



# Canadian Online Omni August 16 - 19, 2010

## CSA Investor Education Banner 3

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1. Do you think that you will have enough money to meet your retirement needs?

PROVINCE													Q3	
													INVESTMENTS	
	Total	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundla nd and Labrador	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchew an	Have	Have (OUTSIDE RRSP, RRIF, pension plan or TFSA ONLY)	Do not have
	(n=2318)	(A) (n=145)	(B) (n=250)	(C) (n=165)	(D) (n=193)	(E) (n=26)	(F) (n=150)	(G) (n=847)	(H) (n=12)	(I) (n=482)	(J) (n=48)	(T) (n=1531)	(U) (n=77)	(V) (n=787)
Base: All respondents	1170 50%	115 49%	140 46%	70 62%	35 42%	4 31%	32 45%	459 52%	3 53%	293 52%	19 51%	892 62%	38 53%	278 31%
Yes (NET)				ABDFGI				D				V		
Yes, definitely	233 10%	15 6%	31 10%	13 12%	7 9%	1 5%	6 8%	95 11%	0 7%	59 10%	7 17%	196 14%	13 18%	37 4%
										A	V			
Yes, probably	937 40%	100 42%	109 36%	56 50%	28 34%	3 26%	27 38%	365 41%	3 47%	234 41%	13 33%	695 49%	25 35%	241 27%
				BD								V		
No (NET)	1148 50%	121 51%	166 54%	43 38%	48 58%	9 69%	39 55%	428 48%	3 47%	273 48%	19 49%	536 38%	34 47%	612 69%
		C	C		CG		C	C		C				T
No, probably not	778 34%	78 33%	102 33%	30 27%	32 39%	7 55%	30 42%	282 32%	3 44%	199 35%	16 43%	421 29%	26 36%	358 40%
					C		CG							T
No, definitely not	370 16%	43 18%	65 21%	13 11%	16 19%	2 15%	9 13%	146 16%	0 3%	74 13%	2 6%	115 8%	8 12%	254 29%
			CIJ											T
Summary														
Top2Box (Yes)	1170 50%	115 49%	140 46%	70 62%	35 42%	4 31%	32 45%	459 52%	3 53%	293 52%	19 51%	892 62%	38 53%	278 31%
				ABDFGI				D				V		
Low2Box (No)	1148 50%	121 51%	166 54%	43 38%	48 58%	9 69%	39 55%	428 48%	3 47%	273 48%	19 49%	536 38%	34 47%	612 69%
		C	C		CG		C	C		C				T

3. Do you currently have any investments set aside for the future? This could be either in or outside of an RRSP (Registered Retirement Savings Plan), RRIF (Registered Retirement Income Fund) or TFSA (Tax-Free Savings Account).

PROVINCE													Q3 INVESTMENTS	
Total	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland and Labrador	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Have	Have (OUTSIDE RRSP, RRIF, pension plan or TFSA ONLY)	Do not have	
Base: All respondents (n=2318)	(A) (n=145)	(B) (n=250)	(C) (n=165)	(D) (n=193)	(E) (n=26)	(F) (n=150)	(G) (n=847)	(H) (n=12)	(I) (n=482)	(J) (n=48)	(T) (n=1531)	(U) (n=77)	(V) (n=787)	
Have investments (NET)	1428	164	182	90	43	5	38	582	5	294	24	1428	73	0
	62%	69% DFI	60%	80% BDFGIJ	52%	43%	54%	66% DFI	76%	52%	62%	100% V	100%	-
Investments in an RRSP, RRIF or pension plan	1280	140	166	83	36	5	35	527	5	261	21	1280	0	0
	55%	59% DI	54%	74% ABDFGIJ	44%	41%	50%	59% DI	76%	46%	55%	90% V	-	-
Investments outside an RRSP, RRIF, pension plan or TFSA	486	61	56	32	12	0	11	216	0	87	11	486	73	0
	21%	26% DI	18%	28% BDFI	14%	3%	15%	24% DFI	-	15%	29% DI	34% V	100%	-
Investments in a TFSA	477	50	54	34	11	0	12	199	2	106	8	477	0	0
	21%	21%	18%	30% BDFI	14%	-	17%	22% D	27%	19%	22%	33% V	-	-
Currently do not have any investments set aside for the future	890	72	124	22	40	7	33	306	1	271	14	0	0	890
	38%	31%	40% C	20%	48% ACG	57%	46% ACG	34% C	24%	48% ACG	38% C	-	-	100% T

5. If a friend, family member, co-worker or member of a group you are associated with recommended an investment to you that offered high returns, which of the following best describes what you would do?

