empl-spon plan when retired?- Could rec inc but not lump-sum amt

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,118 73%	201 74%	355 78% DE	383 71%	179 69%	1,118 73%	331 71%	294 71%	287 78% FG	206 75%	1,118 73%	488 88% K	630 65%
Yes Count Column %	406 27%	69 26%	102 22%	154 29% C	81 31% C	406 27%	134 29% H	122 29% H	82 22%	68 25%	406 27%	67 12%	339 35% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had empl-spon plan when retired?- Could rec lump-sum amt but not income

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,359 89%	230 85%	405 89%	487 91% B	237 91% B	1,359 89%	414 89%	382 92% I	326 88%	236 86%	1,359 89%	472 85%	888 92% J
Yes Count Column %	165 11%	40 15% DE	52 11%	50 9%	23 9%	165 11%	51 11%	34 8%	42 12%	37 14% G	165 11%	83 15% K	82 8%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had empl-spon plan when retired?- Could rec inc or lump-sum amt

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	961 63%	170 63%	269 59%	347 65%	175 67% C	961 63%	311 67% H	268 64%	216 59%	166 61%	961 63%	380 68% K	581 60%
Yes Count Column %	563 37%	100 37%	188 41% E	191 35%	85 33%	563 37%	154 33%	149 36%	153 41% F	108 39%	563 37%	175 32%	388 40% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had empl-spon plan when retired?- No plan

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,094 72%	200 74%	335 73%	379 71%	179 69%	1,094 72%	331 71%	294 71%	269 73%	199 73%	1,094 72%	315 57%	779 80% J
Yes Count Column %	430 28%	69 26%	122 27%	159 29%	81 31%	430 28%	133 29%	122 29%	100 27%	75 27%	430 28%	240 43% K	190 20%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had e-spon plan and did: Took withdrawals when needed

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,089	200	334	377	178	1,089	331	292	267	199	1,089	314	775
Unweighted Sample Size	1,089	183	323	391	192	1,089	355	315	257	162	1,089	321	768
No Count Column %	1,010 93%	179 90%	309 93%	359 95% B	162 91%	1,010 93%	298 90%	278 95% FH	244 91%	189 95% F	1,010 93%	292 93%	718 93%
Yes Count Column %	79 7%	20 10% D	25 7%	19 5%	16 9%	79 7%	34 10% GI	13 5%	23 9% G	10 5%	79 7%	22 7%	57 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had e-spon plan and did: Took regular withdrawals

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,089	200	334	377	178	1,089	331	292	267	199	1,089	314	775
Unweighted Sample Size	1,089	183	323	391	192	1,089	355	315	257	162	1,089	321	768
No Count Column %	726 67%	156 78% CDE	228 68%	232 61%	110 62%	726 67%	211 64%	193 66%	186 70%	135 68%	726 67%	247 79% K	479 62%
Yes Count Column %	363 33%	44 22%	106 32% B	146 39% B	68 38% B	363 33%	120 36%	99 34%	81 30%	64 32%	363 33%	67 21%	297 38% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had e-spon plan and did: Did not take any withdrawals

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,089	200	334	377	178	1,089	331	292	267	199	1,089	314	775
Unweighted Sample Size	1,089	183	323	391	192	1,089	355	315	257	162	1,089	321	768
No Count Column %	801 74%	116 58%	243 73% B	293 78% B	149 84% BC	801 74%	258 78% I	211 72%	192 72%	139 70%	801 74%	230 73%	570 74%
Yes Count Column %	288 26%	84 42% CDE	91 27% E	85 22%	29 16%	288 26%	73 22%	81 28%	75 28%	60 30% F	288 26%	83 27%	205 26%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had e-spon plan and did: Converted PART to guarantee lifetime income

