

800	1	1	4	1	3	-	3	1	3	1	-	4	-	2	1	1	-	-	**
	*	*	*	*	*	-	1%	*	*	*	-	*	-	1%	*	*	-	-	**
							CH											-	**
888	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
890	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
900	1	2	1	-	1	-	1	-	1	-	-	1	-	1	-	-	-	-	-
	*	*	*	-	*	-	*	-	*	-	-	*	-	*	-	-	-	-	-
980	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
998	-	-	1	-	1	-	-	1	-	-	1	1	-	-	-	-	1	-	-
	-	-	*	-	*	-	-	*	-	-	*	*	-	-	-	-	*	-	-
1000	15	19	23	14	9	6	6	11	12	8	4	22	1	7	6	4	4	2	-
	4%	5%	2%	2%	1%	3%	2%	1%	2%	1%	1%	2%	2%	2%	2%	1%	1%	1%	-
	C	C											*						**
1123	-	-	1	1	-	-	1	-	1	-	-	1	-	1	-	-	-	-	-
	-	-	*	*	-	-	*	-	*	-	-	*	-	*	-	-	-	-	-
1200	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1%	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	C	C											*						**
1300	3	-	1	1	-	-	1	-	1	-	-	1	-	1	-	-	-	-	-
	1%	-	*	*	-	-	*	-	*	-	-	*	-	*	-	-	-	-	-
	C												*						**
1348	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1500	5	5	8	3	5	2	1	5	3	3	1	8	-	2	2	1	3	1	-
	1%	1%	1%	*	1%	1%	*	1%	1%	1%	1%	1%	-	1%	1%	*	1%	*	-
													*						**
1700	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	C												*						**
1734	-	-	1	1	-	-	1	-	1	-	-	1	-	1	-	-	-	-	-
	-	-	*	*	-	-	*	-	*	-	-	*	-	*	-	-	-	-	-
													*						**
1800	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	C												*						**
2000	20	7	11	6	5	4	3	4	7	2	3	11	-	5	1	2	2	1	-
	5%	2%	1%	1%	1%	2%	1%	*	1%	*	1%	1%	-	2%	*	1%	1%	1%	-
	BC		HJ									J	*						**
2150	-	-	1	1	-	-	-	1	-	1	-	1	-	-	-	-	1	-	-
	-	-	*	*	-	-	-	*	-	*	-	*	-	-	-	-	*	-	-
													*						**
2200	-	2	1	1	-	-	1	-	1	-	-	1	-	-	1	-	-	-	-
	-	*	*	*	-	-	*	-	*	-	-	*	-	-	*	-	-	-	-
													*						**
2300	-	-	1	1	-	-	-	1	-	1	-	1	-	-	1	-	-	-	-
	-	-	*	*	-	-	-	*	-	*	-	*	-	-	*	-	-	-	-
													*						**
2400	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	C												*						**
2500	4	4	3	2	1	-	-	3	-	1	2	3	-	-	-	-	1	2	-
	1%	1%	*	*	*	-	-	*	-	*	1%	*	-	-	-	-	*	2%	-
	C	C											*					CNQP	**
2590	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	C												*						**
2600	-	-	1	1	-	-	1	-	1	-	-	1	-	1	-	-	-	-	-
	-	-	*	*	-	-	*	-	*	-	-	*	-	*	-	-	-	-	-
													*						**
2800	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
													*						**
3000	6	7	9	4	5	-	-	9	-	4	5	9	-	-	-	2	7	1	-
	2%	2%	1%	1%	1%	-	-	1%	-	1%	2%	1%	-	-	-	1%	2%	1%	-
	C	C	I					C			CIL	I	*			CND			**
3500	-	1	5	5	-	2	1	2	3	-	2	4	1	3	-	-	1	1	-
	-	*	*	1%	-	1%	*	*	*	-	1%	*	2%	1%	-	-	*	1%	-
			JL	E							J	J	JL*						**
3600	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
													*						**
4000	4	3	2	-	2	-	-	2	-	1	1	2	-	-	-	-	1	1	-
	1%	1%	*	-	*	-	-	*	-	*	*	*	-	-	-	-	*	1%	-
	C	C											*						**
4500	1	-	2	2	-	-	1	1	1	1	-	2	-	-	1	1	-	-	-
	*	-	*	*	-	-	*	*	*	*	-	*	-	-	*	-	-	-	-
													*						**
5000	4	4	11	5	6	-	5	7	5	4	3	10	1	-	7	1	-	2	1
	1%	1%	1%	1%	1%	-	1%	1%	1%	1%	1%	1%	2%	-	2%	*	-	2%	7%
			Q										*		CNPQ			NQ	**
5888	-	-	2	-	2	2	-	-	2	-	-	2	-	2	-	-	-	-	-
	-	-	*	-	*	1%	-	-	*	-	-	*	-	*	-	-	-	-	-
			H			H							*						**
6000	2	-	1	1	-	-	-	1	-	1	-	1	-	-	-	1	-	-	-
	*	-	*	*	-	-	-	*	-	*	-	*	-	-	*	-	-	-	-
													*						**
7000	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
													*						**
7800	-	-	1	1	-	-	1	-	1	-	-	1	-	1	-	-	-	-	-
	-	-	*	*	-	-	*	-	*	-	-	*	-	*	-	-	-	-	-
													*						**
8000	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
													*						**
9000	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	C												*						**
10000	5	7	30	8	22	5	10	14	15	10	4	29	1	11	6	5	5	3	-
	1%	2%	2%	1%	3%	2%	3%	2%	3%	2%	2%	2%	2%	3%	2%	2%	1%	2%	-

