

Seven Financial Habits of Healthy and Happy People

Research Report

Conducted for:

Northwestern Mutual Financial Network

Field Date:

January 2008

Conducted by: Marketing Analysts, Inc. (07-187)

TABLE OF CONTENTS

Background and Objectives	3
Research Methodology	3
Summary	5
Key Findings	
Detailed Findings: Random Sample	
Total Random Sample and by Gender	
Financial Security and Goals	10
Quality of Life	22
Attitudes and Behaviors	25
Health and Emotional Well-Being	29
Driver Analysis	34
By Age Group	40
By Attitudinal and Behavioral Subgroups	54
Questionnaire	85

INTRODUCTION

The *Seven Financial Habits Study*, conducted for Northwestern Mutual, sought to explore the connections between financial and physical fitness. Specifically, the study seeks to understand how financial behavior and attitudes of individuals, with above average income, are related to health and wellness perceptions. Northwestern Mutual (NM) partnered with LLuminari, a privately-held media company focused on issues of lifestyle and health, to conduct this consumer research study.

RESEARCH METHODOLOGY

- In total, 2,386 online interviews were conducted among qualified respondents from 1/16-1/26, 2008 for the Random Sample and from 1/25-2/1, 2008 for the Hispanic Augment sample.
- The Random Sample (n=1,991) was drawn from a national online source, with targeting by age and income where possible.
 - Respondents from this sample (n=72) who identified themselves as Hispanic were also included in the Hispanic analysis group.
 - The Augment Hispanic sample (n=395) was also sourced from the online panel.
 - In total, 467 Hispanic interviews were obtained.
- Random Sample quotas by age group were set using Census data for individual income by age group. Census data indicate that although more males earn the required personal income than females, the income *distributions* by age are the same for males and females, once the required minimum income is reached. Therefore, quotas were the same by gender.
 - The target distributions were developed from the March 2007 Annual Social and Economic Supplement of the Current Population Survey (2006 income data) and were provided to MAi by NM.
- Gender quotas were set within both the Random and Augment samples to 50% male and 50% female.
- The sponsors of the survey were not identified to respondents.
- 10-point scales are reported as Top 2 Box (ratings of 9 or 10) or, more generally, as Top 4 Box (ratings 7-10).
 - Summary Tables by sub-group are reported by three tiers: Top 4 Box (7-10), Mid 4 Box (5,6) and Bottom 4 Box (1-4).
- Income reported is annual *personal* income, not household income.

- For retired respondents, it is pre-retirement *personal* income.
- All base sizes reported are unweighted. Bases less than n=50 are noted as small.
- Statistical testing was done using a standard 2-tailed test at the 90% confidence level.
 - Note that because of the robust sample sizes in this study, differences of only a few percentage points are often statistically significant.
- Qualified ***Random Sample*** respondents met the following criteria:
 - Male or female (50% each by quota)
 - Age 25+ (quotas for 5 age groups)
 - U.S. resident and citizen
 - Currently employed or retired
 - Annual personal income \$50K+ (pre-retirement income if retired)
 - Do not work for a sensitive industry
- Qualified ***Augment Sample*** respondents met the following criteria:
 - Male or female (50% each by quota)
 - Age 25+ (no quotas)
 - U.S. resident and citizen
 - Currently employed or retired
 - Annual personal income \$50K+ (pre-retirement income if retired)
 - Self-described as Hispanic
 - Do not work for a sensitive industry

EXECUTIVE SUMMARY

As some analysts fear America may be headed for a recession, the majority of respondents realize the importance of financial security, but are not satisfied with the progress toward their goals. Stress over financial security is particularly around planning for the future; having adequate resources in retirement is the highest priority, but not an area where people feel in control. Stress, and its documented impact on health and happiness, is evident in those not taking active steps to secure their financial future. Seven financial habits emerged among the healthiest and happiest of the group.

FINANCIAL SECURITY AND GOALS

- These relatively affluent consumers believe it is *important* to feel financially secure (93%), but fewer than 6 of 10 (56%) say they *feel secure* today (Top 4 Box ratings).
 - For this study, financial security is defined as *a feeling of confidence that you will achieve the financial goals you have for you/your family through the actions you are currently taking.*
- Consumers feel more in control of protecting their/their families' financial well-being than they do about investing for the future and making sure their assets are sufficient during their lifetime and for a financial legacy.
- Those that feel financially secure are most likely to report being happy and least likely to report “too much stress”. Those that rate themselves least happy also rate themselves lowest on financial security and feeling in control over financial tasks.
- The top financial priority is to have enough money to live comfortably in retirement.
 - Other top priorities are being able to live comfortably now and in case of disability, and to be able to manage/pay off debt.
- Consumer confidence levels track well with priorities – that is, consumers are generally most confident about items they consider their highest priorities.
 - The exception is the risk of not having sufficient assets to cover long-term care needs – this item is high on the priority list but low in the confidence rankings.
- Consumers report stress, with over half (53%) saying they experience much/somewhat too much stress.

ATTITUDES AND BEHAVIOR

- Strongest agreement on the battery of financial attitudes and behaviors is observed for having a good credit rating and for being able to spend within one's budget. Agreement is much weaker for all statements about being worried about various scenarios, but when consumers worry, they worry most about outliving retirement funds and not being able to afford health care in retirement.
- On the battery of health-related attitudes and behaviors, strongest agreement is observed for being directly responsible for and (less often) being in control of one's physical and emotional well-being. Other areas of agreement relate to the quality of relationships with family/friends, to being emotionally supported by a close circle, and to having clear goals and aims in life.

HEALTH AND EMOTIONAL WELLBEING

- Overall, these consumers most often say their health is excellent/very good (58%). Most of the rest say their health is good (32%).
 - Given a long list of symptoms that are often stress-related, about 4 of 10 admit to each of fatigue, low energy, and insomnia/restless sleep once a week or more often.
- And, overall, these consumers describe themselves with a wide variety of positive descriptors, ranging from 'good' (83%) to 'excited' (54%). Of the list of negative descriptors offered, the one chosen most often is 'worried' (24%). All other negatives are chosen much less often.

DRIVERS OF FEELINGS OF FINANCIAL SECURITY AND HAPPINESS

- Three items appear in the top tier of drivers for *both* security and happiness (total sample):
 - Satisfaction with progress towards achieving financial goals
 - Comfort with planning done for financial future
 - Current personal quality of life.
- Three items appear in the top tier of drivers for *both* security and quality of life:
 - Satisfaction with progress towards achieving financial goals
 - Comfort with planning done for financial future
 - Currently have financial resources to deal with unexpected stressors.
- Four items appear in the top tier of drivers for *both* happiness and quality of life:
 - Quality of life expected in 5 years
 - Satisfaction with progress towards achieving financial goals
 - Feeling of financial security today

- Comfort with planning done for financial future.

DIFFERENCES BY GENDER

- Males feel more secure, feel more in control of financial management tasks and are more satisfied with their progress towards achieving financial goals. They more often have wills and they exercise more frequently.
- Females attach more importance to feeling financially secure and they say they are happier. They report more stress but say they are in better health and make healthier diet choices. Females are more likely to work with a local financial advisor.
- There are no gender-based differences in perceptions of progress towards financial goals, ratings of current personal quality of life, or the perception that one's financial position is better than that of colleagues/friends.

DIFFERENCES BY AGE

- The 35-44 group scores lower on several measures compared to all other age groups. This may be a reflection of their life stage; with growing families, aging parents, and mid-life career concerns, they feel less secure, less in control, and less well off.
- Many of the measures show increases above age 55. These include feelings of financial security, feeling in control over financial management tasks, making progress in achieving goals, satisfaction with progress towards goals, rating of current personal quality of life, and perceiving that one's financial position is better than one's peers (also higher for age 25-34). Making healthy diet choices is also more common at 55+.
- The only measure that trends lower with age is the perception of too much stress, with steep drops at 55 and again at 65 years.
- Two measures trend higher with age: having a will and working with a local financial advisor.

DIFFERENCES BY BEHAVIOR

- Investment Style
 - Independents score significantly lower on most measures, compared to Advice Seekers and Delegators, and they experience more stress. All segments are at parity for importance of feeling financially secure and health status. Advice Seekers and Delegators score similarly but Advice Seekers are happier.
- Use of a Local Financial Advisor

- Those who use a local advisor score more positively on all key measures than those who do not use an advisor.
- Consumers who use an advisor are more likely to be married, older/retired, educated, female and homeowners. They have higher assets and income (personal and household).