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,089	200	334	377	178	1,089	331	292	267	199	1,089	314	775
Unweighted Sample Size	1,089	183	323	391	192	1,089	355	315	257	162	1,089	321	768
No Count Column %	1,041 96%	190 95%	320 96%	357 95%	173 97%	1,041 96%	318 96%	274 94%	257 96%	192 96%	1,041 96%	303 96%	738 95%
Yes Count Column %	48 4%	9 5%	14 4%	20 5%	5 3%	48 4%	13 4%	18 6%	10 4%	7 4%	48 4%	11 4%	37 5%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Had e-spon plan and did: Converted ALL to guarantee lifetime income

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,089	200	334	377	178	1,089	331	292	267	199	1,089	314	775
Unweighted Sample Size	1,089	183	323	391	192	1,089	355	315	257	162	1,089	321	768
No Count Column %	876 80%	157 79%	270 81%	306 81%	142 80%	876 80%	262 79%	234 80%	212 79%	168 84%	876 80%	246 78%	629 81%
Yes Count Column %	213 20%	42 21%	64 19%	71 19%	36 20%	213 20%	70 21%	58 20%	55 21%	31 16%	213 20%	68 22%	146 19%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Prior to retiring, did finl adv help with withdrawal from e-spon ret plan?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,094	200	335	379	179	1,094	331	294	269	199	1,094	315	779
Unweighted Sample Size	1,094	184	324	393	193	1,094	355	318	259	162	1,094	322	772
No Count Column %	722 66%	136 68%	210 63%	253 67%	123 69%	722 66%	226 68%	181 61%	188 70% G	127 64%	722 66%	180 57%	542 70% J
Yes Count Column %	371 34%	64 32%	125 37%	126 33%	56 31%	371 34%	105 32%	113 39% H	81 30%	72 36%	371 34%	135 43% K	237 30%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Estimated how many years assets + investmnts MIGHT last in retirement?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	435 29%	81 30%	113 25%	148 27%	93 36% CD	435 29%	182 39% GHI	119 28% HI	81 22%	53 19%	435 29%	174 31%	261 27%
Yes Count Column %	938 62%	165 61% E	306 67% E	330 61% E	136 52%	938 62%	222 48%	263 63% F	258 70% FG	195 71% FG	938 62%	323 58%	615 63% J
Never thought about it Count Column %	151 10%	23 9%	37 8%	60 11%	31 12%	151 10%	60 13% GH	35 8%	30 8%	26 9%	151 10%	58 11%	93 10%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

of add'l years you assume money NEEDS to last

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Less than 5 years Count Column %	2 0%	0 0%	0 0%	0 0%	2 1%	2 0%	2 0%	0 0%	0 0%	0 0%	2 0%	0 0%	2 0%
5 to 9 years Count Column %	35 2%	6 2%	8 2%	12 2%	10 4%	35 2%	17 4% HI	12 3%	4 1%	2 1%	35 2%	20 4% K	14 1%
10 to 14 years Count Column %	105 7%	4 1%	20 4%	42 8% BC	39 15% BCD	105 7%	45 10% HI	35 8% I	19 5%	6 2%	105 7%	49 9% K	55 6%
15 to 19 years Count Column %	179 12%	21 8%	38 8%	69 13% BC	52 20% BCD	179 12%	75 16% HI	52 12% I	40 11% I	12 4%	179 12%	78 14% K	101 10%
20 to 24 years Count Column %	387 25%	51 19%	120 26% B	162 30% BE	54 21%	387 25%	116 25%	106 26%	101 27%	63 23%	387 25%	139 25%	248 26%
25 or more years Count Column %	606 40%	146 54% DE	218 48% DE	184 34% E	58 22%	606 40%	115 25%	154 37% F	168 46% FG	169 62% FGH	606 40%	189 34%	417 43% J
Have not figured out # years Count Column %	211 14%	42 16%	54 12%	70 13%	45 17% C	211 14%	94 20% GHI	59 14% I	37 10%	21 8%	211 14%	78 14%	133 14%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Arrived at # Years Assets NEED to Last: Assessed my/spouse health situation

