

Financial independence is typically defined as sufficient financial resources to cover one’s living expenses without having to depend on active employment or work to earn money to maintain their current lifestyle. How much money would you need to consider yourself to be financially independent?

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	1220	143	335	325	393	24
Base: All Respondents (wtd)	1238	208	343	302	363	23
<\$250,000	581	146	160	116	146	13
	47%	70%	47%	38%	40%	59%
		BCD	C			
\$250,000 - \$499,999	53	5	11	12	24	1
	4%	2%	3%	4%	7%	5%
					B	
\$500,000 - \$749,999	123	2	27	33	57	3
	10%	1%	8%	11%	16%	12%
			A	A	AB	
\$750,000 - \$999,999	35	2	8	6	18	1
	3%	1%	2%	2%	5%	5%
					A	
\$1,000,000 - \$1,499,999	227	30	58	69	68	2
	18%	14%	17%	23%	19%	11%
				A		
\$1,500,000 - \$1,999,999	28	3	6	11	9	-
	2%	1%	2%	4%	2%	-
\$2,000,000 - \$2,499,999	88	12	26	31	19	-
	7%	6%	8%	10%	5%	-
				D		

\$2,500,000 - \$2,999,999	14	1	5	3	4	1
	1%	1%	1%	1%	1%	4%
\$3,000,000 - \$4,999,999	40	-	23	6	10	-
	3%	-	7%	2%	3%	-
			ACD		A	
\$5,000,000 - \$7,499,999	47	7	18	12	9	1
	4%	3%	5%	4%	3%	4%
\$7,500,000 - \$9,999,999	3	-	2	1	-	-
	*	-	*	*	-	-
<\$500,000	634	151	171	128	170	14
	51%	72%	50%	42%	47%	63%
		BCD				
\$500,000 - \$999,999	157	4	35	40	75	4
	13%	2%	10%	13%	21%	18%
			A	A	ABC	
<\$1,000,000 (Net)	791	155	205	167	245	18
	64%	75%	60%	56%	67%	81%
		BC			BC	
\$1,000,000 - \$1,999,999	255	33	64	80	77	2
	21%	16%	19%	26%	21%	11%
				AB		
\$2,000,000 - \$2,999,999	102	13	31	35	22	1
	8%	6%	9%	12%	6%	4%
				D		
\$3,000,000 - \$3,999,999	30	-	17	5	8	-
	2%	-	5%	2%	2%	-
			AC			
\$4,000,000 - \$4,999,999	9	-	6	1	2	-
	1%	-	2%	*	1%	-
\$5,000,000+	50	7	20	13	9	1
	4%	3%	6%	4%	3%	4%
			D			
Sigma	1238	208	343	302	363	23
	100%	100%	100%	100%	100%	100%

How much money do you estimate you have already saved toward being financially independent?

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	1415	156	386	376	465	32
Base: All Respondents (wtd)	1425	225	393	349	428	30
<\$250,000	1019	211	340	218	228	21
	72%	94%	87%	63%	53%	70%
		BCDE	CDE	D		
\$250,000 - \$499,999	133	7	25	41	57	4
	9%	3%	6%	12%	13%	12%
				AB	AB	A
\$500,000 - \$749,999	99	8	10	34	44	3
	7%	3%	3%	10%	10%	11%
				AB	AB	B
\$750,000 - \$999,999	41	-	5	9	27	-
	3%	-	1%	3%	6%	-
				A	ABC	
\$1,000,000 - \$1,499,999	66	-	9	24	32	1
	5%	-	2%	7%	7%	3%
			A	AB	AB	A
\$1,500,000 - \$1,999,999	18	-	1	8	9	-
	1%	-	*	2%	2%	-
				AB	B	
\$2,000,000 - \$2,499,999	23	-	2	8	13	-
	2%	-	1%	2%	3%	-
				AB	AB	
\$2,500,000 - \$2,999,999	3	-	-	1	2	-
	*	-	-	*	*	-