DIFFERENCES BY HEALTH STATUS

- Healthy consumers are more often female, better educated and more affluent (assets and income.)
- By gender, females in excellent/very good health more often report higher stress than males do. They also more often use a local financial advisor and make healthy diet choices. Males with this health status feel more in control over protecting self/family and more often perceive that they are in a better financial position than colleagues/friends.
- Among those in good health, females again more often make healthy diet choices, but males score higher on a number of measures related to security, control and progress towards goals. They also do better on regular exercise and having a will.

DIFFERENCES IN RETIREMENT

- The retired segment outscores those still employed on most measures, including feeling less stress. Exceptions are the importance of feeling financially secure, overall health status and regular exercise.
- Retired consumers are obviously older; they are also married with smaller households, somewhat less educated, homeowners with higher assets and personal income.

DIFFERENCES AMONG HISPANICS

- Hispanics feel more personal control over investing for the future and they are more satisfied with their progress towards achieving their financial goals. Hispanics also more often perceive that their financial position is better than that of their colleagues/friends.
 - Hispanics more often work with a local financial advisor, but they are less likely to have a will.
 - And, Hispanics more often report exercising regularly.
 - On the majority of these key measures, however, there are no significant differences between the two sample groups.

- Key drivers for financial security, happiness, and current quality of life are similar between the two samples, but some notable differences exist:
 - For Hispanics, the quality of life expected in 5 years is nearly as strong a driver of Happiness as the current personal quality of life. And, whereas relationships with family and relationships with friends are comparable in strength for the Random Sample, relationships with family are a more important driver for Hispanics than relationships with friends.
 - Top drivers of current personal quality of life are the same for both samples, although for Hispanics a larger number of drivers fall into the top tier. For Hispanics, being very satisfied with family relationships appears as a key driver, while for the Random Sample; only the top 2 drivers – happiness and quality of life expected in 5 years – are not related to finances in some way.

SEVEN FINANCIAL HABITS

Of the people who feel the most financially secure and less stressed, the study identifies seven ways they've taken control of their finances. They're most likely to:

- Have a financial plan
- Have short-term and long-term financial goals
- Be taking active steps to achieve their financial goals
- Have taken steps to protect their family from financial misfortune
- Pay off their credit cards every month and have good credit standing
- Spend within their budgets
- Work with a financial professional.

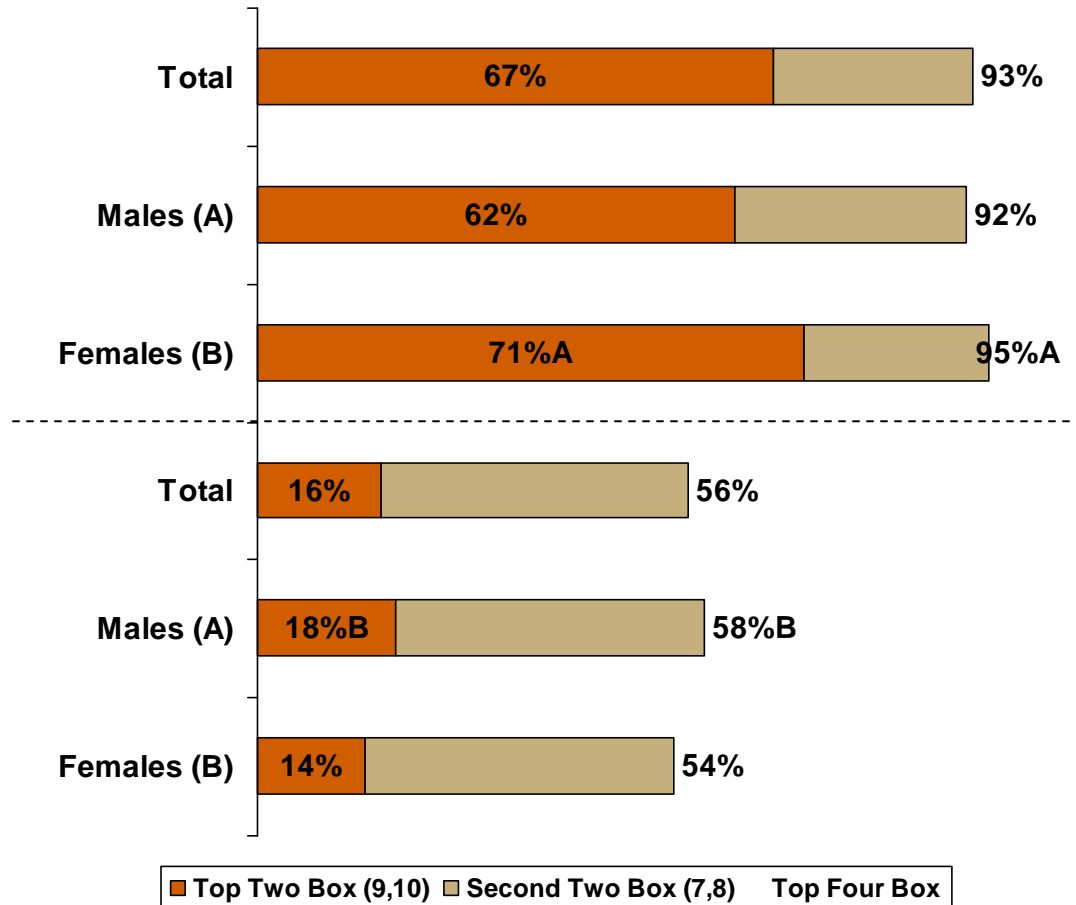
Financial Security: Importance and Current Feeling

- Although there is near universal agreement that it is important to feel financially secure, just over half report that they **do** feel secure.
- Females are more likely to say it's important to feel secure, but are less likely to actually feel secure.

Importance of Feeling Financially Secure...

...a feeling of confidence that you will achieve the financial goals you have for you/your family through the actions you are currently taking

Feeling of Financial Security...



Source: Q.1a, Extremely important to Not at all important; Q.1b, Completely financially secure to Not at all financially secure

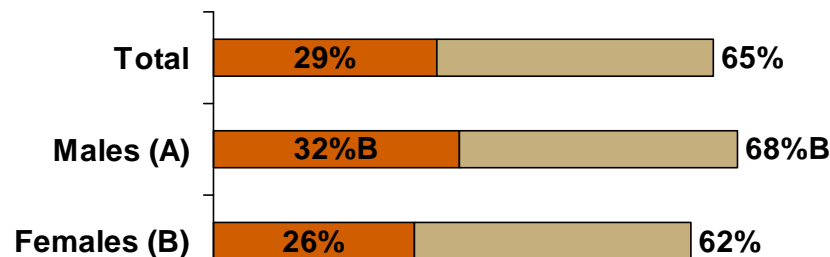
Letters indicate significantly higher than comparison group at 90% confidence.

Base: Total Random Sample (n=1991); Males (n=989); Females (n=1002)

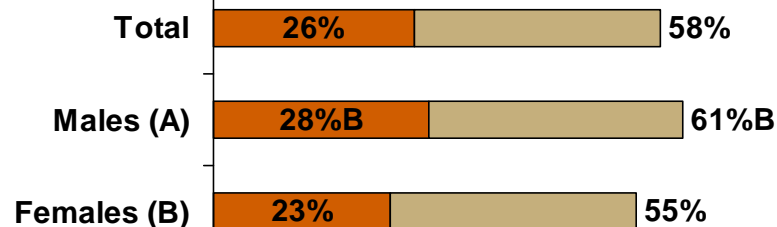
Level of Control over Broad Financial Management Tasks

- Consumers feel a stronger sense of control over issues related to protecting their family than over issues related to investing/managing assets for future goals and needs.
- Males feel more in control than do females across all three broad tasks.