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,276	220	394	453	209	1,276	366	343	320	246	1,276	470	806
Unweighted Sample Size	1,271	204	381	463	223	1,271	394	369	309	199	1,271	480	791
No Count Column %	523 41%	87 39%	167 42%	185 41%	84 40%	523 41%	160 44%	142 41%	126 39%	95 39%	523 41%	215 46% K	308 38%
Yes Count Column %	753 59%	133 61%	227 58%	267 59%	126 60%	753 59%	206 56%	202 59%	194 61%	151 61%	753 59%	255 54%	498 62% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Arrived at # Years Assets NEED to Last: Based it on my/spouse family history

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,276	220	394	453	209	1,276	366	343	320	246	1,276	470	806
Unweighted Sample Size	1,271	204	381	463	223	1,271	394	369	309	199	1,271	480	791
No Count Column %	561 44%	103 47%	174 44%	189 42%	95 45%	561 44%	180 49% G	139 41%	140 44%	102 42%	561 44%	244 52% K	317 39%
Yes Count Column %	715 56%	117 53%	220 56%	263 58%	114 55%	715 56%	186 51%	204 59% F	181 56%	144 58%	715 56%	226 48%	489 61% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Arrived at # Years Assets NEED to Last: Took a guess

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,276	220	394	453	209	1,276	366	343	320	246	1,276	470	806
Unweighted Sample Size	1,271	204	381	463	223	1,271	394	369	309	199	1,271	480	791
No Count Column %	1,011 79%	174 79%	314 80%	354 78%	169 81%	1,011 79%	264 72%	280 82% F	260 81% F	206 84% F	1,011 79%	369 79%	641 80%
Yes Count Column %	265 21%	46 21%	80 20%	99 22%	40 19%	265 21%	102 28% GHI	63 18%	61 19%	40 16%	265 21%	101 21%	164 20%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Arrived at # Years Assets NEED to Last: Looked up expected age someone my/spouse age should live to

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,276	220	394	453	209	1,276	366	343	320	246	1,276	470	806
Unweighted Sample Size	1,271	204	381	463	223	1,271	394	369	309	199	1,271	480	791
No Count Column %	838 66%	125 57%	270 69% B	311 69% B	132 63%	838 66%	270 74% HI	233 68% I	198 62%	137 55%	838 66%	317 67%	521 65%
Yes Count Column %	438 34%	95 43% CD	124 31%	142 31%	78 37%	438 34%	96 26%	111 32%	122 38% F	110 45% FG	438 34%	153 33%	285 35%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Arrived at # Years Assets NEED to Last: Advisor suggested age to base calculations

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,276	220	394	453	209	1,276	366	343	320	246	1,276	470	806
Unweighted Sample Size	1,271	204	381	463	223	1,271	394	369	309	199	1,271	480	791
No Count Column %	1,051 82%	176 80%	310 79%	374 82%	192 92% BCD	1,051 82%	316 86% I	285 83%	259 81%	191 78%	1,051 82%	376 80%	675 84%
Yes Count Column %	225 18%	44 20% E	84 21% E	79 18% E	18 8%	225 18%	50 14%	59 17%	61 19%	55 22% F	225 18%	94 20%	131 16%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Other

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,276	220	394	453	209	1,276	366	343	320	246	1,276	470	806
Unweighted Sample Size	1,271	204	381	463	223	1,271	394	369	309	199	1,271	480	791
No Count	1,272	219	392	452	209	1,272	366	343	320	244	1,272	468	804
Column %	100%	99%	100%	100%	100%	100%	100%	100%	100%	99%	100%	99%	100%
Yes Count	4	2	2	1	0	4	0	1	1	2	4	2	2
Column %	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