\$3,000,000 - \$4,999,999	19	-	1	5	12	1
	1%	-	*	1%	3%	3%
					AB	AB
\$5,000,000 - \$7,499,999	4	-	-	-	4	-
	*	-	-	-	1%	-
\$7,500,000 - \$9,999,999	1	-	-	1	-	-
	*	-	-	*	-	-
<\$500,000	1152	217	365	260	286	25
	81%	97%	93%	74%	67%	82%
		CDE	CDE	D		
\$500,000 - \$999,999	140	8	15	43	71	3
	10%	3%	4%	12%	17%	11%
				AB	AB	B
<\$1,000,000 (Net)	1292	225	380	303	356	28
	91%	100%	97%	87%	83%	94%
		BCDE	CD			
\$1,000,000 - \$1,999,999	84	-	10	32	41	1
	6%	-	3%	9%	10%	3%
			A	AB	AB	A
\$2,000,000 - \$2,999,999	26	-	2	9	15	-
	2%	-	1%	3%	3%	-
				AB	AB	
\$3,000,000 - \$3,999,999	14	-	-	4	9	1
	1%	-	-	1%	2%	3%
				B	B	AB
\$4,000,000 - \$4,999,999	5	-	1	1	3	-
	*	-	*	*	1%	-
\$5,000,000+	5	-	-	1	4	-
	*	-	-	*	1%	-
Sigma	1425	225	393	349	428	30
	100%	100%	100%	100%	100%	100%

Please indicate how much you agree or disagree with the statement: I worry about balancing savings for immediate priorities versus putting money away for the longer term or retirement.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	389	79	154	104	49	3
	19%	26%	27%	21%	8%	7%
		DE	CDE	DE		
Somewhat agree	656	123	216	171	136	10
	33%	41%	38%	34%	23%	27%
		D	D	D		
Neither agree nor disagree	482	63	118	125	169	6
	24%	21%	21%	25%	29%	17%
					AB	
Somewhat disagree	277	20	68	60	115	14
	14%	7%	12%	12%	19%	35%
			A	A	ABC	ABCD
Strongly disagree	197	17	13	41	122	5
	10%	6%	2%	8%	21%	14%
		B		B	ABC	B
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	1044	202	369	274	185	13
	52%	67%	65%	55%	31%	34%
		CDE	CDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	474	37	81	101	237	19
	24%	12%	14%	20%	40%	49%
				AB	ABC	ABC

Please indicate how much you agree or disagree with the statement: I have little or no money left over each month, after paying my bills.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	429	75	146	120	84	3
	21%	25%	26%	24%	14%	9%
		DE	DE	DE		
Somewhat agree	500	86	175	143	90	7
	25%	28%	31%	29%	15%	18%
		D	D	D		
Neither agree nor disagree	359	61	101	95	100	3
	18%	20%	18%	19%	17%	7%
		E				
Somewhat disagree	391	59	95	82	140	14
	20%	20%	17%	16%	24%	37%
					BC	ABC
Strongly disagree	321	21	52	61	177	11
	16%	7%	9%	12%	30%	29%
				A	ABC	ABC
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	929	161	321	262	174	10
	46%	53%	57%	53%	29%	27%
		DE	DE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	712	80	147	142	318	25
	36%	26%	26%	29%	54%	66%
					ABC	ABC

Please indicate how much you agree or disagree with the statement: It's difficult to navigate the complexities of my financial situation alone.

		AGE COHORTS				
	TOTAL	Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	309	66	120	82	39	2
	15%	22%	21%	16%	7%	5%
		DE	DE	DE		
Somewhat agree	567	96	193	142	127	10
	28%	32%	34%	28%	21%	25%
		D	D	D		
Neither agree nor disagree	537	91	139	143	157	7
	27%	30%	25%	29%	27%	19%
Somewhat disagree	372	40	87	86	146	11
	19%	13%	15%	17%	25%	29%
					ABC	AB
Strongly disagree	215	10	29	46	122	9
	11%	3%	5%	9%	21%	22%
				AB	ABC	ABC
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	876	161	313	225	165	12
	44%	53%	55%	45%	28%	30%
		CDE	CDE	D		
Low 2 Box (Somewhat/ Strongly disagree)	587	50	116	132	269	20
	29%	17%	20%	26%	45%	51%
				AB	ABC	ABC

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

		AGE COHORTS				
	TOTAL	Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Yes	1012	149	271	239	331	21
	51%	49%	48%	48%	56%	55%
					BC	
No	988	153	297	261	259	18
	49%	51%	52%	52%	44%	45%
			D	D		
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%

What type of financial plan do you have?