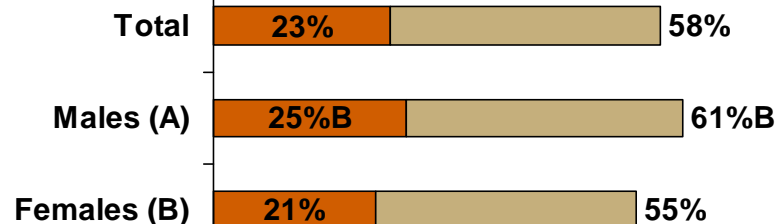
Making sure you protect you/your family's financial well-being from potential misfortunes through appropriate products, such as life insurance, disability insurance and/or long-term care insurance



Investing to provide money needed for future financial goals, such as college education for your children and/or your retirement savings



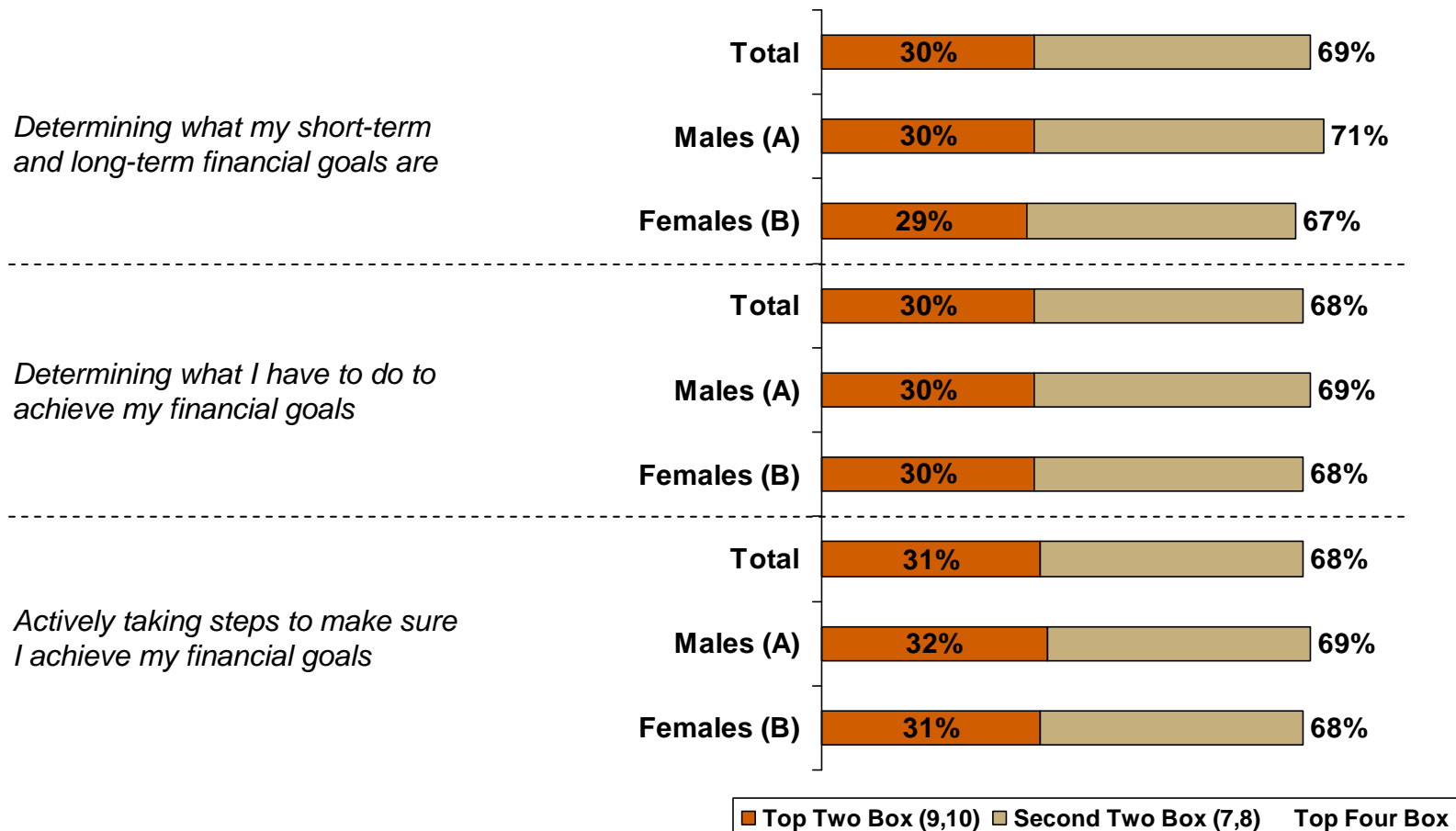
Making sure your assets last through your lifetime as well as being able to pass assets on to heirs



■ Top Two Box (9,10) ■ Second Two Box (7,8) ■ Top Four Box

Progress on Setting/Acting on Financial Goals

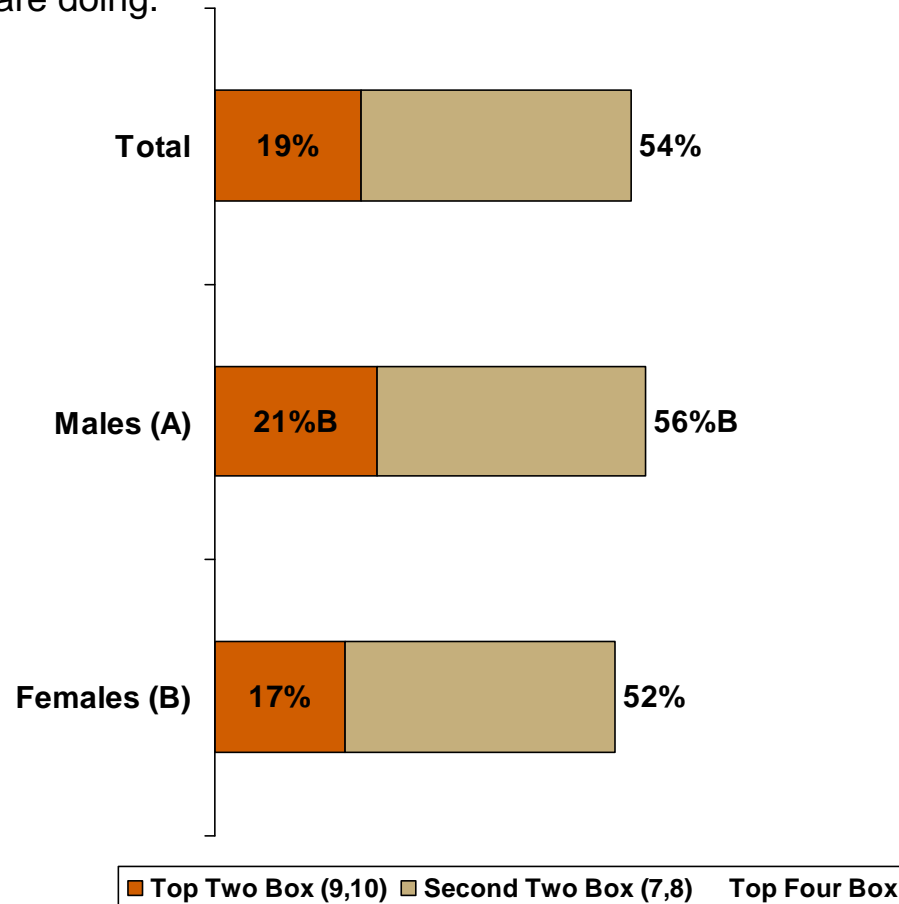
- Consumers believe they are doing equally well on each of these sequential steps that lead to achieving their financial goals, with 7 of 10 giving themselves a Top 4 Box score on each step.
- Here there are no differences based on gender.