How are you spending your money in retirement... budget wise

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
On strict budget Count Column %	57 4%	17 6% DE	17 4%	15 3%	7 3%	57 4%	30 6% HI	18 4% HI	6 2%	3 1%	57 4%	29 5% K	28 3%
Cover basic needs, exp + some extras Count Column %	882 58%	170 63% DE	288 63% DE	300 56% E	125 48%	882 58%	343 74% GHI	259 62% HI	199 54% I	81 30%	882 58%	342 62% K	540 56%
Spend money on whatever I want Count Column %	585 38%	82 31%	152 33%	223 41% BC	128 49% BCD	585 38%	92 20%	140 34% F	164 44% FG	190 69% FGH	585 38%	184 33%	401 41% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Since retiring, have established plan- w/drawing funds saved on own

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	820 54%	147 55%	272 60% DE	277 52%	123 47%	820 54%	263 57% H	219 52%	182 49%	155 57%	820 54%	294 53%	525 54%
Yes Count Column %	704 46%	122 45%	185 40%	260 48% C	138 53% C	704 46%	201 43%	198 48%	187 51% F	118 43%	704 46%	260 47%	444 46%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Since retiring, have established plan- minimizing taxes by ordering w/drawals

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	728 48%	147 55% DE	247 54% DE	241 45% E	92 36%	728 48%	253 54% HI	208 50% HI	154 42%	114 42%	728 48%	268 48%	460 47%
Yes Count Column %	796 52%	122 45%	210 46%	296 55% BC	168 64% BCD	796 52%	212 46%	209 50%	215 58% FG	160 58% FG	796 52%	286 52%	509 53%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Continue under former employers coverage

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	786 52%	108 40%	205 45%	324 60% BC	149 57% BC	786 52%	245 53%	210 50%	198 54%	134 49%	786 52%	410 74% K	376 39%
Yes Count Column %	738 48%	162 60% DE	252 55% DE	213 40%	111 43%	738 48%	220 47%	207 50%	171 46%	140 51%	738 48%	145 26%	593 61% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Purchased ind health ins policy

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,342 88%	228 84%	387 85%	488 91% BC	239 92% BC	1,342 88%	414 89%	368 88%	324 88%	236 86%	1,342 88%	458 83%	884 91% J
Yes Count Column %	182 12%	42 16% DE	70 15% DE	49 9%	21 8%	182 12%	50 11%	49 12%	45 12%	38 14%	182 12%	97 17% K	85 9%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Joined spouse's health ins plan

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,303 85%	223 83%	363 80%	480 89% BC	236 91% BC	1,303 85%	394 85%	362 87%	313 85%	234 85%	1,303 85%	470 85%	833 86%
Yes Count Column %	221 15%	46 17% DE	93 20% DE	58 11%	24 9%	221 15%	70 15%	55 13%	56 15%	40 15%	221 15%	85 15%	137 14%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Covered by Medicare Parts A and/or B

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	756 50%	239 89% DE	383 84% DE	97 18%	37 14%	756 50%	217 47%	210 50%	179 49%	149 54% F	756 50%	265 48%	491 51%
Yes Count Column %	768 50%	31 11%	74 16%	441 82% BC	223 86% BC	768 50%	247 53% I	206 50%	189 51%	125 46%	768 50%	290 52%	478 49%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Covered by Medicare Part D

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,258 83%	259 96% DE	433 95% DE	386 72%	180 69%	1,258 83%	383 82%	337 81%	299 81%	240 88% GH	1,258 83%	421 76%	838 86% J
Yes Count Column %	266 17%	10 4%	24 5%	151 28% BC	80 31% BC	266 17%	82 18%	80 19% I	70 19% I	34 12%	266 17%	134 24% K	132 14%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Covered by Medicare Advantage Plan

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,413 93%	268 100% DE	453 99% DE	454 84%	238 91% D	1,413 93%	437 94%	383 92%	340 92%	254 93%	1,413 93%	510 92%	903 93%
Yes Count Column %	111 7%	1 0%	3 1%	84 16% BCE	22 9% BC	111 7%	28 6%	34 8%	29 8%	20 7%	111 7%	45 8%	66 7%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Purchased a Medicare Supplement ins policy