		AGE COHORTS				
	TOTAL	Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	1011	103	264	261	360	23
Base: All Respondents (wtd)	1012	149	271	239	331	21
I have a formal plan I created with an advisor	417	37	63	108	198	11
	41%	25%	23%	45%	60%	51%
				AB	ABC	
I have a formal plan I created myself	354	70	121	78	79	7
	35%	47%	45%	33%	24%	31%
		CD	CD	D		
I don't have a formal financial plan, but I have one in my head	265	58	90	60	53	3
	26%	39%	33%	25%	16%	13%
		CD	CD	D		
I'm not sure	20	-	9	4	5	2
	2%	-	3%	2%	1%	8%
Sigma	1056	165	284	250	335	22
	104%	111%	105%	105%	101%	104%
<b>Summary</b>						
I have a formal plan NET	748	103	177	178	273	17
	74%	69%	65%	75%	82%	79%
				B	ABC	

Have you used a professional advisor for financial advice in the past 12 months?

		AGE COHORTS				
	TOTAL	Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Yes	634	92	124	173	235	10
	32%	30%	22%	35%	40%	25%
		B		B	AB	
No	1338	200	438	318	353	29
	67%	66%	77%	64%	60%	75%
			ACD			
Don't know	28	10	6	8	4	-
	1%	3%	1%	2%	1%	-
		BD				
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%

Indicate the extent that you agree or disagree that this applies to you: I don't feel confident in the investing knowledge I currently have.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	206	45	68	55	35	4
	10%	15%	12%	11%	6%	9%
		D	D	D		
Somewhat agree	562	99	183	150	122	7
	28%	33%	32%	30%	21%	19%
		D	D	D		
Neither agree nor disagree	574	88	176	130	169	11
	29%	29%	31%	26%	29%	29%
Somewhat disagree	459	60	95	112	178	14
	23%	20%	17%	22%	30%	35%
				B	ABC	AB
Strongly disagree	199	11	46	52	87	3
	10%	3%	8%	10%	15%	7%
			A	A	ABC	
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	768	144	251	205	156	11
	38%	48%	44%	41%	26%	29%
		DE	D	D		
Low 2 Box (Somewhat/ Strongly disagree)	658	70	141	165	266	16
	33%	23%	25%	33%	45%	42%
				AB	ABC	AB

Indicate the extent that you agree or disagree that this applies to you: I don't know where to start with my financial planning.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	175	47	66	44	18	-
	9%	16%	12%	9%	3%	-
Somewhat agree	466	113	164	125	59	6
	23%	37%	29%	25%	10%	15%
Neither agree nor disagree	544	74	169	140	153	10
	27%	24%	30%	28%	26%	25%
Somewhat disagree	491	53	108	112	203	14
	25%	18%	19%	23%	34%	37%
Strongly disagree	324	16	62	79	158	9
	16%	5%	11%	16%	27%	24%
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	640	160	230	169	77	6
	32%	53%	40%	34%	13%	15%
Low 2 Box (Somewhat/ Strongly disagree)	815	69	170	191	361	23
	41%	23%	30%	38%	61%	61%
				AB	ABC	ABC

Indicate the extent that you agree or disagree that this applies to you: I don't want to be judged because I feel I don't know enough.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	199	48	73	38	39	2
	10%	16%	13%	8%	7%	4%
		CD	CD			
Somewhat agree	471	87	175	113	89	6
	24%	29%	31%	23%	15%	16%
		D	CDE	D		
Neither agree nor disagree	615	92	162	159	184	17
	31%	30%	29%	32%	31%	45%
						B
Somewhat disagree	412	54	90	118	141	10
	21%	18%	16%	24%	24%	25%
				B	B	
Strongly disagree	303	22	69	71	137	4
	15%	7%	12%	14%	23%	9%
				A	ABCE	
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	670	135	248	151	128	8
	34%	45%	44%	30%	22%	20%
		CDE	CDE	D		
Low 2 Box (Somewhat/ Strongly disagree)	715	75	159	189	278	13
	36%	25%	28%	38%	47%	35%
				AB	ABC	