PROVINCE													Q3 INVESTMENTS	
	Total	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundla nd and Labrador	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchew an	Have	Have (OUTSIDE RRSP, RRIF, pension plan or TFSA ONLY)	Do not have
	(n=2318)	(A) (n=145)	(B) (n=250)	(C) (n=165)	(D) (n=193)	(E) (n=26)	(F) (n=150)	(G) (n=847)	(H) (n=12)	(I) (n=482)	(J) (n=48)	(T) (n=1531)	(U) (n=77)	(V) (n=787)
Base: All respondents														
I would invest before the opportunity disappeared	43 2%	3 1%	2 1%	5 4%	2 2%	0 -	1 2%	16 2%	0 -	13 2%	1 2%	25 2%	1 1%	17 2%
				B										
I would do more research on the investment	1008 44%	132 56% CDGI	152 50% DI	47 41%	31 38%	7 59%	34 48% I	380 43% I	3 50%	199 35%	23 60% DGI	632 44%	31 42%	376 42%
I would ask my financial advisor about it	655 28%	55 23%	79 26%	40 36% AI	23 28%	2 19%	22 31%	274 31%	0 6%	149 26%	10 25%	476 33% V	18 25%	179 20%
I would not invest in anything that I heard about this way	612 26%	46 20%	73 24%	21 19%	26 31% ACFJ	3 22%	14 20%	217 24%	3 44%	205 36% ABCFGJ	5 13%	294 21%	23 31%	318 36% T

6. Thinking about your last investment opportunity, did you personally do research or a background check on the company or the individual(s) offering you the investment?

Q3												INVESTMENTS		
PROVINCE												Have (OUTSIDE RRSP, RRIF, pension plan or TFSA ONLY)		
Total	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland and Labrador	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Have	Have (OUTSIDE RRSP, RRIF, pension plan or TFSA ONLY)	Do not have	
(n=1531)	(A) (n=108)	(B) (n=165)	(C) (n=139)	(D) (n=108)	(E) (n=13)	(F) (n=94)	(G) (n=584)	(H) (n=8)	(I) (n=282)	(J) (n=30)	(T) (n=1531)	(U) (n=77)	(V) (n=)	
Base: Currently have investments	440	41	57	19	12	2	12	182	2	106	7	440	23	0
Yes	31%	25%	31%	21%	27%	46%	31%	31%	36%	36%	30%	31%	31%	-
No, my financial advisor did	567	51	85	45	15	1	16	247	0	97	10	567	26	0
	40%	31%	47%	50%	34%	20%	43%	42%	8%	33%	42%	40%	35%	-
		AI	ADI				I							
Not sure, I assume my financial advisor did	123	20	17	7	5	1	4	49	0	19	1	123	2	0
	9%	12%	9%	8%	12%	19%	9%	8%	-	7%	4%	9%	3%	-
No, my friend or the person who recommended the investment did	62	20	4	6	2	0	1	15	1	13	0	62	5	0
	4%	12%	2%	6%	5%	8%	2%	3%	28%	4%	-	4%	7%	-
		BFGI	G											
No, I would have but I don't know how	40	8	4	0	1	0	1	16	0	8	1	40	6	0
	3%	5%	2%	-	3%	-	3%	3%	9%	3%	5%	3%	8%	-
				C	C		C							
No	196	24	16	13	8	0	4	73	1	52	4	196	11	0
	14%	15%	9%	15%	18%	8%	12%	13%	19%	18%	18%	14%	16%	-
				B	B					B				