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,280 84%	262 97% DE	441 97% DE	393 73%	183 70%	1,280 84%	394 85%	350 84%	308 84%	228 83%	1,280 84%	430 78%	850 88% J
Yes Count Column %	244 16%	8 3%	15 3%	145 27% BC	77 30% BC	244 16%	71 15%	67 16%	61 16%	46 17%	244 16%	125 22% K	120 12%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Covered by COBRA

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,507 99%	265 98%	447 98%	536 100% BC	259 100%	1,507 99%	459 99%	414 99%	363 99%	271 99%	1,507 99%	548 99%	959 99%
Yes Count Column %	17 1%	5 2% D	10 2% D	2 0%	1 0%	17 1%	6 1%	3 1%	5 1%	2 1%	17 1%	7 1%	10 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Participte in grp policy from prof organ membership

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,461 96%	257 95%	434 95%	515 96%	255 98%	1,461 96%	447 96%	400 96%	349 95%	265 97%	1,461 96%	539 97%	922 95%
Yes Count Column %	63 4%	13 5%	22 5%	23 4%	6 2%	63 4%	18 4%	16 4%	20 5%	8 3%	63 4%	16 3%	47 5%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Covering hlth care risk: Do not have, pay for own health care expense

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,499 98%	259 96%	445 97%	537 100% BC	258 99% B	1,499 98%	458 99%	409 98%	363 99%	270 98%	1,499 98%	536 97%	963 99% J
Yes Count Column %	25 2%	10 4% DE	12 3% D	1 0%	2 1%	25 2%	7 1%	8 2%	5 1%	4 2%	25 2%	19 3% K	6 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Personal savings

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	876 58%	167 62%	266 58%	297 55%	147 56%	876 58%	309 67% HI	260 62% HI	197 53% I	111 40% FGH	876 58%	344 62% K	532 55% J
Yes Count Column %	648 42%	102 38%	191 42%	241 45%	114 44%	648 42%	155 33% FG	157 38% FGH	172 47% FG	163 60% FGH	648 42%	210 38% JK	437 45% JK

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Private LTC policy

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,033 68%	193 72%	308 68%	359 67%	173 66%	1,033 68%	340 73% HI	290 69% H	228 62%	175 64%	1,033 68%	416 75% K	618 64%
Yes Count Column %	491 32%	76 28%	148 32%	179 33%	87 34%	491 32%	124 27%	127 31%	140 38% FG	99 36% F	491 32%	139 25%	352 36% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Spend down inv assets, then Medicaid

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,204 79%	215 80%	361 79%	421 78%	207 79%	1,204 79%	357 77%	313 75%	306 83% FG	228 83% FG	1,204 79%	443 80%	761 79%
Yes Count Column %	320 21%	54 20%	95 21%	117 22%	53 21%	320 21%	108 23% HI	104 25% HI	63 17%	46 17%	320 21%	112 20%	208 21%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Sell home and use proceeds

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,298 85%	238 88%	392 86%	448 83%	221 85%	1,298 85%	385 83%	347 83%	320 87%	245 90% FG	1,298 85%	468 84%	830 86%
Yes Count Column %	226 15%	32 12%	65 14%	90 17%	39 15%	226 15%	80 17% I	69 17% I	49 13%	29 10%	226 15%	87 16%	139 14%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Access home equity line of credit

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,399 92%	248 92%	421 92%	489 91%	239 92%	1,399 92%	421 91%	379 91%	340 92%	258 94%	1,399 92%	503 91%	895 92%
Yes Count Column %	125 8%	21 8%	35 8%	48 9%	21 8%	125 8%	43 9%	37 9%	28 8%	16 6%	125 8%	52 9%	74 8%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Medicare would take care of it

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,276 84%	227 84%	385 84%	452 84%	212 82%	1,276 84%	362 78%	345 83%	329 89% FG	239 87% F	1,276 84%	463 83%	813 84%
Yes Count Column %	248 16%	43 16%	72 16%	86 16%	48 18%	248 16%	103 22% HI	72 17% H	40 11%	35 13%	248 16%	92 17%	157 16%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Expect family members to help pay expenses