Indicate the extent that you agree or disagree that this applies to you: I am worried about finding out my finances are not in the best shape.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	173	39	68	42	24	-
	9%	13%	12%	8%	4%	-
		DE	DE	D		
Somewhat agree	483	96	178	124	78	7
	24%	32%	31%	25%	13%	18%
		D	CD	D		
Neither agree nor disagree	563	93	159	137	165	9
	28%	31%	28%	27%	28%	23%
Somewhat disagree	477	52	115	129	167	14
	24%	17%	20%	26%	28%	37%
				AB	AB	AB
Strongly disagree	303	23	48	67	157	8
	15%	8%	9%	13%	27%	22%
				AB	ABC	AB
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	656	135	246	167	102	7
	33%	45%	43%	33%	17%	18%
		CDE	CDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	781	75	163	196	324	23
	39%	25%	29%	39%	55%	58%
				AB	ABC	ABC

Indicate the extent that you agree or disagree that this applies to you: Financial advisors are for rich or wealthy people.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	184	26	73	46	39	-
	9%	9%	13%	9%	7%	-
Somewhat agree	447	71	153	114	104	3
	22%	24%	27%	23%	18%	9%
		E	DE	DE		
Neither agree nor disagree	527	94	156	125	139	14
	26%	31%	27%	25%	24%	36%
		D				
Somewhat disagree	505	67	124	140	162	12
	25%	22%	22%	28%	27%	31%
				B	B	
Strongly disagree	337	44	63	75	146	9
	17%	14%	11%	15%	25%	24%
					ABC	B
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	631	98	227	160	143	3
	32%	32%	40%	32%	24%	9%
		DE	CDE	DE	E	
Low 2 Box (Somewhat/ Strongly disagree)	842	111	187	215	309	21
	42%	37%	33%	43%	52%	55%
				B	ABC	AB

Please indicate your level of agreement with the following statement regarding retirement: I do not feel financially secure.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	416	65	160	119	69	3
	21%	22%	28%	24%	12%	7%
		DE	DE	DE		
Somewhat agree	509	100	173	127	103	6
	25%	33%	30%	25%	17%	16%
		CDE	D	D		
Neither agree nor disagree	428	71	113	117	116	11
	21%	23%	20%	23%	20%	28%
Somewhat disagree	392	44	86	95	156	11
	20%	14%	15%	19%	26%	29%
					ABC	AB
Strongly disagree	256	22	37	42	147	8
	13%	7%	6%	8%	25%	20%
					ABC	ABC
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	924	165	333	246	172	9
	46%	55%	59%	49%	29%	23%
		DE	CDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	648	66	123	137	303	19
	32%	22%	22%	27%	51%	49%
				B	ABC	ABC

Please indicate your level of agreement with the following statement regarding retirement: I feel concerned about my current cash flow.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	361	54	137	104	64	2
	18%	18%	24%	21%	11%	6%
		D	DE	DE		
Somewhat agree	575	114	189	140	125	7
	29%	38%	33%	28%	21%	18%
		CDE	DE	D		
Neither agree nor disagree	530	73	150	140	157	10
	27%	24%	26%	28%	27%	25%
Somewhat disagree	324	40	60	73	138	13
	16%	13%	11%	15%	23%	33%
					ABC	ABC
Strongly disagree	210	22	32	42	106	7
	10%	7%	6%	8%	18%	18%
					ABC	ABC
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	936	167	326	244	189	9
	47%	55%	57%	49%	32%	24%
		DE	CDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	534	62	93	115	244	20
	27%	20%	16%	23%	41%	51%
				B	ABC	ABC

Please indicate your level of agreement with the following statement regarding retirement: I feel anxious about my financial future.

