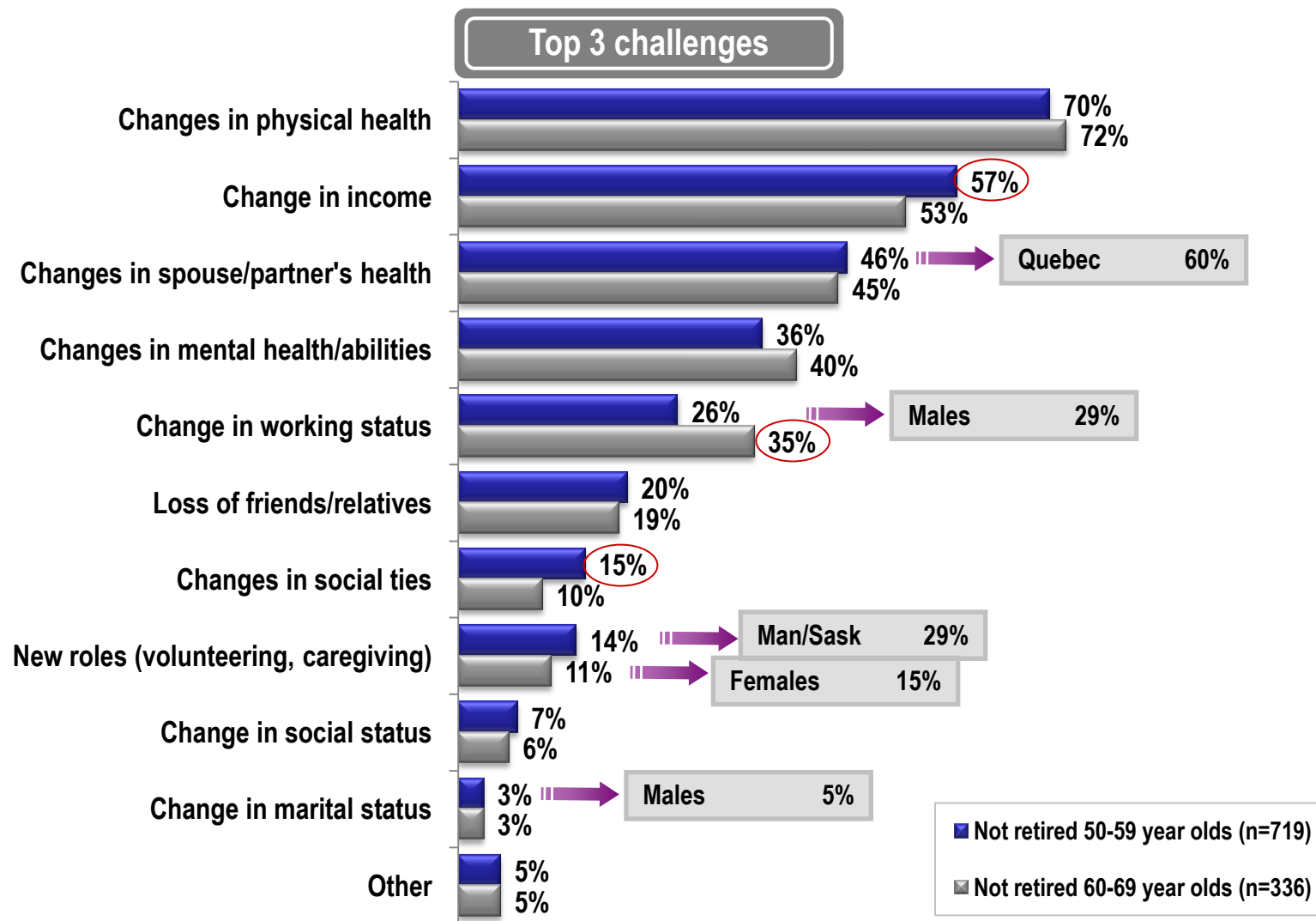


Methodology

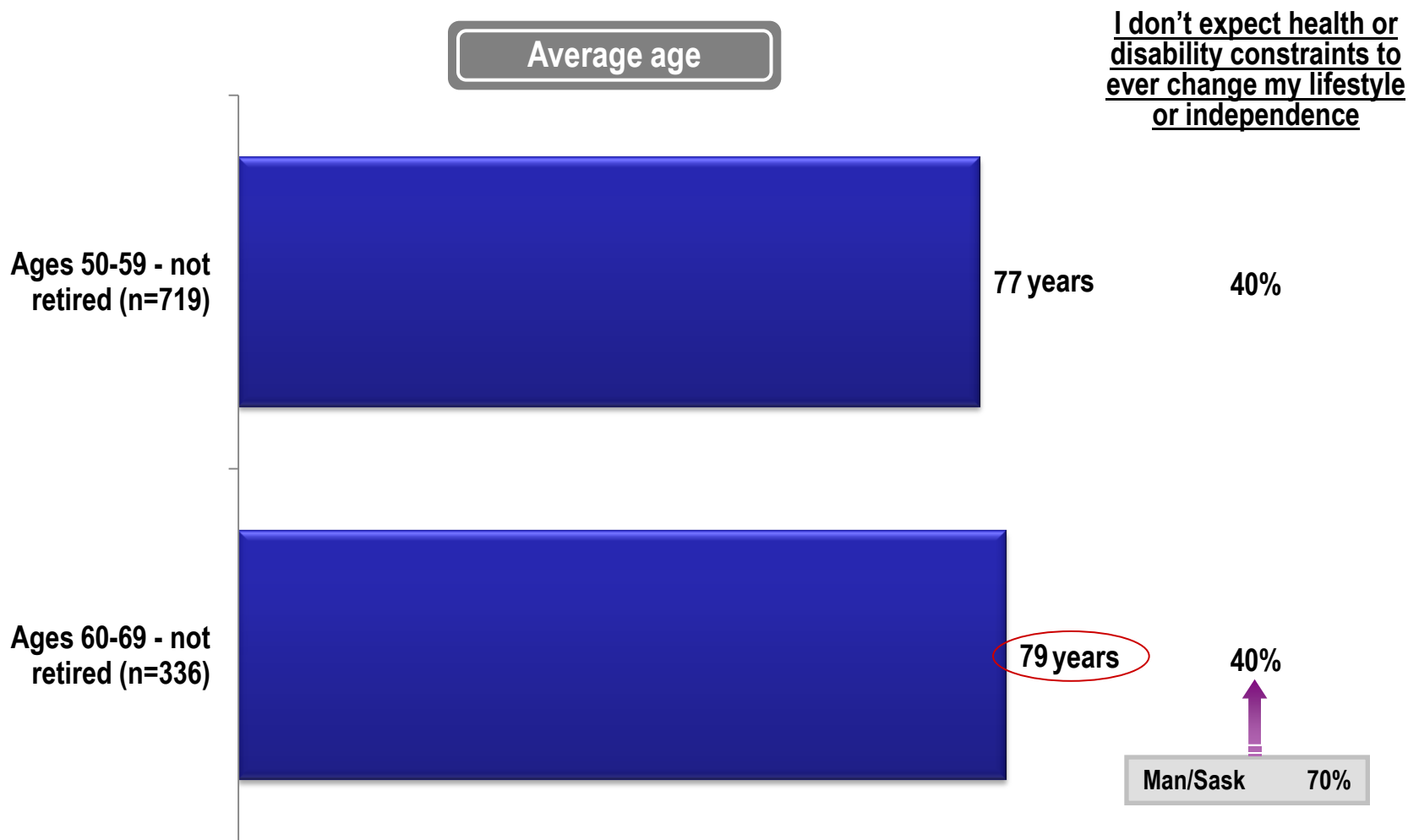
- Online interviews with a sample of 2,159 Canadian adults (aged 50 and over) with household assets of at least \$100,000
- Sample consists of:
 - 978 respondents who are not yet retired or don't expect to ever be fully retired
 - 1059 respondents who are fully or partially retired
 - 122 respondents who retired but then went back to work
 - 115 are still working and were added to the not retired group
 - 7 are no longer working and were added to the retired group
 - Thus, data for not retired versus retired are based on total sample sizes of 1093 and 1066 respectively
 - In 2013, we also oversampled to create nationally readable samples of:
 - 153 respondents who are due to retire within 1 year
 - 203 respondents who are retired and owned a business
 - 215 respondents who are not retired and own a business
- Data collected February 27 – March 12, 2013
- Margin of error ± 2 percentage points, 19 times out of 20
 - Margin of error for retired sample ± 3 percentage points, 19 times out of 20
 - Margin of error for non-retired sample ± 3 percentage points, 19 times out of 20