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,491 98%	266 99%	448 98%	522 97%	256 98%	1,491 98%	454 98%	408 98%	360 98%	268 98%	1,491 98%	542 98%	948 98%
Yes Count Column %	33 2%	4 1%	9 2%	16 3%	4 2%	33 2%	10 2%	9 2%	8 2%	6 2%	33 2%	12 2%	21 2%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

If need LTC, how pay: Have not thought about it

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	1,297 85%	218 81%	379 83%	465 87% B	235 90% BC	1,297 85%	371 80%	347 83%	323 88% F	255 93% FGH	1,297 85%	446 80%	850 88% J
Yes Count Column %	227 15%	51 19% DE	78 17% E	72 13%	26 10%	227 15%	93 20% HI	70 17% I	46 12% I	18 7%	227 15%	108 20% K	119 12%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Expect LTC policy to pay: Have you already purchased LTC?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	491	76	148	179	87	491	124	127	140	99	491	139	352
Unweighted Sample Size	478	71	135	179	93	478	129	135	133	81	478	140	338
No Count Column %	48 10%	11 15% DE	25 17% DE	11 6%	1 1%	48 10%	16 13% H	17 13% H	6 4%	9 9%	48 10%	11 8%	37 10%
Yes Count Column %	443 90%	65 85%	124 83%	168 94% BC	86 99% BC	443 90%	108 87%	110 87%	135 96% FG	90 91%	443 90%	128 92%	315 90%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Feel are receiving enough income to cover basic expenses

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*										*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count Column %	688 45%	130 48% E	202 44%	257 48% E	98 38%	688 45%	206 44%	172 41%	179 48% G	132 48%	688 45%	334 60% K	353 36%
Yes Count Column %	836 55%	139 52%	255 56%	280 52%	162 62% BD	836 55%	259 56%	245 59% H	190 52%	142 52%	836 55%	220 40%	616 64% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If not enough inc] How interested in converting \$ into guar lifetime income?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	688	130	202	257	98	688	206	172	179	132	688	334	353
Unweighted Sample Size	682	121	198	261	102	682	212	192	169	109	682	329	353
Very interested Count Column %	30 4%	10 7%	8 4%	12 5%	2 2%	30 4%	11 5%	6 3%	8 4%	6 4%	30 4%	18 5%	13 4%
Somewhat interested Count Column %	173 25%	41 31% E	55 27% E	61 24%	16 16%	173 25%	62 30% I	46 27% I	43 24%	21 16%	173 25%	80 24%	93 26%
Not too interested Count Column %	254 37%	46 35%	75 37%	96 37%	38 38%	254 37%	69 34%	64 37%	69 38%	52 40%	254 37%	121 36%	134 38%
Not at all interested Count Column %	230 33%	34 26%	64 32%	88 34%	43 44% BC	230 33%	63 31%	55 32%	59 33%	53 40%	230 33%	116 35%	114 32%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Own your primary residence

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
No Count	56	8	19	15	13	56	28	11	10	7	56	27	29
Column %	4%	3%	4%	3%	5%	4%	6% GHI	3%	3%	3%	4%	5%	3%
Yes Count	1,468	261	437	523	247	1,468	437	406	359	267	1,468	528	940
Column %	96%	97%	96%	97%	95%	96%	94%	97% F	97% F	97% F	96%	95%	97%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If own residence] Value of your primary residence

