

RBC RRSP Survey 2005

To the best of your knowledge, approximately what percentage of your total RRSP portfolio is in foreign content?

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
0-5	32%	29%	29%	38%	34%	36%	34%	27%	38%	29%
6 to 15	14%	12%	16%	13%	15%	17%	14%	15%	12%	13%
16 to 25	14%	12%	17%	12%	19%	12%	14%	16%	9%	16%
26 to 50	11%	14%	12%	8%	12%	8%	7%	14%	8%	7%
51+	1%	1%	2%	0	3%	-	3%	2%	1%	-
Mean (Including 0)	13.8	15.2	15.5	10.4	14.8	10.6	13.1	16.4	10.0	12.2
Mean (Excluding 0)	21.7	23.4	22.3	19.6	24.0	15.6	22.9	23.3	19.6	18.3

To the best of your knowledge, approximately what percentage of your total RRSP portfolio is in foreign content?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H/I - J/K - L/M - N/O - P/Q

* small base

	Total	INCOME				GENDER		EDUCATION			RETIRED		FINANCIALLY		DEBTS		KNOWLEDGE	
		<\$50k	\$50k - <\$100 k	\$100k - <\$150 k	\$150k +	Male	Femal e	HS or less	Post secon dary	Univer sity	Yes	No	Ahead	Behin d	Yes	No	Sophi sticate d/goo d	Not good/li mited
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Summary																		
0-5	32%	36% D	31% D	30%	18%	30%	34%	37% I	34% I	26%	41% K	30%	27%	40% L	32%	32%	32%	32%
6 to 15	14%	12%	16%	17%	18%	16%	13%	13%	12%	17%	14%	15%	18%	14%	14%	15%	16% Q	11%
16 to 25	14%	7%	15% A	24% AB	21% A	21% F	9%	9%	16% G	17% G	11%	15%	17%	15%	15%	13%	17% Q	10%
26 to 50	11%	10%	11%	13%	12%	12%	10%	9%	11%	12%	4%	13% J	13% M	6%	12%	9%	12%	8%
51+	1%	1%	1%	1%	6% ABC	1%	2%	1%	1%	2%	-	2%	2%	3%	2% O	0	1%	2%
Mean (Including 0)	13.8	11.5	13.2	14.5	21.3 ABC	14.7	12.9	11.5	13.5	15.4 G	7.7	15.2 J	15.5	12.3	14.8 O	11.9	14.1	13.1
Mean (Excluding 0)	21.7	22.2	19.6	19.8	27.3 BC	21.4	21.9	22.0	21.6	21.4	15.8	22.7 J	21.5	20.3	22.2	20.4	21.0	23.3

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Do you plan to increase the foreign content in your RRSP in the next 12 months?

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
Yes	12%	12%	15%	6%	10%	15%	14%	12%	10%	11%
No	79%	79%	77%	83%	84%	76%	72%	78%	83%	79%
(DK/NS)	9%	9%	8%	10%	6%	9%	14%	10%	7%	11%

Do you plan to increase the foreign content in your RRSP in the next 12 months?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H/I - J/K - L/M - N/O - P/Q

* small base

	Total	INCOME				GENDER		EDUCATION			RETIRED		FINANCIALLY		DEBTS		KNOWLEDGE	
		<\$50k	\$50k - <\$100 k	\$100k - <\$150 k	\$150k +	Male	Femal e	HS or less	Post secon dary	Univer sity	Yes	No	Ahead	Behin d	Yes	No	Sophi sticate d/goo d	Not good/li mited
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Yes	12%	8%	11%	19% AB	15%	15% F	9%	9%	9%	16% GH	5%	13% J	15%	15%	13%	10%	14% Q	8%
No	79%	86% CD	81% CD	72%	70%	78%	80%	83% I	82% I	74%	87% K	77%	75%	77%	78%	82%	78%	81%
(DK/NS)	9%	6%	8%	9%	15% A	7%	11%	8%	9%	10%	8%	9%	10%	8%	10%	8%	8%	12%

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Why do you say that? (Plan to increase foreign content in RRSP in the next 12 months)

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
Better returns	31%	17%	38%	25%	45%	50%	63%	32%	6%	-
Diversify	18%	22%	18%	13%	-	17%	13%	22%	22%	17%
Foreign economy is doing better then the Canadian economy	7%	11%	7%	6%	9%	8%	13%	7%	6%	-
Money to made in foreign markets	5%	6%	3%	12%	18%	-	-	5%	-	17%
Market conditions	3%	-	3%	6%	-	8%	-	2%	6%	-
World economy is on an upswing	3%	11%	-	6%	-	8%	-	-	11%	-
Other	15%	17%	15%	13%	-	-	-	17%	33%	17%
Depending on advisor/ other people	11%	11%	10%	13%	18%	8%	-	7%	17%	33%
None	2%	6%	2%	-	9%	-	-	2%	-	-
Dk/ns	7%	6%	8%	6%	-	-	13%	10%	6%	17%