Source: Q.4, Excellent progress, A+ to Have not begun to do this
 Letters indicate significantly higher than comparison group at 90% confidence level.
 Base: Total Respondents (n=1991); Males (n=989); Females (n=1002)

Satisfaction with Progress Towards Financial Goals

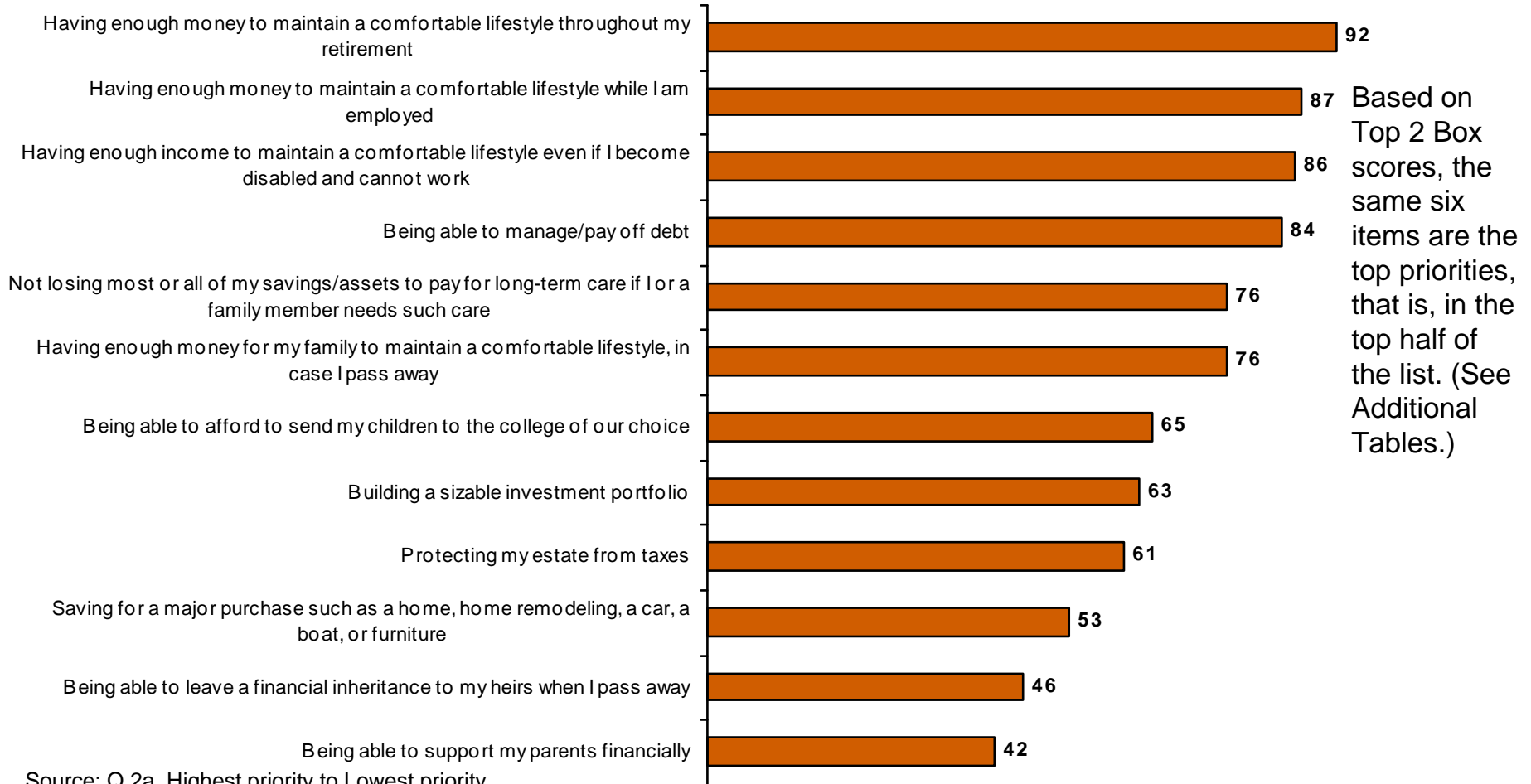
- Although consumers rate themselves well on their progress towards their goals, just over half say they are satisfied with their progress.
- And, although both genders rate their progress the same (previous slide), males are more *satisfied* with how they are doing.



Financial Priorities

Top 4 Box

- The top priority is to *have enough money to live comfortably in retirement*. Relatedly, one of the lowest priorities is *leaving a financial inheritance*.
- *Being able to live comfortably while employed or if disabled plus being able to manage debt* are also top priorities.



Based on Top 2 Box scores, the same six items are the top priorities, that is, in the top half of the list. (See Additional Tables.)

Source: Q.2a, Highest priority to Lowest priority
 Letters indicate significantly higher than comparison group at 90% confidence level.
 Base: Indicate that item is applicable (varies).

Financial Priorities

Top 4 Box, by Gender

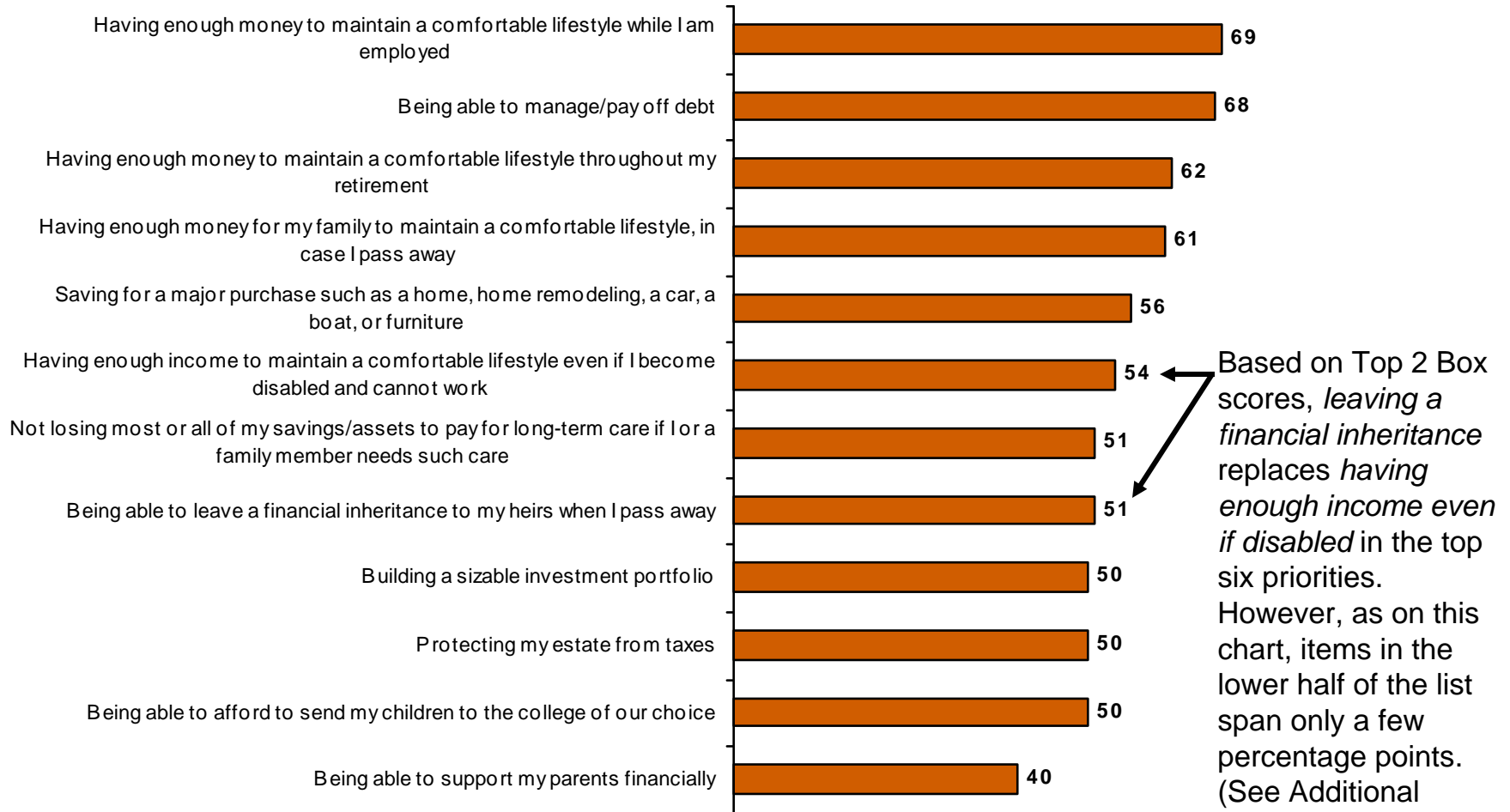
- Both genders rank priorities in the same order with the single exception that for males, *having enough money for the family to live comfortably in case I pass away* ranks higher in the list. That is also the only item where males give a higher priority score than females.
- Except for that item and a few of the lower-ranking items, females give higher priority scores than males.

