

## RBC RRSP POLL 2002

## detailed tables

*What is the total amount, in dollars, that you are planning to contribute to your RRSP for the 2002 taxation year, including what you have already contributed?*

	Total
Base: Plan to contribute for 2002 RRSP	519
Weighted	514
Less than \$1,000	47 9%
\$1,000 - \$1,999	53 10%
\$2,000 - \$2,999	61 12%
\$3,000 - \$3,999	42 8%
\$4,000 - \$5,999	54 11%
\$6,000 - \$9,999	33 6%
\$10,000 - \$13,499	18 4%
\$13,500	18 3%
More than \$13,500	22 4%
(DK/NS)	165 32%
Mean	5083

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*Which of the following types of investments do you currently have in your RRSP?*

	Total
Base: Have RRSP/ Contribute /plan to contribute in 2002 (Exclude First Time cont)	660
Weighted	667
Mutual funds	343
	51%
GICs/term deposits	181
	27%
Pension Plan	158
	24%
Stocks	158
	24%
Money market funds	129
	19%
Savings accounts	107
	16%
Bonds	104
	16%
Cash	99
	15%
Canada Savings Bonds	81
	12%
Even split/All equal	10
	2%
Other	1
	0
None	3
	0
(DK/NS)	64
	10%

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*And of all the different types of RRSP investments that you personally have, which one type makes up the greatest portion of your RRSP?*

	Total
Base: Have RRSP/ Contribute /plan to contribute in 2002 (Exclude First Time cont)	660
Weighted	667
Mutual funds	243
	36%
GICs/term deposits	73
	11%
Stocks	60
	9%
Pension Plan	55
	8%
Money market funds	36
	5%
Canada Savings Bonds	21
	3%
Bonds	21
	3%
Cash	20
	3%
Savings accounts	20
	3%
Other	4
	1%
Even split/All equal	23
	3%
None	3
	0
(DK/NS)	89
	13%

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*And which types of mutual funds do you currently hold in your RRSP?*

	Total
Base: Currently have Mutual funds/ Equal split investments	349
Weighted	354
Canadian equity/stock fund	54
	15%
Balanced funds	35
	10%
100% RRSP eligible fund	25
	7%
Diversified funds	23
	6%
U.S.equity/stock fund	21
	6%
A portfolio or asset allocation fund/product	19
	5%
Canadian balanced fund	18
	5%
Foreign content	16
	4%
International equity/stock fund	16
	4%
Money market fund	14
	4%
International bond fund	11
	3%
Growth Fund	10
	3%
Mortgage or a bond fund	8
	2%
Income funds	7
	2%
Dividend fund	5
	2%
Global balanced fund	5
	1%
Science and technology/High technology funds	3
	1%
Variety/ mixture (unspecified)	8
	2%
Other	18
	5%
None	1
	0
(DK/NS)	146
	41%

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*To the best of your knowledge, what is the rate of return on your total RRSPs in 2002?*

	Total
Base: Have RRSP/ Contribute /plan to contribute in 2002 (Exclude First Time cont)	660
Weighted	667
Loss of more than 20%	29
	4%
Loss of 10% - 20%	84
	13%
Loss of 5% - 10%	120
	18%
Loss of less than 5%	90
	13%
No change	65
	10%
Gain of less than 5%	71
	11%
Gain of 5% - 10%	47
	7%
Gain of 10% - 20%	19
	3%
Gain of 20% or more	5
	1%
(DK/NS)	139
	21%
Mean	-3.91

*For statistical purposes only, what is the current market value of your total personal RRSPs?*

	Total
Base: Have RRSP/ Contribute /plan to contribute in 2002 (Exclude First Time cont)	660
Weighted	667
Under \$10,000	99
	15%
\$10,000 - \$24,999	95
	14%
\$25,000 - \$49,999	85
	13%
\$50,000 - \$99,999	71
	11%
\$100,000 to \$149,999	38
	6%
\$150,000 to \$249,999	19
	3%
\$250,000 or more	23
	3%
(DK/NS)	238
	36%
Mean	58110

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*In the past twelve months, have you reviewed the types of investments that you have in your RRSP portfolio?*

	Total
Base: Have RRSP/ Contribute /plan to contribute in 2002 (Exclude first Time cont)	660
Weighted	667
Yes	389
	58%
No	253
	38%
(DK/NS)	26
	4%

*Based upon this review of your RRSP portfolio what changes, if any, did you make to the investments that you hold in your RRSP?*

	Total
Base: Have Reviewed type of investments in portfolio	380
Weighted	389
Did not make any changes	229
	59%
Moved money from one type of investment to another	57
	15%
Diversified	20
	5%
Bought foreign funds/increased foreign content	18
	5%
Cashed in or sold an investment	13
	3%
Contributed more/increased payments	11
	3%
Moved money around (unspecified as to type of investment)	7
	2%
Other	26
	7%
(DK/NS)	24
	6%

## detailed tables

*How would you classify the level of your investment knowledge. Would you say you have limited knowledge, average knowledge, sophisticated knowledge or no knowledge?*

	Total
Base: All respondents	1200
Weighted	1200
Limited	430
	36%
Average	531
	44%
Sophisticated	94
	8%
None	127
	11%
(DK/NS)	19
	2%

*And which of the following best describes how you prefer to manage your financial affairs?*

	Total
Base: All respondents	1200
Weighted	1200
You prefer to manage your financial affairs completely on your own.	356
	30%
You get some information and advice from a financial advisor, but you make your own decisions.	552
	46%
You sometimes rely on a financial advisor to recommend opportunities and make decisions on your behalf	160
	13%
You prefer to rely entirely on your financial advisor	108
	9%
(DK/NS)	23
	2%