

## QB1Anew. Do you have a formal written financial plan?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: All Respondents	894	513	356	692	608	84*	44*	117	119	96*	360	131	53*	467	427
Yes	359 40%	217 42%	134 38%	279 40%	243 40%	36 43%	12 27%	48 41%	42 35%	42 44%	150 42%	48 37%	24 45%	188 40%	171 40%
No	514 58%	289 56%	208 58%	392 57%	348 57%	44 52%	31 71%	66 56%	74 62%	50 52%	201 56%	81 62%	29 55%	271 58%	243 57%
Don't know	21 2%	7 1%	14 4%	21 3%	17 3%	4 5%	1 2%	3 3%	3 3%	4 4%	9 3%	2 2%	0 -	8 2%	13 3%

## QB1Cnew. When did you first develop your formal written financial plan?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: Have a financial plan	359	217	134	279	243	36*	12**	48*	42*	42*	150	48*	24**	188	171
When I had very few assets (for example, before or just when I had a house, a family, etc.)	51 14%	33 15%	18 13%	36 13%	32 13%	4 11%	0 -	14 29% IJK	8 19%	5 12%	18 12%	5 10%	1 4%	26 14%	25 15%
When I was starting to accumulate some savings or investments	184 51%	115 53%	66 49%	144 52%	125 51%	19 53%	8 67%	21 44%	24 57%	25 60%	71 47%	27 56%	14 58%	92 49%	92 54%
When I had a significant amount of savings or investments	124 35%	69 32%	50 37%	99 36%	86 35%	13 36%	4 33%	13 27%	10 24%	12 29%	61 41% H	16 33%	9 38%	70 37%	54 32%

## QB2d. At what age did you begin saving for retirement?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: All Respondents	894	513	356	692	608	84*	44*	117	119	96*	360	131	53*	467	427
<25	151 17%	114 22% BCDEF	33 9%	85 12% B	79 13% B	6 7%	2 5%	20 17%	20 17%	15 16%	61 17%	22 17%	9 17%	90 19% N	61 14%
25-34	365 41%	252 49% BCDEF	102 29% F	277 40% BEF	260 43% BCEF	17 20%	5 11%	40 34%	47 40%	44 46%	135 38%	62 47% G	28 53% GJ	187 40%	178 42%
35-54	353 40%	139 27%	205 58% ACD	309 45% AD	254 42% A	55 66% ACD	34 77% ABCD	52 44% L	51 43%	34 35%	153 43%	44 34%	15 28%	178 38%	175 41%
55+	16 2%	1 0%	14 4% ACD	15 2% AD	9 2% A	6 7% ACD	2 5% A	4 3% H	0 - -	2 2%	6 2%	3 2%	0 - -	8 2%	8 2%
Haven't started saving yet	9 1%	7 1%	2 1%	6 1%	6 1%	0 -	1 2%	1 1%	1 1%	1 1%	5 1%	0 -	1 2%	4 1%	5 1%
Summary															
Mean	32.6	30	36.4 ACD	33.8 AD	33.1 A	39.1 ABCD	41.2 ABCD	33.4 L	31.7	32.5	33.3 L	32.1	30.3	32.1	33.1
Std. Dev.	9.1	7.6	9.5	9.1	8.7	10.1	8.5	9.7	7.9	9.3	9.3	8.9	7.3	9.1	9
Std. Err.	0.3	0.3	0.5	0.3	0.4	1.1	1.3	0.9	0.7	1	0.5	0.8	1	0.4	0.4
Median	30	30	37	32	30	40	44	32	30	30	30	30	30	30	30

QC1. RRSP?