The top anticipated challenges in retirement among Boomers who have not yet retired are changes to health and income; among younger pre-retirees, changes in income and social ties rate more highly



QF1aNEW. [SUMMARY - RANK 1/3] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?
 Base: All respondents

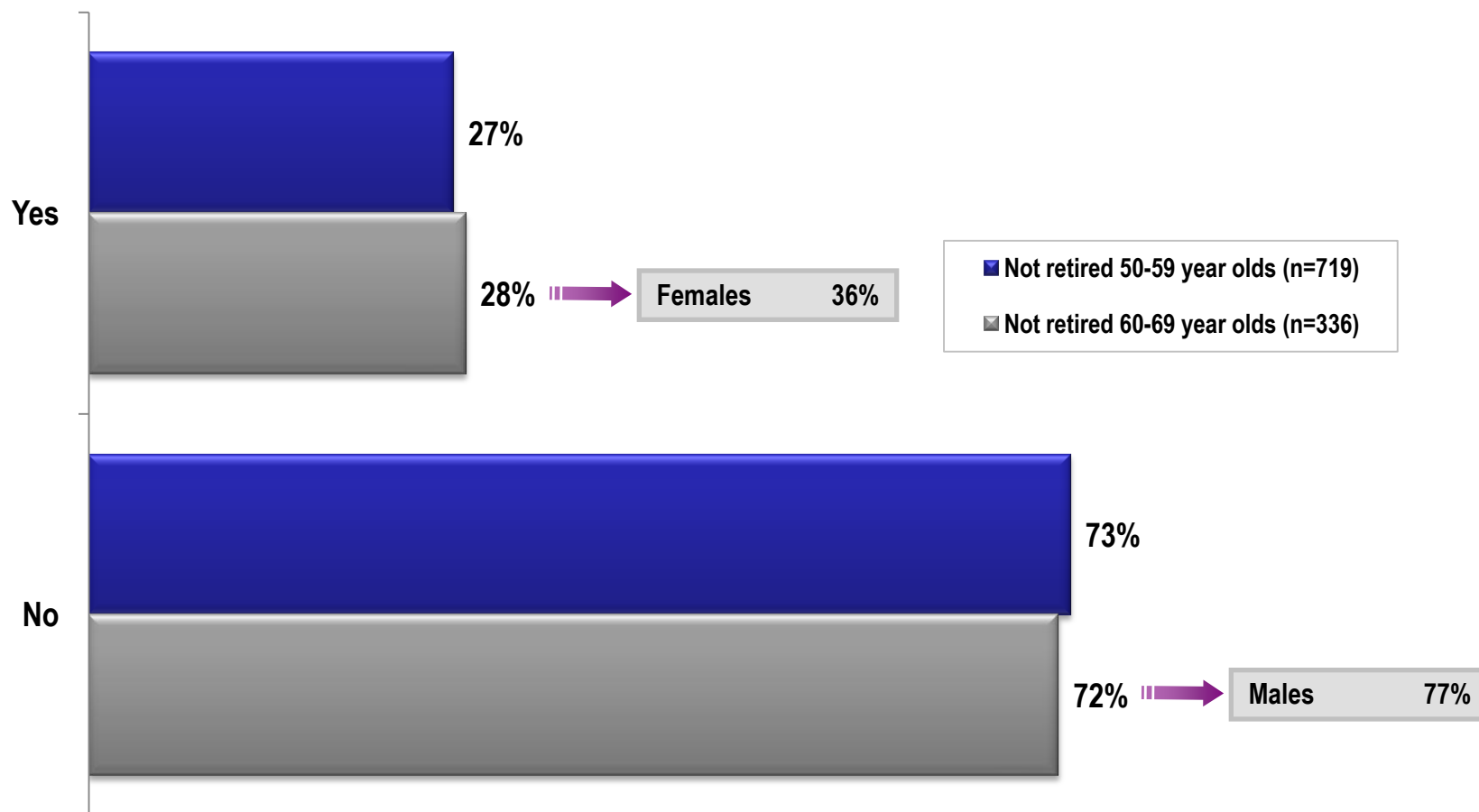
On average, 4-in-10 pre-retired Boomers don't expect their lifestyle or independence to ever be affected by health constraints



QB1cNEW. At what age do you think the lifestyle or independence you have now will change due to health or disability constraints?
Base: All respondents