	Total A (1991) %	Gender	
		Male A (989) %	Female B (1002) %
Base: Indicate that Item is Applicable (Varies)			
Having enough money to maintain a comfortable lifestyle throughout my retirement	92	91	94 ^A
Having enough money to maintain a comfortable lifestyle while I am employed	87	84	90 ^A
Having enough income to maintain a comfortable lifestyle even if I become disabled and cannot work	86	82	89 ^A
Being able to manage/pay off debt	84	81	86 ^A
Not losing most or all of my savings/assets to pay for long-term care if I or a family member needs such care	76	72	79 ^A
Having enough money for my family to maintain a comfortable lifestyle, in case I pass away	76	80 ^B	73
Being able to afford to send my children to the college of our choice	65	61	70 ^A
Building a sizable investment portfolio	63	65	62
Protecting my estate from taxes	61	59	62
Saving for a major purchase such as a home, home remodeling, a car, a boat, or furniture	53	49	57 ^A
Being able to leave a financial inheritance to my heirs when I pass away	46	48	45
Being able to support my parents financially	42	41	44

Confidence That Issues Are Under Control

Top 4 Box

- Consumers are most confident that they can *maintain comfortable lifestyles while employed* and that they can *manage their debt*.
- The next group includes *maintaining comfortable lifestyles in retirement* and *for the family in case of death*.



Source: Q.2b, Completely confident to Not at all confident
 Letters indicate significantly higher than comparison group at 90% confidence level.
 Base: Indicate that item is applicable (varies).

Confidence That Issues Are Under Control

Top 4 Box, by Gender

- There are only minor differences in the *order* of confidence ratings by gender.
- Where differences in the ratings themselves exist between genders, males say they are more confident than females.

	<u>Total</u>	<u>Gender</u>	
		<u>Male</u>	<u>Female</u>
	(1991)	(989)	(1002)
Base: Indicate that Item is Applicable (Varies)	%	%	%
Having enough money to maintain a comfortable lifestyle while I am employed	69	68	70
Being able to manage/pay off debt	68	70	67
Having enough money to maintain a comfortable lifestyle throughout my retirement	62	64	60
Having enough money for my family to maintain a comfortable lifestyle, in case I pass away	61	64 _B	59
Saving for a major purchase such as a home, home remodeling, a car, a boat, or furniture	56	55	58
Having enough income to maintain a comfortable lifestyle even if I become disabled and cannot work	54	57 _B	52
Not losing most or all of my savings/assets to pay for long-term care if I or a family member needs such care	51	54 _B	48
Being able to leave a financial inheritance to my heirs when I pass away	51	52	50
Building a sizable investment portfolio	50	55 _B	46
Protecting my estate from taxes	50	53 _B	47
Being able to afford to send my children to the college of our choice	50	50	50
Being able to support my parents financially.	40	40	39

Confidence That Issue Is Under Control vs. Priority Status of Issue: Quadrant Charts

The quadrant charts that follow this discussion summarize the relationship between how confident consumers are about issues and the priority they assign to each issue.

Key observations from these charts include:

- **High Priority but Under Control** (*High Priority, High Confidence – Upper Right*):
 - Several items fall into this quadrant: *managing debt* and all items related to the *ability to maintain a comfortable lifestyle* (while employed, through retirement, if disabled, for family if pass away). Confidence levels are strong for these high-priority items.
 - Males and females have the same items in this quadrant.
- **Attention Needed** (*High Priority, Low Confidence – Lower Right*):
 - The single item that falls in this quadrant (for both genders) is *not losing most/all assets to pay for long-term care if needed*. This reveals an opportunity for marketers of long-term care insurance.
- **No Attention Needed** (*Low Priority, High Confidence – Upper Left*):
 - These items are of lower priority but consumers are confident they are under control. For the Total Sample and for both genders, *saving for major purchases* appears here.
 - For males, *building a sizable investment portfolio* also appears here. Note that for males, both items lie close to the border between higher and lower confidence.