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,468	261	437	523	247	1,468	437	406	359	267	1,468	528	940
Unweighted Sample Size	1,461	242	422	534	263	1,461	468	439	339	215	1,461	535	926
Under \$100,000 Count Column %	109 7%	15 6%	33 7%	44 8%	18 7%	109 7%	57 13% GHI	33 8% HI	15 4%	4 2%	109 7%	42 8%	67 7%
\$100,000 to \$249,999 Count Column %	564 38%	110 42%	161 37%	193 37%	100 40%	564 38%	233 53% GHI	175 43% HI	117 33% I	39 15%	564 38%	216 41%	348 37%
\$250,000 to \$499,999 Count Column %	497 34%	76 29%	157 36%	182 35%	82 33%	497 34%	111 25%	143 35% F	150 42% F	93 35% F	497 34%	161 31%	336 36% J
\$500,000 to \$999,999 Count Column %	237 16%	47 18%	67 15%	84 16%	39 16%	237 16%	32 7%	50 12% F	64 18% FG	91 34% FGH	237 16%	82 16%	155 16%
\$1,000,000 to \$1,999,999 Count Column %	40 3%	8 3%	13 3%	13 2%	7 3%	40 3%	2 1%	5 1%	7 2%	26 10% FGH	40 3%	19 4%	21 2%
\$2,000,000 or more Count Column %	21 1%	5 2%	6 1%	8 2%	2 1%	21 1%	2 0%	0 0%	6 2% G	13 5% FGH	21 1%	8 1%	14 1%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If own residence] Have 1st/2nd mortgage and/or home equity loan(s)

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*												
Sample Size	1,468	261	437	523	247	1,468	437	406	359	267	1,468	528	940
Unweighted Sample Size	1,461	242	422	534	263	1,461	468	439	339	215	1,461	535	926
No Count Column %	855 58%	129 49%	230 53%	326 62% BC	170 69% BC	855 58%	242 55%	240 59%	205 57%	167 63%	855 58%	303 57%	552 59%
Yes Count Column %	613 42%	132 51% DE	207 47% DE	197 38%	77 31%	613 42%	195 45%	166 41%	154 43%	99 37%	613 42%	225 43%	388 41%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

[If own residence] When will you have paid off all mortgages and loans?

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	613	132	207	197	77	613	195	166	154	99	613	225	388
Unweighted Sample Size	592	119	192	199	82	592	203	174	141	74	592	225	367
Within next 5 years Count	194	49	63	55	27	194	60	49	52	33	194	69	126
Column %	32%	37%	30%	28%	35%	32%	31%	29%	34%	34%	32%	31%	32%
5 years or more Count	419	84	144	141	50	419	134	117	102	66	419	156	263
Column %	68%	63%	70%	72%	65%	68%	69%	71%	66%	66%	68%	69%	68%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Education of respondent

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Less than high school Count Column %	6 0%	0 0%	1 0%	2 0%	3 1%	6 0%	4 1%	1 0%	1 0%	1 0%	6 0%	4 1%	2 0%
High school diploma Count Column %	214 14%	28 10%	63 14%	75 14%	48 18% B	214 14%	95 20% HI	66 16% HI	40 11% I	14 5%	214 14%	97 18% K	117 12%
Some college Count Column %	465 31%	89 33% E	136 30%	175 33% E	65 25%	465 31%	168 36% HI	143 34% HI	97 26%	57 21%	465 31%	191 34% K	274 28%
College degree Count Column %	433 28%	87 32%	125 27%	145 27%	76 29%	433 28%	114 25%	108 26%	123 33% FG	88 32% F	433 28%	168 30%	265 27%
Post-graduate degree Count Column %	405 27%	65 24%	132 29%	140 26%	68 26%	405 27%	84 18%	100 24% F	108 29% F	114 42% FGH	405 27%	95 17%	310 32% J

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Current household annual INCOME