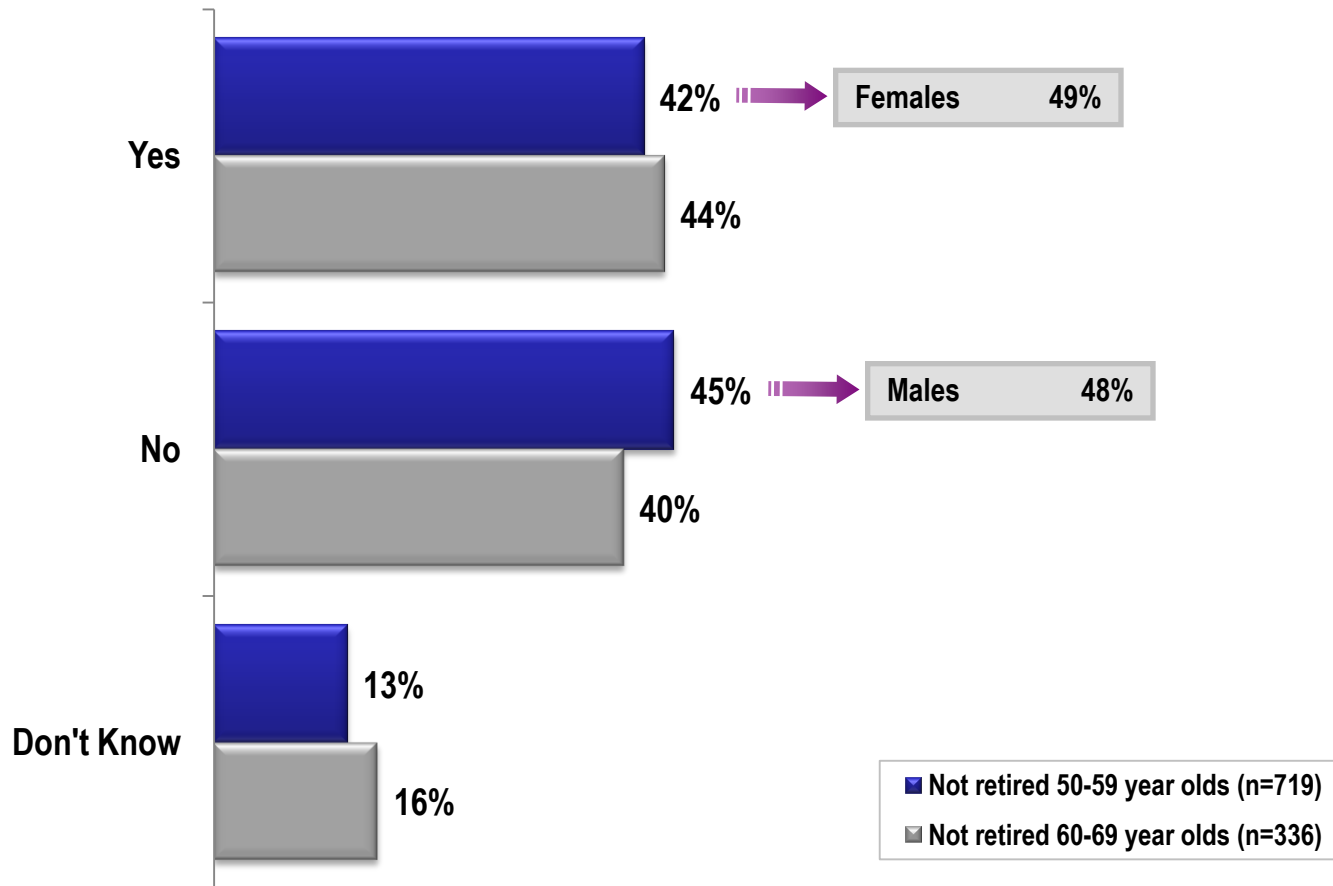
Nearly 3-in-10 pre-retirees have experienced a significant health event or decline in their family in the past year; among the older age group, women are more likely to say so



QC11. In the past year, have you or has another member of your family experienced a significant health event or a decline in health overall?
Base: All respondents