Do you currently have any Registered Retirement Savings Plans or RRSPs?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

		Age						Region						Gender	
	Total	50-59	60-69	55+	55-64	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
	A	B	C	D	E	F		G	H	I	J	K	L	M	N
Base: All Respondents	894	513	356	692	608	84*	44*	117	119	96*	360	131	53*	467	427
Yes	862 96%	498 97%	340 96%	669 97%	589 97%	80 95%	41 93%	114 97%	116 98%	93 97%	343 95%	128 98%	50 94%	447 96%	415 97%
No	32 4%	15 3%	16 5%	23 3%	19 3%	4 5%	3 7%	3 3%	3 3%	3 3%	17 5%	3 2%	3 6%	20 4%	12 3%

QC3. Maximum allowable contribution

And for the 2010 tax year, will you contribute the maximum allowable contribution to your RRSP that Revenue Canada says you, personally, can make?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

		Age						Region						Gender	
	Total	50-59	60-69	55+	55-64	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have RRSP	862	498	340	669	589	80*	41*	114	116	93*	343	128	50*	447	415
Yes	435 51%	248 50%	167 49%	328 49%	284 48%	44 55%	19 46%	63 55%	57 49%	47 51%	162 47%	68 53%	23 46%	223 50%	212 51%
No	427 50%	250 50%	173 51%	341 51%	305 52%	36 45%	22 54%	51 45%	59 51%	46 50%	181 53%	60 47%	27 54%	224 50%	203 49%

## QC4a. Contribution status

Now, as you may know, the 2010 tax year runs from January 1, 2010 until December 31, 2010. However, you are able to contribute to your RRSP right up until March 1, 2011. Knowing this, which of the following have you done?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: Have RRSP	862	498	340	669	589	80*	41*	114	116	93*	343	128	50*	447	415
Already made your entire contribution for the 2010 tax year	119 14%	68 14%	45 13%	90 14%	78 13%	12 15%	8 20%	14 12%	12 10%	10 11%	50 15%	24 19%	5 10%	59 13%	60 15%
Contributed through a regular contribution plan, such as monthly or quarterly	264 31%	165 33% E	95 28%	205 31% E	189 32% BCE	16 20%	9 22%	38 33%	52 45% JK	30 32%	90 26%	34 27%	17 34%	125 28%	139 34%
Already made a contribution and plan to contribute more	161 19%	92 19%	65 19%	123 18%	109 19%	14 18%	6 15%	22 19%	32 28% J	17 18%	57 17%	22 17%	9 18%	82 18%	79 19%
Not made a contribution but plan to contribute	251 29%	137 28%	104 31%	192 29%	163 28%	29 36%	10 24%	31 27%	31 27%	29 31%	101 29%	40 31%	10 20%	136 30%	115 28%
Not made a contribution and do not plan to contribute	94 11%	53 11%	40 12%	78 12%	67 11%	11 14%	7 17%	12 11%	6 5%	7 8%	48 14% H	13 10%	8 16% H	48 11%	46 11%
Not made a contribution and are unsure if you will contribute	57 7%	33 7%	24 7%	46 7%	42 7%	4 5%	4 10%	7 6%	5 4%	9 10%	24 7%	8 6%	4 8%	31 7%	26 6%

## QC5a. Compare contribution to previous year

## Compared to your RRSP contribution for the 2009 tax year, is this amount:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

	Total	Age						Region						Gender	
		50-59	60-69	55+	55-64	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have RRSP and contributed/ plan to contribute	711	412	276	545	480	65*	30*	95*	105	77*	271	107	38*	368	343
More than for 2009	210 30%	120 29%	84 30%	167 31%	148 31%	19 29%	10 33%	27 28%	30 29%	16 21%	81 30%	35 33%	16 42% I	118 32%	92 27%
Less than for 2009	96 14%	51 12%	43 16%	76 14%	66 14%	10 15%	4 13%	18 19% L	14 13%	11 14%	36 13%	14 13%	2 5%	56 15%	40 12%
The same amount as for 2009	373 53%	224 54%	135 49%	276 51%	243 51%	33 51%	16 53%	48 51%	56 53%	46 60%	140 52%	53 50%	19 50%	184 50%	189 55%
You did not make a contribution in 2009	20 3%	12 3%	7 3%	15 3%	14 3%	1 2%	0 -	0 -	4 4%	1 1%	9 3%	5 5% G	0 -	8 2%	12 4%
Don't know/don't remember	12 2%	5 1%	7 3%	11 2%	9 2%	2 3%	0 -	2 2%	1 1%	3 4% K	5 2%	0 -	1 3%	2 1%	10 3% M

## QC5c. Contribution frequency

Which of the following best describes when you contribute or plan to contribute to your RRSP? Do you ...