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Under \$35,000 Count Column %	197 13%	36 13%	59 13%	68 13%	35 13%	197 13%	113 24% GHI	60 14% HI	21 6% I	3 1%	197 13%	115 21% K	82 8%
\$35,000 to \$49,999 Count Column %	236 15%	25 9%	72 16% B	89 16% B	50 19% B	236 15%	107 23% HI	85 20% HI	39 11% I	5 2%	236 15%	101 18% K	135 14%
\$50,000 to \$74,999 Count Column %	393 26%	66 24%	110 24%	148 28%	68 26%	393 26%	125 27% I	136 33% I	104 28% I	27 10%	393 26%	132 24%	260 27%
\$75,000 to \$99,999 Count Column %	299 20%	56 21%	85 19%	103 19%	56 21%	299 20%	68 15%	80 19%	95 26% FG	55 20%	299 20%	91 16%	209 22% J
\$100,000 to \$149,999 Count Column %	273 18%	53 20%	82 18%	97 18%	40 15%	273 18%	43 9%	46 11%	79 21% FG	105 38% FGH	273 18%	68 12%	205 21% J
\$150,000 to \$249,999 Count Column %	96 6%	26 10% DE	36 8% D	23 4%	11 4%	96 6%	8 2%	9 2%	24 6% FG	55 20% FGH	96 6%	32 6%	64 7%
\$250,000 and up Count Column %	31 2%	8 3% E	12 3% E	11 2% E	0 0%	31 2%	0 0%	1 0%	7 2% FG	23 8% FGH	31 2%	16 3%	15 2%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Current household DEBT

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
	*					*							
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
None Count Column %	510 33%	64 24%	130 28%	189 35% BC	127 49% BCD	510 33%	130 28%	136 33%	132 36% F	112 41% FG	510 33%	180 33%	330 34%
Under \$5,000 Count Column %	258 17%	49 18%	80 18%	87 16%	42 16%	258 17%	99 21% GHI	63 15%	53 14%	42 15%	258 17%	98 18%	160 16%
\$5,000 to \$9,999 Count Column %	85 6%	18 7%	29 6%	28 5%	11 4%	85 6%	28 6%	19 5%	23 6%	15 5%	85 6%	34 6%	51 5%
\$10,000 to \$19,999 Count Column %	108 7%	21 8% E	39 9% E	39 7% E	9 3%	108 7%	40 9% I	33 8% I	26 7%	10 4%	108 7%	40 7%	68 7%
\$20,000 to \$49,999 Count Column %	154 10%	21 8%	56 12%	57 11%	20 8%	154 10%	55 12% I	48 11% I	35 10%	16 6%	154 10%	54 10%	100 10%
\$50,000 to \$99,999 Count Column %	174 11%	44 16% DE	53 12%	57 11%	20 8%	174 11%	58 12% I	53 13% I	42 12%	21 8%	174 11%	60 11%	115 12%
\$100,000 to \$249,999 Count Column %	161 11%	31 11%	47 10%	61 11%	23 9%	161 11%	50 11%	47 11%	38 10%	27 10%	161 11%	54 10%	108 11%
\$250,000 and up Count Column %	73 5%	22 8% DE	23 5%	19 4%	9 3%	73 5%	4 1%	18 4% F	18 5% F	32 12% FGH	73 5%	35 6% K	38 4%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable

Gender of respondent

	Age of Retiree					Household Investable Assets					Current Income from DB		
	Total	'55-59 years' (B)	'60-64' (C)	65-70 (D)	71-75 (E)	Total	\$100-\$249.9K (F)	\$250-\$499.9K (G)	\$500-\$999.9K (H)	\$1M+ (I)	Total	No (J)	Yes (K)
						*					*		
Sample Size	1,524	269	457	538	260	1,524	465	417	369	274	1,524	555	969
Unweighted Sample Size	1,524	251	445	550	278	1,524	500	452	351	221	1,524	565	959
Male Count Column %	838 55%	131 48%	256 56% B	295 55%	156 60% B	838 55%	221 48%	229 55% F	207 56% F	182 66% FGH	838 55%	272 49%	566 58% J
Female Count Column %	686 45%	139 52% CE	200 44%	243 45%	104 40%	686 45%	244 52% GHI	188 45% I	162 44% I	92 34%	686 45%	283 51% K	403 42%

* Statistically significant result within this Column Variable at 95%

Significant Difference within Groups: BCDE / FGHI / JK. Upper case at 95%

Weight Variable = Weight Variable