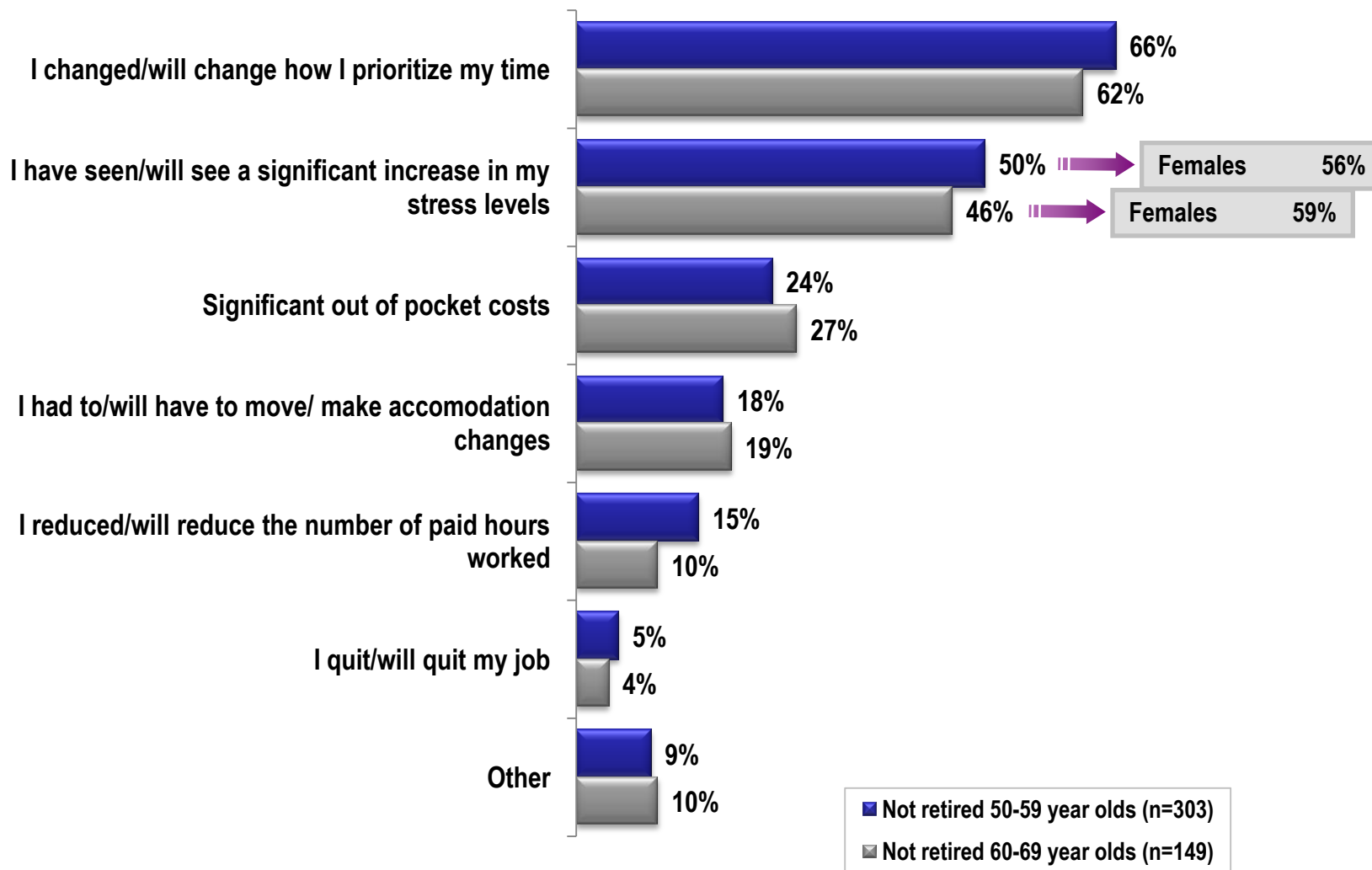
4-in-10 pre-retired Boomers think that they will have to provide caregiving to another adult at some point; in the younger age group, that belief is higher (5-in-10) among women



QB10NEW. Have you ever, do you now or do you expect to provide informal caregiving to another adult? By adult caregiving, we mean providing care and/or support to an adult family member, friend or neighbor who has a physical or mental disability, is chronically ill or is frail.
Base: All respondents



Pre-retired Boomers expect that caregiving will result in changes to how they prioritize their time and in increased stress levels, particularly for women



QB11NEW. How has, or how do you expect, being an adult caregiver affected/will affect you?
Base: Expect to provide/provided adult caregiving