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Age						Region						Gender	
		50-59	60-69	55+	55-64	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: have RRSP and contributed/ plan to contribute	704	411	270	539	475	64*	29**	94*	104	76*	268	106	38*	362	342
Make regular weekly or bi-weekly contributions	133 19%	87 21%	44 16%	102 19%	91 19%	11 17%	2 7%	16 17%	22 21%	9 12%	46 17%	27 26% I	12 32% IJ	69 19%	64 19%
Make regular monthly contributions	175 25%	112 27% E	58 22% E	133 25% E	128 27% BCE	5 8%	8 28%	24 26%	36 35% JK	25 33% K	61 23%	16 15%	8 21%	76 21%	99 29% M
Make a series of contributions whenever you have some money	56 8%	25 6%	28 10% A	50 9% A	44 9% A	6 9%	4 14%	8 9%	5 5%	5 7%	23 9%	8 8%	6 16% H	33 9%	23 7%
Make a one-time contribution	337 48%	186 45%	138 51% CD	252 47% D	211 44%	41 64% ABCD	15 52%	45 48%	41 39%	37 49%	138 52% HL	53 50%	12 32%	182 50%	155 45%
Don't know	3 0%	1 0%	2 1%	2 0%	1 0%	1 2%	0 -	1 1%	0 -	0 -	0 -	2 2% J	0 -	2 1%	1 0%
Summary															
Make regular weekly or bi-weekly/ monthly contributions	308 44%	199 48% BCE	102 38% E	235 44% BE	219 46% BCE	16 25%	10 35%	40 43%	58 56% JK	34 45%	107 40%	43 41%	20 53%	145 40%	163 48% M
Make a series of/ one-time contributions whenever you have some money	393 56%	211 51%	166 62% ACD	302 56% AD	255 54%	47 73% ABCD	19 66%	53 56%	46 44%	42 55%	161 60% H	61 58%	18 47%	215 59%	178 52%

## QC5d. Month of one-time contribution

## In which month did you or do you plan to make your contribution for the 2010 tax year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: Have RRSP and contributed/ plan to contribute and plan to make one time contribution	337	186	138	252	211	41*	15**	45*	41*	37*	138	53*	12**	182	155
January 2010	31 9%	18 10%	11 8%	22 9%	18 9%	4 10%	2 13%	4 9%	2 5%	3 8%	12 9%	7 13%	2 17%	19 10%	12 8%
February 2010	52 15%	27 15%	22 16%	38 15%	30 14%	8 20%	1 7%	7 16%	6 15%	5 14%	18 13%	13 25%	1 8%	32 18%	20 13%
March 2010	20 6%	12 7%	7 5%	13 5%	11 5%	2 5%	1 7%	2 4%	0 -	1 3%	10 7%	4 8%	2 17%	12 7%	8 5%
April 2010	9 3%	4 2%	5 4%	5 2%	4 2%	1 2%	1 7%	3 7%	1 2%	3 8% JK	2 1%	0 -	0 -	5 3%	4 3%
May 2010	14 4%	7 4%	7 5%	12 5%	10 5%	2 5%	2 13%	4 9%	2 5%	0 -	7 5%	1 2%	0 -	6 3%	8 5%
June 2010	5 2%	1 1%	4 3%	4 2%	3 1%	1 2%	0 -	1 2%	0 -	2 5% J	0 -	2 4% J	0 -	3 2%	2 1%
July 2010	4 1%	1 1%	3 2%	4 2%	3 1%	1 2%	0 -	0 -	1 2%	1 3%	1 1%	1 2%	0 -	1 1%	3 2%
August 2010	9 3%	5 3%	4 3%	6 2%	4 2%	2 5%	0 -	1 2%	2 5%	0 -	6 4%	0 -	0 -	2 1%	7 5%
September 2010	4 1%	2 1%	1 1%	3 1%	3 1%	0 -	0 -	0 -	0 -	1 3%	0 -	2 4% J	0 -	2 1%	2 1%
October 2010	8 2%	7 4%	1 1%	6 2% B	6 3% B	0 -	0 -	0 -	2 5%	1 3%	3 2%	1 2%	1 8%	5 3%	3 2%
November 2010	11 3%	7 4%	3 2%	8 3%	7 3%	1 2%	1 7%	1 2%	1 2%	1 3%	6 4%	1 2%	0 -	3 2%	8 5%
December 2010	17 5%	8 4%	9 7%	14 6%	14 7%	0 -	4 27%	3 7%	3 7%	1 3%	7 5%	2 4%	1 8%	12 7%	5 3%
January 2011	39 12%	21 11%	16 12% E	28 11% E	27 13%	1 2%	2 13%	3 7%	8 20%	4 11%	16 12%	5 9%	1 8%	21 12%	18 12%
February 2011	97 29%	58 31%	36 26%	74 29%	59 28%	15 37%	1 7%	12 27%	9 22%	13 35%	43 31%	14 26%	3 25%	48 26%	49 32%
March 2011	17 5%	8 4%	9 7%	15 6%	12 6%	3 7%	0 -	4 9% K	4 10% K	1 3%	7 5%	0 -	1 8%	11 6%	6 4%

