

Planning Perspectives Study

Prepared by Northwestern Mutual Market Research

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Objective and Methodology

Research Objectives

- Evaluating the state of planning in America, and people's ability to stay on course over the long-term to meet their goals.
- Assessing how American's are responding in their financial planning to the current economic and political climate.
- Understanding if American's feel they are 'moving in the right direction' in areas such as debt, saving, spending, career, fitness/health, children's education, their finances, and investing in improvements (going back to school, repairs to their home) compared to the nation.

Methodology

- Online survey of 1,015 Americans (via web panel) conducted from February 2 - 13, 2012.
- Qualified participants were those at least 25 years of age.
- Data is weighted to be representative of the U.S. population (age 25+) by age, gender, income, region, household size, and marital status.

Key Findings

Individuals vs. the nation: moving in opposite directions

- Across a range of long-term planning categories, people feel very different about the direction they're moving in personally vs. the direction the country is moving in as a whole
- Americans feel that as individuals they're moving in the right direction, but aren't as optimistic about the nation on a variety of topics including managing debt, spending/saving, education, employment, health, etc.

MOVING IN THE RIGHT DIRECTION

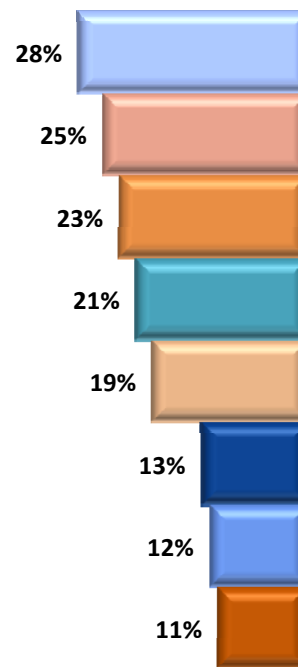
The majority of Americans feel they are moving in the right direction in terms of debt, spending and their finances in general. Only 3 in 10 feel the nation is moving in the right direction in terms of employment/jobs.

Younger Americans, those under 60, are significantly more likely to believe the nation is moving in the right direction in terms of debt, spending, and infrastructure (bridges, roads, tunnels, etc.) compared to their counterparts.

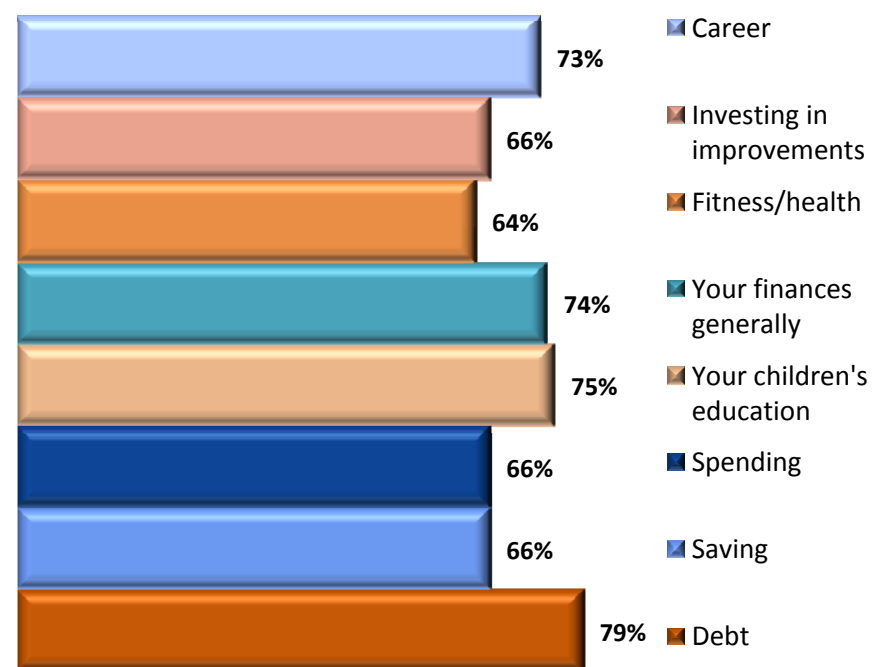
Moving in the Right Direction - % Yes

Americans 60 and older are significantly more likely to feel their debt, spending, and finances are moving in the right direction compared to younger Americans.

The Nation Moving in the Right Direction



Americans Moving in the Right Direction



Cost of living, the economy, and the price of gas are cited by more than half of Americans as causing frustration or anxiety.

- Americans under the age of 40 are significantly less likely to cite the economy and the U.S. Government as causes of frustration or anxiety as are their older counterparts.
- Americans age 60 and older are significantly more likely to cite immigration and the level of crime while those under age 40 are significantly more likely to cite work/life balance and career opportunities as causes of frustration or anxiety than are their counterparts.
- Men are significantly more likely to cite the economy, the U.S. Government, and immigration as causes of frustration or anxiety than women.
- Women are significantly more likely to cite personal finances, work/life balance, and quality of medical services as causes of frustration or anxiety than men.

Causes of Frustration/Anxiety