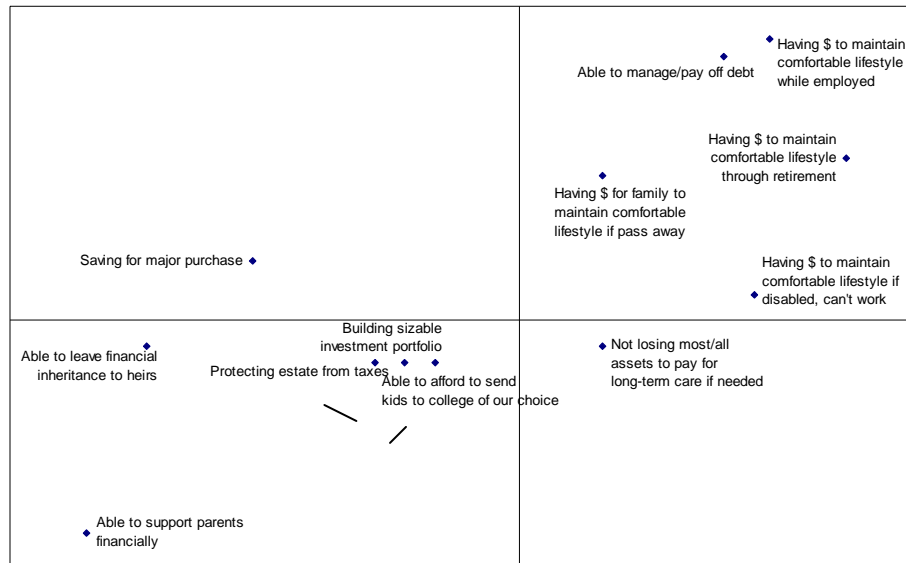
Confidence vs. Priority Status

Total Random Sample

No Attention Needed

High Priority but Under Control

Level of Confidence



Back Burner Issues

Priority

Attention Needed

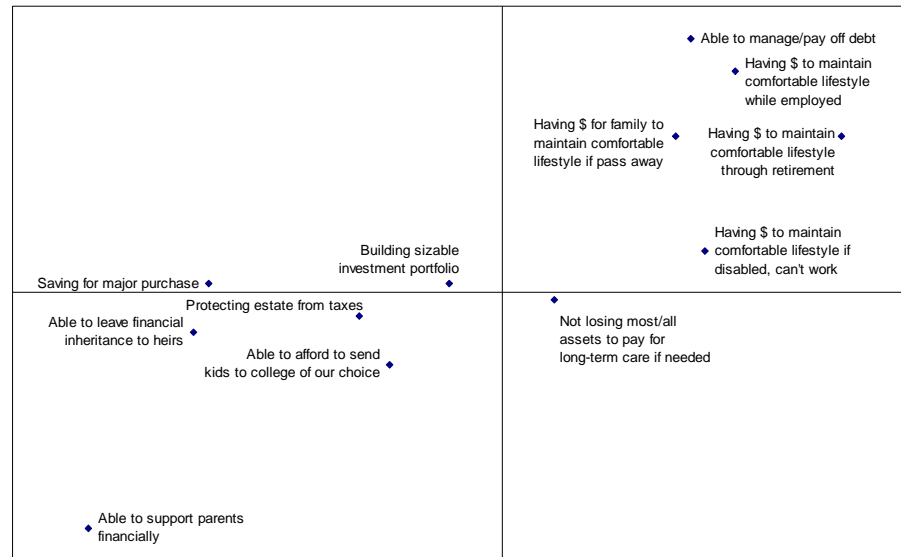
Confidence vs. Priority Status

Total Males

No Attention Needed

High Priority but Under Control

Level of Confidence



Back Burner Issues

Priority

Attention Needed

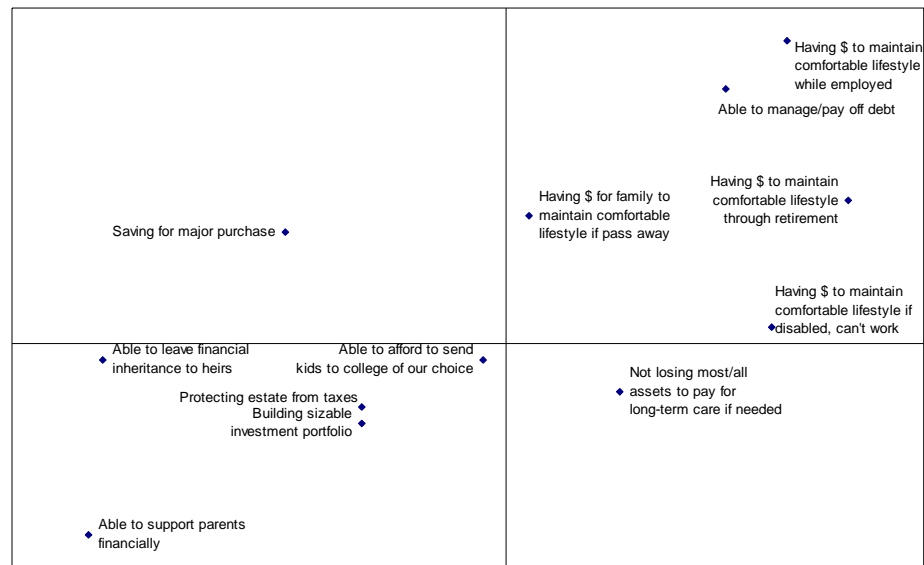
Confidence vs. Priority Status

Total Females

No Attention Needed

High Priority but Under Control

Level of Confidence



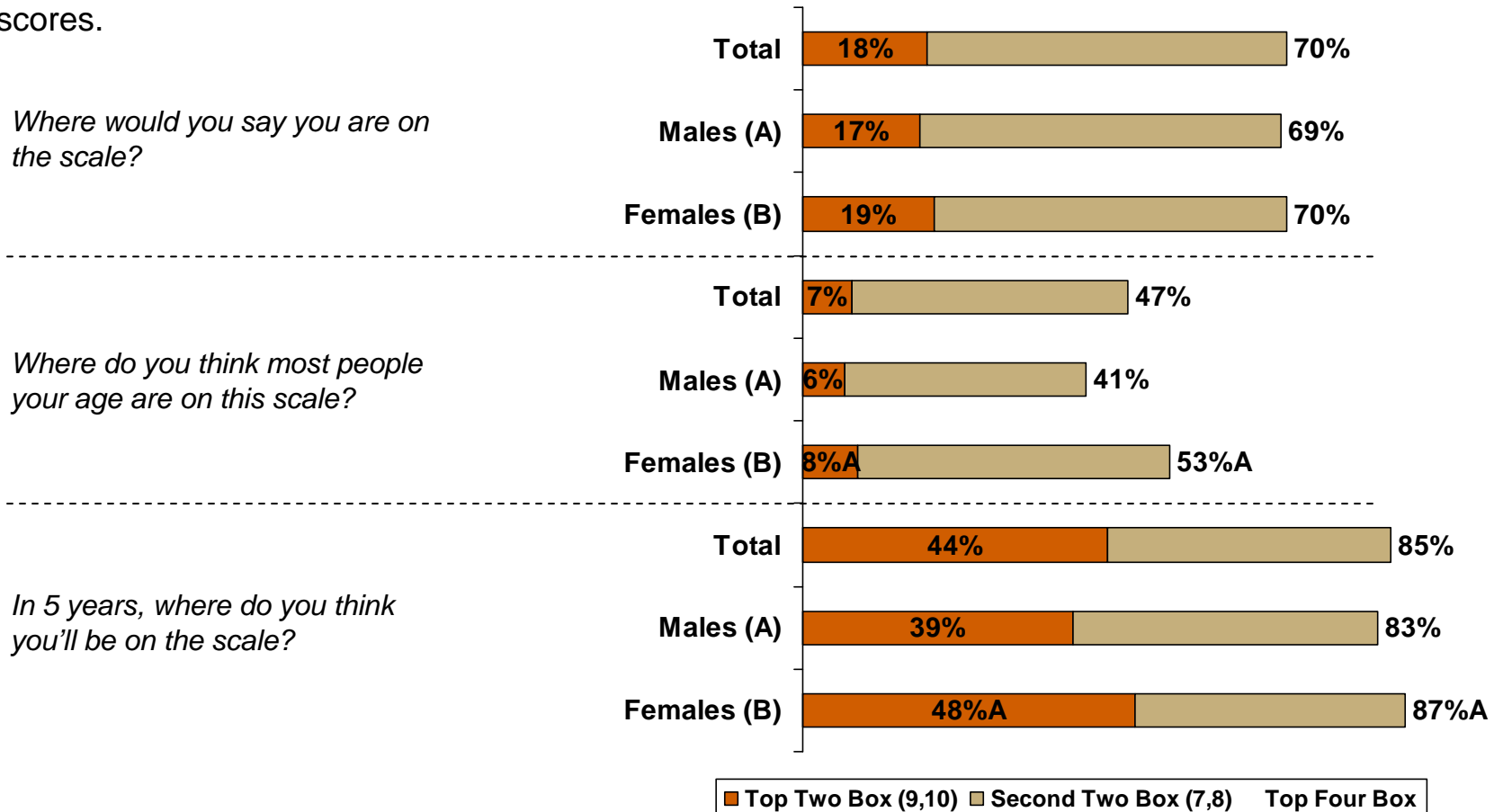
Back Burner Issues

Priority

Attention Needed

Perceptions of Current/Future Quality of Life

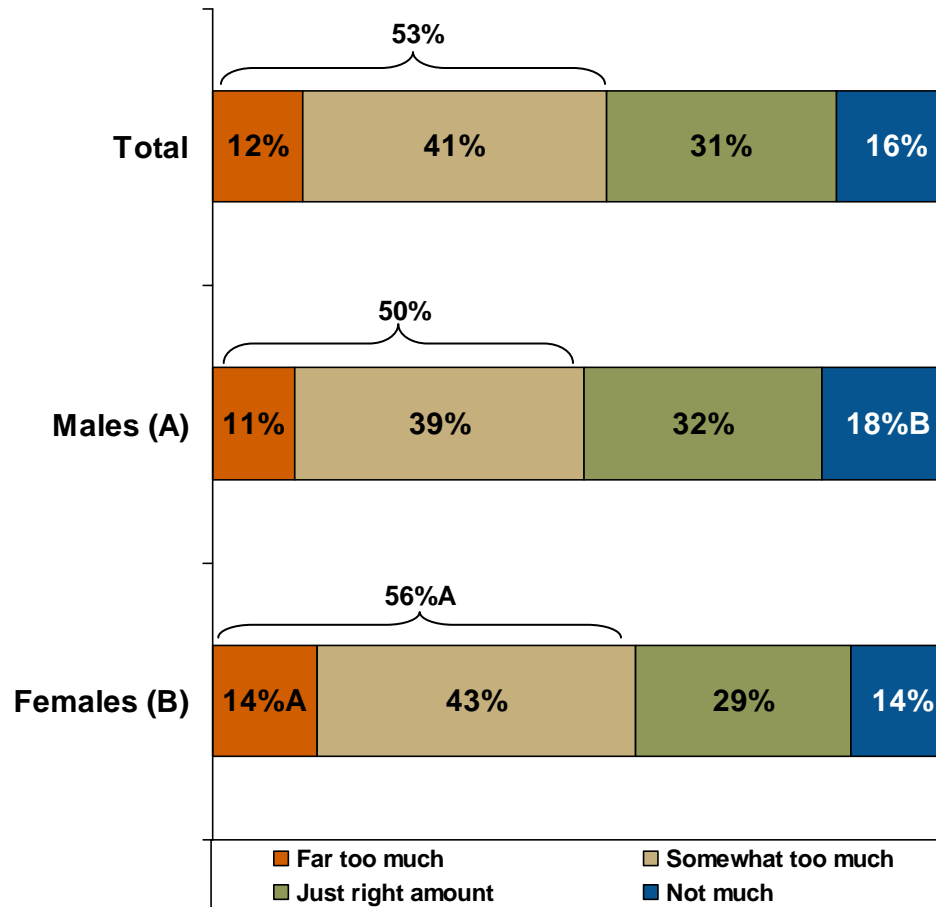
- The majority of these relatively affluent consumers believe their current quality of life is good (7 of 10 Top 4 Box) and is much better than that of others their age. Females are more positive about others.
- They also believe they will be significantly better off in 5 years than they are today, with females even more optimistic than males.
- Note that the difference between now and 5 years from now is proportionally larger with Top 2 Box scores.



Source: Q.14, Having the best possible life to Having the worst possible life
 Letters indicate significantly higher than comparison group at 90% confidence level.
 Base: Total Respondents (n=1991); Males (n=989); Females (n=1002)

Perception of Personal Amount of Stress

- Just over half overall say their life has too much stress, with females more likely to feel too stressed and males more likely to feel not stressed.