Minimum Base: 30 (**), Small Base: 100 (*)

Do you have a financial plan (either formal or informal)?

	Total			Gender		Age													
	Total 2016	Total 2017	Total 2018	Male	Female	18-24	25-34	35+	18-34	35-54	55+	<65	65+	18-29	30-39	40-49	50-59	60-69	70+
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2033	2000	2000	943	1057	119	355	1526	474	715	811	1596	404	256	363	325	451	997	208
Base: All Respondents (wtd)	2033	2000	2000	971	1029	219	328	1453	547	681	772	1617	383	344	338	308	436	377	196
Yes	896	909	1079	537	542	109	177	793	286	326	467	845	234	181	177	142	236	222	121
	44%	45%	54%	55%	53%	50%	54%	55%	52%	48%	60%	52%	61%	53%	52%	46%	54%	59%	62%
			ABILP								CJIL	J	CJIL				P	CP	COP
No	1137	1091	921	434	486	109	151	660	260	355	306	772	148	163	161	166	200	155	75
	56%	55%	46%	45%	47%	50%	46%	45%	48%	52%	40%	48%	39%	47%	48%	54%	46%	41%	38%
	C	C	KMRS						KM	CKLM		CKM			S	QORS			
Sigma	2033	2000	2000	971	1029	219	328	1453	547	681	772	1617	383	344	338	308	436	377	196
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S

Minimum Base: 30 (**), Small Base: 100 (*)

In what format is your financial plan?

	Total			Gender		Age														
	Total 2016	Total 2017	Total 2018	Male	Female	18-24	25-34	35+	18-34	35-54	55+	<65	65+	18-29	30-39	40-49	50-59	60-69	70+	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: Have A Financial Plan	888	905	1078	516	562	59	191	828	250	338	490	833	245	138	187	150	243	232	128	
Base: Have A Financial Plan (wtd)	896	909	1079	537	542	109	177	793	286	326	467	845	234	181	177	142	236	222	121	
On paper	357	353	341	159	182	16	34	290	50	81	210	238	102	28	30	30	91	109	52	
	40%	39%	32%	30%	34%	15%	19%	37%	18%	25%	45%	28%	44%	15%	17%	21%	39%	49%	43%	
	C	C	FGIULNOP			*		CFG		I	CIJL	I	CIJL				CNOP	CNOPQ	CNOP	
In my head	286	266	343	172	171	39	63	241	102	127	114	293	50	63	79	54	79	42	26	
	32%	29%	32%	32%	32%	36%	36%	30%	36%	39%	24%	35%	21%	35%	45%	38%	33%	19%	21%	
			KMRS			*		KM	CKLM			CKM		RS	CQRS	RS	RS			
Electronic	201	269	341	186	156	49	76	216	125	107	109	286	55	83	64	52	59	55	27	
	22%	30%	32%	35%	29%	45%	43%	27%	44%	33%	23%	34%	23%	46%	36%	37%	25%	25%	23%	
	A	AHKNMQRS	E			CH*	CH		CKLM	KM		CKM		CQRS	QRS	QRS				
Other	52	22	54	21	34	5	3	46	9	11	34	28	27	7	4	5	7	15	16	
	6%	2%	5%	4%	6%	5%	2%	6%	3%	3%	7%	3%	11%	4%	2%	4%	3%	7%	13%	
	B		BGL			*		CG			CIJL		CIJL				O		CNOPQ	
Sigma	896	909	1079	537	542	109	177	793	286	326	467	845	234	181	177	142	236	222	121	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

Overlap formulae used

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

How confident are you that you will be able to save the amount you have in mind for your nest egg to ensure a comfortable financial future?