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	404	73	147	119	62	2
	20%	24%	26%	24%	11%	5%
		DE	DE	DE		
Somewhat agree	589	94	217	141	128	10
	29%	31%	38%	28%	22%	25%
		D	CD	D		
Neither agree nor disagree	449	73	109	125	136	5
	22%	24%	19%	25%	23%	12%
				B		
Somewhat disagree	353	45	71	79	146	13
	18%	15%	12%	16%	25%	32%
					ABC	ABC
Strongly disagree	206	18	25	35	118	10
	10%	6%	4%	7%	20%	26%
					ABC	ABC
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	992	167	364	260	190	12
	50%	55%	64%	52%	32%	30%
		DE	ACDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	559	63	96	114	265	22
	28%	21%	17%	23%	45%	58%
				B	ABC	ABC

Please indicate your level of agreement with the following statement regarding retirement: I am concerned I will never be able to pay off my debt

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	240	31	100	66	42	-
	12%	10%	18%	13%	7%	-
		E	ACDE	DE		
Somewhat agree	351	65	128	95	58	5
	18%	21%	22%	19%	10%	13%
		D	D	D		
Neither agree nor disagree	413	90	125	105	87	5
	21%	30%	22%	21%	15%	14%
		BCDE	D	D		
Somewhat disagree	426	67	122	120	111	6
	21%	22%	21%	24%	19%	17%
				D		
Strongly disagree	571	50	93	114	293	22
	29%	16%	16%	23%	50%	56%
				B	ABC	ABC
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	591	96	228	161	100	5
	30%	32%	40%	32%	17%	13%
		DE	ACDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	997	117	215	233	404	28
	50%	39%	38%	47%	68%	73%
				AB	ABC	ABC

Which of the following are you currently investing in?

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Cash (inside or outside an investment account)	228	20	56	48	97	7
	11%	7%	10%	10%	16%	17%
					ABC	A
Money market funds	111	10	17	39	42	3
	6%	3%	3%	8%	7%	7%
				AB	B	
GICs or term deposits	409	27	66	126	180	12
	20%	9%	12%	25%	30%	31%
				AB	ABC	AB
Canada Savings Bonds	104	19	28	31	24	3
	5%	6%	5%	6%	4%	7%
Mutual funds	485	23	110	161	178	13
	24%	8%	19%	32%	30%	34%
			A	AB	AB	AB
Bonds	126	16	45	24	38	3
	6%	5%	8%	5%	6%	7%
Stocks	406	59	125	99	114	8
	20%	20%	22%	20%	19%	21%

Exchange traded funds (ETFs)	247	32	93	57	64	2
	12%	11%	16%	11%	11%	5%
			ACDE			
Income trusts	48	8	16	10	13	-
	2%	3%	3%	2%	2%	-
Managed account or pooled funds	85	18	25	17	24	1
	4%	6%	4%	3%	4%	2%
Pension plan	332	18	90	113	103	8
	17%	6%	16%	23%	17%	20%
			A	ABD	A	A
Cryptocurrency (e.g. Bitcoin)	104	28	59	11	7	-
	5%	9%	10%	2%	1%	-
		CD	CDE			
Other	67	7	9	12	35	4
	3%	2%	2%	2%	6%	10%
					ABC	ABC
Not sure	36	3	13	10	11	-
	2%	1%	2%	2%	2%	-
My advisor handles them for me	159	16	24	37	75	7
	8%	5%	4%	7%	13%	18%
				B	ABC	ABC
None, I do not have any investments	730	155	242	173	152	8
	37%	51%	43%	35%	26%	21%
		BCDE	CDE	D		
Sigma	3678	460	1016	968	1156	78
	184%	152%	179%	194%	196%	202%