RBC RRSP Survey 2005

Why do you say that? (Plan not to increase foreign content in RRSP in the next 12 months)

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
Like it the way it is	18%	24%	16%	18%	17%	14%	10%	19%	18%	25%
Not enough knowledge	11%	20%	11%	8%	12%	12%	10%	9%	17%	7%
Patriotic/Good for Canada/Invest locally	11%	11%	12%	10%	15%	8%	12%	11%	11%	9%
Take advice from financial advisor	9%	5%	10%	10%	8%	7%	5%	11%	9%	7%
Haven't thought about it/ don't need it (incl. not interested, already have investments)	8%	9%	8%	6%	7%	8%	5%	5%	13%	5%
At the maximum	6%	5%	8%	5%	8%	-	5%	10%	2%	11%
Too risky	4%	2%	4%	7%	3%	8%	2%	2%	8%	5%
Not enough money	4%	4%	3%	7%	1%	3%	7%	3%	8%	5%
Prefer/ like to invest in Canada	4%	4%	4%	4%	5%	3%	7%	4%	3%	5%
Can't contribute to RRSP	4%	2%	2%	9%	3%	10%	5%	4%	1%	5%
Need advice	3%	3%	3%	1%	3%	-	2%	3%	3%	2%
Canadian market is doing better	2%	2%	4%	0	1%	3%	5%	2%	3%	-
Too volatile	2%	2%	2%	3%	3%	2%	-	2%	1%	7%
Bad experiences in past	2%	-	1%	3%	-	5%	2%	2%	1%	-
Hard to find information	1%	1%	0	1%	-	2%	-	1%	-	-
Other	6%	5%	5%	9%	7%	8%	7%	6%	7%	2%
None	1%	1%	1%	1%	1%	2%	-	-	1%	2%
Dk/ns	7%	6%	8%	5%	8%	7%	17%	7%	3%	7%

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Agreement with the following ... There are so many RRSP products out in the marketplace, I'm confused as to what the best choices are

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
Strongly agree	24%	26%	23%	22%	22%	24%	25%	24%	21%	28%
Somewhat agree	40%	40%	42%	38%	36%	40%	46%	35%	47%	42%
Neither agree/disagree	2%	0	1%	4%	2%	2%	1%	1%	1%	3%
Somewhat disagree	21%	24%	21%	20%	21%	23%	20%	23%	21%	16%
Strongly disagree	12%	10%	12%	14%	16%	10%	7%	15%	9%	9%
(DK/NS)	1%	0	1%	4%	2%	1%	1%	2%	1%	2%
Top2Box	63%	65%	65%	60%	58%	64%	71%	59%	69%	70%
Low2Box	33%	34%	33%	33%	37%	33%	27%	38%	30%	25%

Agreement with the following ... Current financial market realities are making me feel uncertain and worried

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
Strongly agree	14%	13%	15%	14%	14%	15%	11%	13%	17%	15%
Somewhat agree	38%	43%	37%	37%	36%	34%	32%	38%	43%	43%
Neither agree/disagree	2%	1%	1%	4%	3%	2%	5%	2%	1%	1%
Somewhat disagree	31%	32%	33%	27%	35%	35%	40%	29%	29%	24%
Strongly disagree	12%	9%	12%	16%	11%	12%	11%	15%	9%	15%
(DK/NS)	2%	2%	2%	3%	1%	2%	2%	3%	1%	3%
Top2Box	53%	56%	52%	51%	49%	49%	42%	51%	60%	57%
Low2Box	43%	41%	45%	43%	46%	47%	51% H	44%	38%	39%

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Agreement with the following ... I am confident that I know which financial products are the right ones to choose ...

	Total	AGE			REGION					
		18-34	35-54	55+	BC	Albert a	Man/ Sask	Ontari o	Queb ec	Atlanti c
Strongly agree	14%	11%	14%	18%	16%	15%	14%	15%	14%	9%
Somewhat agree	53%	53%	56%	48%	46%	49%	62%	53%	55%	55%
Neither agree/disagree	1%	0	1%	2%	1%	3%	4%	1%	1%	2%
Somewhat disagree	21%	28%	19%	17%	23%	22%	11%	22%	22%	18%
Strongly disagree	9%	8%	9%	11%	11%	11%	9%	8%	8%	14%
(DK/NS)	1%	0	1%	3%	2%	-	-	1%	1%	2%
Top2Box	67%	64%	70%	66%	62%	64%	76%	68%	69%	65%
Low2Box	30%	36% BC	28%	28%	34% F	33% F	20%	30%	29%	31%