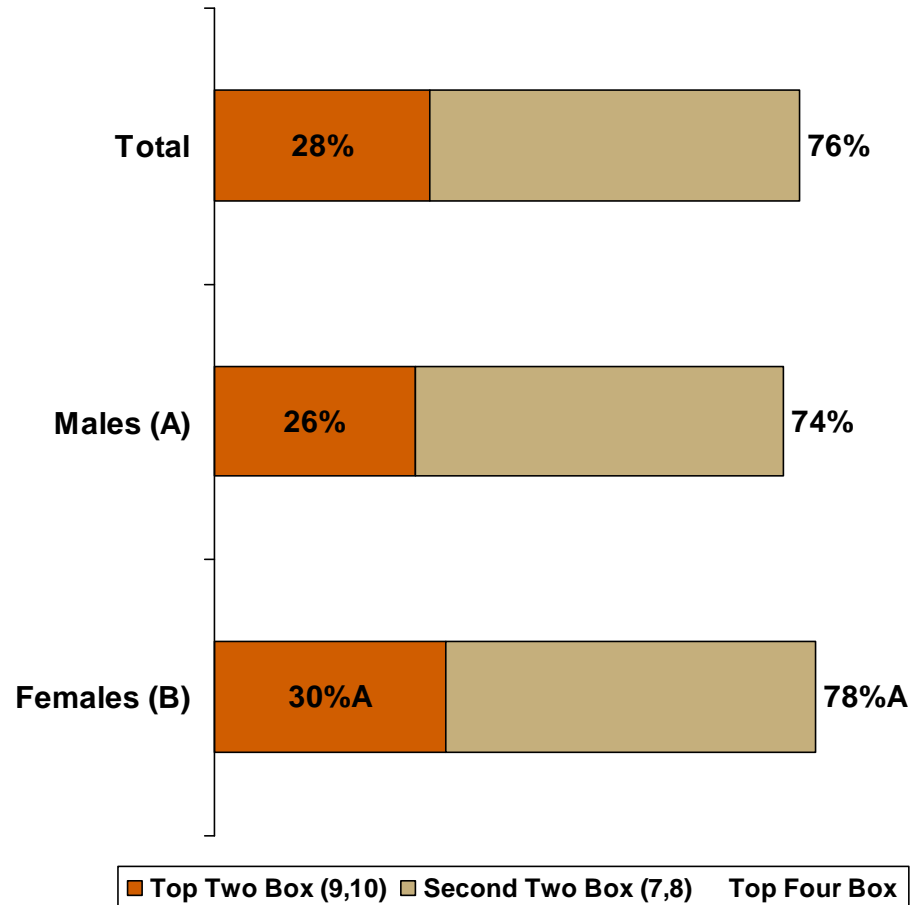
Source: Q.13

Letters indicate significantly higher than comparison group at 90% confidence level.

Base: Total Random Sample (n=1991); Males (n=989); Females (n=1002)

Happiness

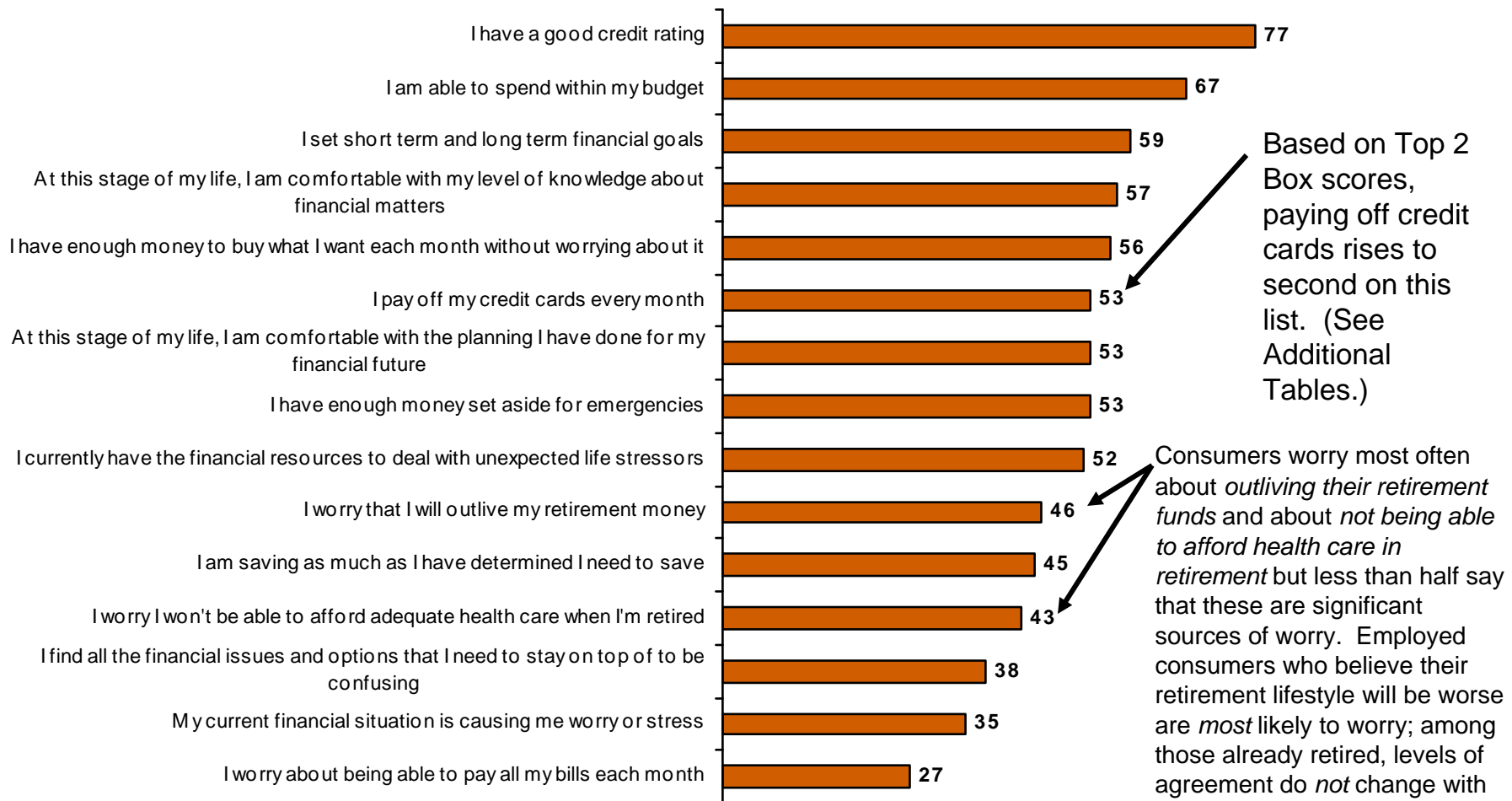
- Three of four rate themselves as happy overall, with females – in spite of their higher stress levels – reporting higher levels of happiness than males.



Financial Attitudes/Behaviors: Agreement

Top 4 Box

- Consumers agree most often that their *credit ratings are good* and that they *can spend within their budgets*.
- They agree least often that they *worry about being able to pay bills*, that their *financial situation is a cause of worry/stress*, and that *financial issues/options are confusing*.



Source: Q.11, Completely agree to Completely disagree

Letters indicate significantly higher than comparison group at 90% confidence level.

Base: Total Random Sample (n=1991)

Financial Attitudes/Behaviors: Agreement

Top 4 Box, by Gender

- Males more often agree that they are *comfortable with their knowledge of financial matters* while females more often say they *find financial issues/options to be confusing*.
- Females also more often *worry about outliving their retirement money*.
- Males agree more with several other items related to *having sufficient savings/resources for emergencies, paying off credit cards in full and comfort with planning for the future*.