## QC7. Types of investment

For the 2010 tax year, which of the following types of investments do you plan on including, or have already contributed to, in your RRSP?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Age						Region						Gender	
		50-59	60-69	55+	55-64	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have RRSP and contributed/ plan to contribute >0	704	411	270	539	475	64*	29**	94*	104	76*	268	106	38*	362	342
Mutual funds	430 61%	246 60%	168 62% E	324 60%	292 62%	32 50%	16 55%	54 57%	66 64%	45 59%	168 63%	59 56%	24 63%	229 63%	201 59%
GICs or term deposits	225 32%	124 30%	92 34%	183 34%	159 34%	24 38%	8 28%	28 30%	26 25%	25 33%	91 34%	34 32%	13 34%	106 29%	119 35%
Stocks	199 28%	111 27%	78 29%	155 29%	137 29%	18 28%	10 35%	32 34%	28 27%	19 25%	70 26%	33 31%	10 26%	113 31%	86 25%
Pension Plan	147 21%	87 21%	53 20%	108 20%	97 20%	11 17%	6 21%	19 20%	22 21%	20 26%	51 19%	23 22%	6 16%	83 23%	64 19%
Savings accounts	125 18%	74 18%	46 17%	92 17%	82 17%	10 16%	6 21%	19 20%	19 18%	13 17%	43 16%	19 18%	7 18%	59 16%	66 19%
Money market funds	120 17%	65 16%	50 19%	92 17%	77 16%	15 23%	5 17%	14 15%	21 20%	12 16%	45 17%	17 16%	7 18%	67 19%	53 16%
Bonds	99 14%	56 14%	34 13%	76 14%	67 14%	9 14%	4 14%	14 15%	14 14%	5 7%	35 13%	18 17% I	6 16%	56 16%	43 13%
Cash	83 12%	42 10%	37 14%	62 12%	53 11%	9 14%	7 24%	13 14%	10 10%	7 9%	37 14%	11 10%	1 3%	48 13%	35 10%
Income trusts	62 9%	30 7%	27 10%	45 8% D	35 7%	10 16% ACD	1 3%	13 14% J	13 13%	5 7%	19 7%	8 8%	2 5%	41 11% N	21 6%
Managed account or pooled funds	62 9%	29 7%	30 11%	53 10% A	47 10% A	6 9%	5 17%	7 7% K	16 15% K	5 7% K	27 10% K	1 1%	3 8% K	33 9%	29 9%
Exchange Traded Funds	58 8%	31 8%	24 9%	44 8%	37 8%	7 11%	1 3%	5 5%	5 5%	2 3%	21 8%	20 19% GHIJ	4 11%	33 9%	25 7%
Canada Savings Bonds	52 7%	34 8%	15 6%	33 6%	30 6%	3 5%	2 7%	7 7%	7 7%	4 5%	18 7%	10 9%	4 11%	27 8%	25 7%
Hedge Funds	10 1%	3 1%	6 2%	8 2% D	5 1%	3 5% ACD	0 -	3 3%	2 2%	1 1%	3 1%	0 -	0 -	5 1%	5 2%
Principal protected notes	7 1%	3 1%	4 2%	5 1%	5 1%	0 -	1 3%	1 1%	1 1%	0 -	3 1%	2 2%	0 -	5 1%	2 1%
Other (SPECIFY)	16 2%	11 3%	4 2%	10 2%	9 2%	1 2%	1 3%	2 2%	3 3%	1 1%	7 3%	3 3%	0 -	9 3%	7 2%
Don't know/My advisor handles these investments	70 10%	48 12%	22 8%	51 10%	46 10%	5 8%	2 7%	12 13%	8 8%	11 15%	27 10%	10 9%	2 5%	22 6%	48 14% M