	Total			Gender		Age													
	Total 2016	Total 2017	Total 2018	Male	Female	18-24	25-34	35+	18-34	35-54	55+	<65	65+	18-29	30-39	40-49	50-59	60-69	70+
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: EMP01*7	-	-	1451	665	786	117	354	980	471	695	285	1398	53	253	363	323	368	130	14
Base: EMP01*7 (wtd)	-	-	1477	691	786	215	327	935	541	661	274	1426	51	339	338	307	355	124	14
Very confident	-	-	237	148	89	37	71	129	108	83	45	224	13	66	57	36	56	17	4
	-	-	16%	21%	11%	17%	22%	14%	20%	13%	17%	16%	25%	20%	17%	12%	16%	14%	26%
			HJP	E		CH		CJL		J	J*	P							
Somewhat confident	-	-	663	307	356	111	157	395	268	287	108	639	24	171	176	135	121	54	6
	-	-	45%	44%	45%	52%	48%	42%	49%	43%	40%	45%	47%	50%	52%	44%	34%	43%	44%
			HKQ					CKL				*	Q	CPQ	Q				
I will never build up a big enough nest egg for a comfortable financial future	-	-	577	237	341	67	99	411	166	291	120	563	14	101	106	135	178	53	4
	-	-	39%	34%	43%	31%	30%	44%	31%	44%	44%	39%	28%	30%	31%	44%	50%	42%	30%
			GINO	D			CFG		CILM	IM	I	*				CNO	CNO	NO	**
Sigma	-	-	1477	691	786	215	327	935	541	661	274	1426	51	339	338	307	355	124	14
	-	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/J/I/K/L/M, C/N/O/P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/J/I/K/L/M, C/N/O/P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

Which three items in the list below are most motivating to you when it comes to building your own financial nest egg? [RANK 1-3]

	Total			Gender		Age														
	Total 2016	Total 2017	Total 2018	Male	Female	18-24	25-34	35+	18-34	35-54	55+	<65	65+	18-29	30-39	40-49	50-59	60-69	70+	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: EMP01x7	-	-	1451	665	786	117	354	980	471	695	285	1398	53	253	363	323	368	130	14	
Base: EMP01x7 (wtd)	-	-	1477	691	786	215	327	935	541	661	274	1426	51	339	338	307	355	124	14	
Being debt free	-	-	969	440	529	132	196	640	328	456	184	929	39	210	201	213	243	91	11	
	-	-	66%	64%	67%	62%	60%	68%	61%	69%	67%	65%	77%	62%	59%	69%	68%	73%	78%	
	-	-	GIQ				CG					CIL	I	I*		O	O	NO	**	
Having the things I want to make my life more comfortable	-	-	688	330	359	77	130	482	207	320	162	659	29	128	135	156	190	73	6	
	-	-	47%	48%	46%	36%	40%	52%	38%	48%	59%	46%	57%	38%	40%	51%	53%	59%	46%	
	-	-	FGINO				CFG			I	CUL	I	I*			NO	CNO	CNO	**	
Having money to take part in the experiences I want (e.g. entertainment, dining out, sporting events, movies, shows, etc.)	-	-	574	250	324	88	118	367	206	252	115	550	23	131	129	112	142	59	2	
	-	-	39%	36%	41%	41%	36%	39%	38%	38%	42%	39%	46%	39%	38%	36%	40%	48%	15%	
	-	-										*						CP	**	
Having money to travel where I want	-	-	525	232	293	59	129	336	189	228	108	504	21	105	137	108	120	49	6	
	-	-	36%	34%	37%	28%	40%	36%	35%	34%	40%	35%	41%	31%	40%	35%	34%	39%	42%	
	-	-					F					*			CN				**	
Having money to spend on family	-	-	474	227	247	85	114	274	199	197	77	456	17	122	127	84	97	37	6	
	-	-	32%	33%	31%	40%	35%	29%	37%	30%	28%	32%	34%	36%	37%	28%	27%	30%	45%	
	-	-	HPQ			H				CJKL		*		PQ	CPQ				**	
Retiring early	-	-	351	193	157	36	73	242	109	187	54	346	5	63	79	90	103	13	2	
	-	-	24%	28%	20%	17%	22%	26%	20%	28%	20%	24%	9%	19%	23%	29%	29%	10%	17%	
	-	-	IMR	E			CF			CIKLM	M	CIM	*	R	R	CNR	CNR		**	
Having money to buy the stuff I want (e.g. material items)	-	-	337	171	165	47	63	226	110	158	69	323	14	75	64	77	85	32	5	
	-	-	23%	25%	21%	22%	19%	24%	20%	24%	25%	23%	26%	22%	19%	25%	24%	26%	35%	
	-	-	O									*							**	
Buying a house	-	-	297	126	171	88	104	105	192	90	15	296	1	128	99	36	29	4	1	
	-	-	20%	18%	22%	41%	32%	11%	35%	14%	6%	21%	2%	38%	29%	12%	8%	3%	7%	
	-	-	HJKMPQR			CH	CH		CJKLM	KM		CJKM	*	COPQR	CPQR	R			**	
Having money to invest in my home	-	-	217	104	112	32	53	132	84	96	36	212	4	54	45	46	56	14	2	
	-	-	15%	15%	14%	15%	16%	14%	16%	15%	13%	15%	8%	16%	13%	15%	16%	11%	15%	
	-	-										*							**	