Summary						
Cash/Savings Accounts	311	37	77	74	114	9
	16%	12%	14%	15%	19%	24%
					ABC	A
Investments	955	117	259	252	307	20
	48%	39%	46%	50%	52%	53%
				A	AB	
No Investments	368	41	88	82	145	12
	18%	13%	16%	16%	25%	31%
					ABC	ABC
Pension Plan / DK/ Advisor Handles Investments	527	38	126	159	189	15
	26%	12%	22%	32%	32%	38%
			A	AB	AB	AB
Scenario 1: Excluding Pension Plan from both Nets						
Investments Excl. Pension Plan	693	101	187	160	231	14
	35%	33%	33%	32%	39%	36%
					BC	
No investments Excl. Pension Plan	279	31	58	62	117	11
	14%	10%	10%	12%	20%	28%
					ABC	ABC
Scenario 2: Including Pension Plan in Investments						
Investments Incl. Pension Plan	1008	112	267	272	334	22
	50%	37%	47%	55%	57%	56%
			A	AB	AB	A
No investments Incl. Pension Plan	368	41	88	82	145	12
	18%	13%	16%	16%	25%	31%
					ABC	ABC

What are your most important goals when investing now or in the future (Ranked 1-3)?

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Retire comfortably	1025	95	294	293	320	22
	51%	31%	52%	59%	54%	57%
			A	AB	A	A
Retire early	363	44	120	112	83	4
	18%	15%	21%	22%	14%	10%
			AD	AD		
Buying and selling stocks	153	37	55	33	27	2
	8%	12%	10%	7%	4%	5%
		CD	D			
Explore a new way to make money	299	79	104	62	49	5
	15%	26%	18%	12%	8%	14%
		BCD	CD	D		
Achieve financial independence	799	146	233	182	220	17
	40%	48%	41%	36%	37%	45%
		CD				
Build a safety net	822	125	239	217	228	13
	41%	41%	42%	43%	39%	34%
Provide family protection/safety	555	111	179	136	122	8
	28%	37%	31%	27%	21%	20%
		CDE	D	D		
Build wealth	760	161	233	179	179	7
	38%	53%	41%	36%	30%	19%
		BCDE	DE	DE		
N/A - I am currently not investing	340	26	68	79	157	11
	17%	8%	12%	16%	27%	28%
				A	ABC	ABC

Indicate the extent that you agree or disagree that this applies to you: I fear making a poor investment decision that will have lasting effects

	TOTAL	AGE COHORTS				
		Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	322	57	111	84	67	4
	16%	19%	19%	17%	11%	10%
		D	D	D		
Somewhat agree	642	103	206	164	161	8
	32%	34%	36%	33%	27%	20%
			DE	D		
Neither agree nor disagree	663	99	179	164	205	16
	33%	33%	31%	33%	35%	40%
Somewhat disagree	245	34	44	62	97	8
	12%	11%	8%	12%	16%	20%
				B	B	B
Strongly disagree	128	10	29	25	60	4
	6%	3%	5%	5%	10%	10%
					ABC	A
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	964	160	317	248	228	12
	48%	53%	56%	50%	39%	30%
		DE	CDE	DE		
Low 2 Box (Somewhat/ Strongly disagree)	373	44	73	87	158	11
	19%	14%	13%	17%	27%	30%
				B	ABC	AB

Indicate the extent that you agree or disagree that this applies to you: The market volatility worries me about the performance of market-tied investments doing well

		AGE COHORTS				
	TOTAL	Gen Z	Millennials	Gen X	Boomers	Silent
		A	B	C	D	E
Base: All Respondents (unwtd)	2000	211	563	541	643	42
Base: All Respondents (wtd)	2000	302	569	499	591	39
Strongly agree	282	55	90	80	54	3
	14%	18%	16%	16%	9%	9%
		D	D	D		
Somewhat agree	716	105	196	175	225	15
	36%	35%	34%	35%	38%	39%
Neither agree nor disagree	736	102	225	186	207	14
	37%	34%	40%	37%	35%	37%
Somewhat disagree	179	35	35	39	65	5
	9%	12%	6%	8%	11%	13%
		B			B	
Strongly disagree	86	5	22	19	40	1
	4%	2%	4%	4%	7%	3%
					ABC	
Sigma	2000	302	569	499	591	39
	100%	100%	100%	100%	100%	100%
<b>Summary</b>						
Top 2 Box (Strongly/ Somewhat agree)	998	160	286	255	279	18
	50%	53%	50%	51%	47%	47%
Low 2 Box (Somewhat/ Strongly disagree)	266	40	57	58	105	6
	13%	13%	10%	12%	18%	16%
					BC	