## QF7new1. When thinking about retirement, what would be/ was your best outcome?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: All Respondents	894	513	356	692	608	84*	44*	117	119	96*	360	131	53*	467	427
I would be/ was able to live life the way I envisioned	256 29%	155 30%	96 27%	186 27%	167 28%	19 23%	13 30%	26 22%	36 30%	31 32%	110 31%	35 27%	14 26%	135 29%	121 28%
My good health	253 28%	139 27%	107 30%	208 30%	180 30%	28 33%	10 23%	34 29%	35 29%	26 27%	106 29%	33 25%	15 28%	133 29%	120 28%
I saved/ had saved enough money for a comfortable retirement	202 23%	114 22%	80 23%	156 23%	137 23%	19 23%	11 25%	29 25%	34 29% J	21 22%	71 20%	26 20%	16 30%	108 23%	94 22%
I have/ had realistic expectations about retirement	116 13%	60 12%	53 15%	92 13%	80 13%	12 14%	9 21%	18 15% H	8 7%	11 12%	47 13%	23 18% H	6 11%	62 13%	54 13%
Fulfilling/ I fulfilled my dreams	45 5%	33 6% BCD	10 3%	32 5% B	26 4%	6 7% B	1 2%	6 5%	4 3%	4 4%	18 5%	9 7%	2 4%	18 4%	27 6%
Planning prepared me for the unexpected	22 3%	12 2%	10 3%	18 3%	18 3%	0 -	0 -	4 3%	2 2%	3 3%	8 2%	5 4%	0 -	11 2%	11 3%

## QF9new1. What would you consider to be the best gift for your 65th birthday?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I/J/K/L - M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Age						Region						Gender	
		50-59 A	60-69 B	55+ C	55-64 D	65+ E	64 F	BC G	Alberta H	Man/ Sask I	Ontario J	Quebec K	Atlantic L	Male M	Female N
Base: All respondents aged 64 who answered the question	41*	-**	41*	41*	41*	-**	41*	4**	4**	5**	21**	3**	4**	18**	23**
Good health	22 54%	0 -	22 54%	22 54%	22 54%	0 -	22 54%	1 25%	2 50%	2 40%	11 52%	3 100%	3 75%	11 61%	11 48%
Financial security	7 17%	0 -	7 17%	7 17%	7 17%	0 -	7 17%	0 -	0 -	0 -	6 29%	0 -	1 25%	3 17%	4 17%
A big trip	6 15%	0 -	6 15%	6 15%	6 15%	0 -	6 15%	2 50%	1 25%	0 -	3 14%	0 -	0 -	4 22%	2 9%
Time to spend with family	5 12%	0 -	5 12%	5 12%	5 12%	0 -	5 12%	1 25%	1 25%	2 40%	1 5%	0 -	0 -	0 -	5 22%
Retirement	1 2%	0 -	1 2%	1 2%	1 2%	0 -	1 2%	0 -	0 -	1 20%	0 -	0 -	0 -	0 -	1 4%