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S

Minimum Base: 30 (**), Small Base: 100 (*)

Which of the following would you do in order to save enough to reach your financial goals/build your nest egg?

	Total			Gender		Age													
	Total 2016	Total 2017	Total 2018	Male	Female	18-24	25-34	35+	18-34	35-54	55+	<65	65+	18-29	30-39	40-49	50-59	60-69	70+
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: EMP01*7	-	-	1451	665	786	117	354	980	471	695	285	1398	53	253	363	323	368	130	14
Base: EMP01*7 (wtd)	-	-	1477	691	786	215	327	935	541	661	274	1426	51	339	338	307	355	124	14
Cut back on travel	-	-	500	228	271	65	117	318	182	226	92	482	18	109	129	100	111	44	6
	-	-	34%	33%	35%	30%	36%	34%	34%	34%	34%	34%	*	C					**
Miss out on experiences with family or friends	-	-	270	131	139	48	61	161	109	126	35	268	2	69	71	60	55	15	1
	-	-	18%	19%	18%	22%	19%	17%	20%	19%	13%	19%	5%	20%	21%	20%	16%	12%	6%
			KM						KM	KM	M	CKM	*		R				**
Eat out less	-	-	877	400	477	143	202	532	345	398	134	852	25	221	215	187	191	58	6
	-	-	59%	58%	61%	67%	62%	57%	64%	60%	49%	60%	48%	65%	63%	61%	54%	47%	40%
			HKQR			H			CKLM	K	K	*	CQR	QR	R				**
Buy or rent a less expensive home	-	-	404	192	212	84	106	214	190	152	62	394	11	128	101	68	83	20	3
	-	-	27%	28%	27%	39%	32%	23%	35%	23%	28%	21%	38%	30%	22%	23%	16%	25%	**
			HJKPR			CH	CH		CJKLM		JK	*	COPQR	PR					**
Postpone major purchases	-	-	662	309	353	84	138	440	222	307	133	640	22	130	154	145	163	66	4
	-	-	45%	45%	45%	39%	42%	47%	41%	46%	48%	45%	43%	38%	46%	47%	46%	53%	26%
			N					C				*			N		N		**
Spend less on non-essential purchases	-	-	1087	488	599	164	234	689	398	480	209	1046	40	253	239	226	263	94	11
	-	-	74%	71%	76%	76%	72%	74%	73%	73%	76%	73%	79%	75%	71%	74%	74%	76%	79%
			D									*							**
I wouldn't be open to doing anything in order to save enough to reach my financial goals/build my nest egg	-	-	144	70	74	16	21	107	37	72	36	137	7	23	26	31	46	16	2
	-	-	10%	10%	9%	7%	6%	11%	7%	11%	13%	10%	13%	7%	8%	10%	13%	13%	15%
			GI					CG	I	CIL	I	*			CND				**
Sigma	-	-	3944	1819	2125	604	878	2461	1483	1761	700	3819	125	933	934	817	913	313	33
	-	-	267%	263%	271%	282%	269%	263%	274%	266%	256%	268%	245%	276%	276%	266%	257%	253%	234%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, C/F/G/H, C/I/J/K/L/M, C/N/O/P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)