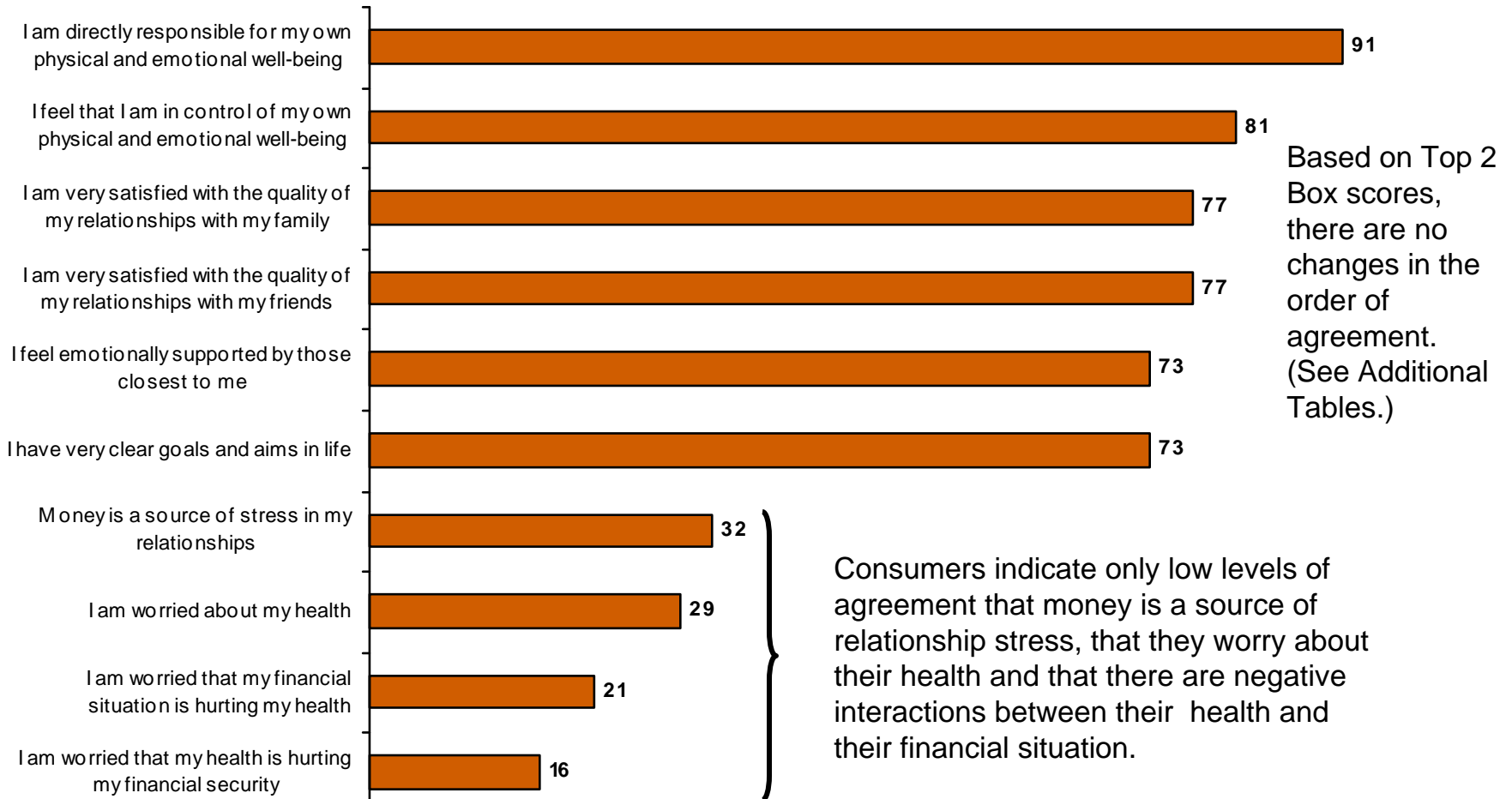
	Total	Gender	
		Male	Female
Base: Total Respondents	(1991)	A (989)	B (1002)
	%	%	%
I have a good credit rating	77	78	76
I am able to spend within my budget	67	68	66
I set short term and long term financial goals	59	59	58
At this stage of my life, I am comfortable with my level of knowledge about financial matters	57	61 B	54
I have enough money to buy what I want each month without worrying about it	56	57	54
I pay off my credit cards every month	53	56 B	51
At this stage of my life, I am comfortable with the planning I have done for my financial future	53	57 B	50
I have enough money set aside for emergencies	53	54 B	51
I currently have the financial resources to deal with unexpected life stressors	52	54 B	50
I worry that I will outlive my retirement money	46	42	49 A
I am saving as much as I have determined I need to save	45	47 B	42
I worry I won't be able to afford adequate health care when I'm retired	43	41	44
I find all the financial issues and options that I need to stay on top of to be confusing.	38	34	43 A
My current financial situation is causing me worry or stress	35	34	36
I worry about being able to pay all my bills each month	27	27	27

Source: Q.11, Completely agree to Completely disagree
 Letters indicate significantly higher than comparison group at 90% confidence level.

Health Attitudes/Behaviors: Agreement

Top 4 Box

- Nearly all of these consumers take responsibility for their physical and emotional well-being, but not as many feel that they are *in control* in this area.
- Consumers are satisfied with the quality of their relationships and with the emotional support provided by others; they also say they have clear goals and aims in life.



Source: Q.16, Completely agree to Completely disagree
 Letters indicate significantly higher than comparison group at 90% confidence level.
 Base: Total Random Sample (n=1991)

Health Attitudes/Behaviors: Agreement

Top 4 Box, by Gender

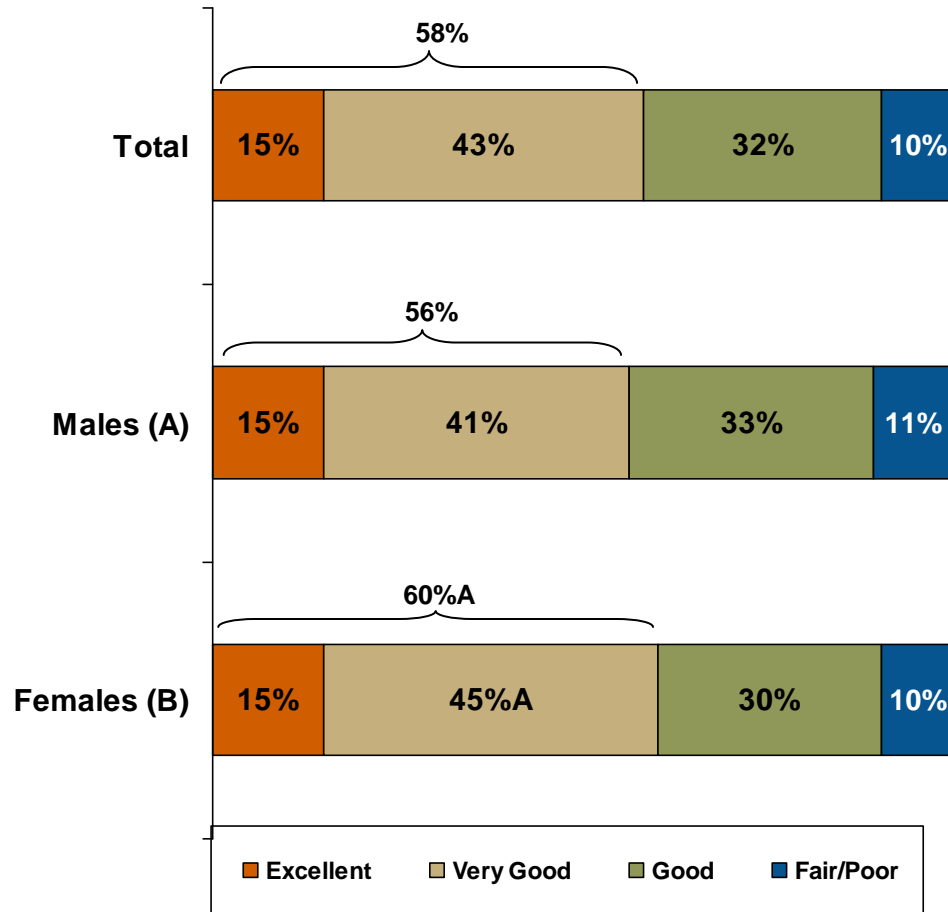
- Although levels of agreement are still low, males more often say that *money is a source of stress in their relationships* and that they *worry that their health is hurting their financial security*.
- Females, in contrast, more often agree that they *take responsibility for and are in control of their physical/emotional well-being* and that they are *satisfied with the quality of their relationships*.

	Total	Gender	
		Male	Female
Base: Total Respondents	(1991)	(989)	(1002)
	%	%	%
I am directly responsible for my own physical and emotional well-being	91	88	93 ^A
I feel that I am in control of my own physical and emotional well-being	81	79	82 ^A
I am very satisfied with the quality of my relationships with my family	77	76	79 ^A
I am very satisfied with the quality of my relationships with my friends	77	74	80 ^A
I feel emotionally supported by those closest to me	73	72	74 ^A
I have very clear goals and aims in life	73	69	76 ^A
Money is a source of stress in my relationships.	32	34 ^B	30
I am worried about my health	29	30	28
I am worried that my financial situation is hurting my health	21	22	20
I am worried that my health is hurting my financial security	16	18 ^B	14

Source: Q.16, Completely agree to Completely disagree
 Letters indicate significantly higher than comparison group at 90% confidence level.

Overall Health Status

- Six of ten say their overall health is excellent or very good; females appear to believe they are healthier than males.



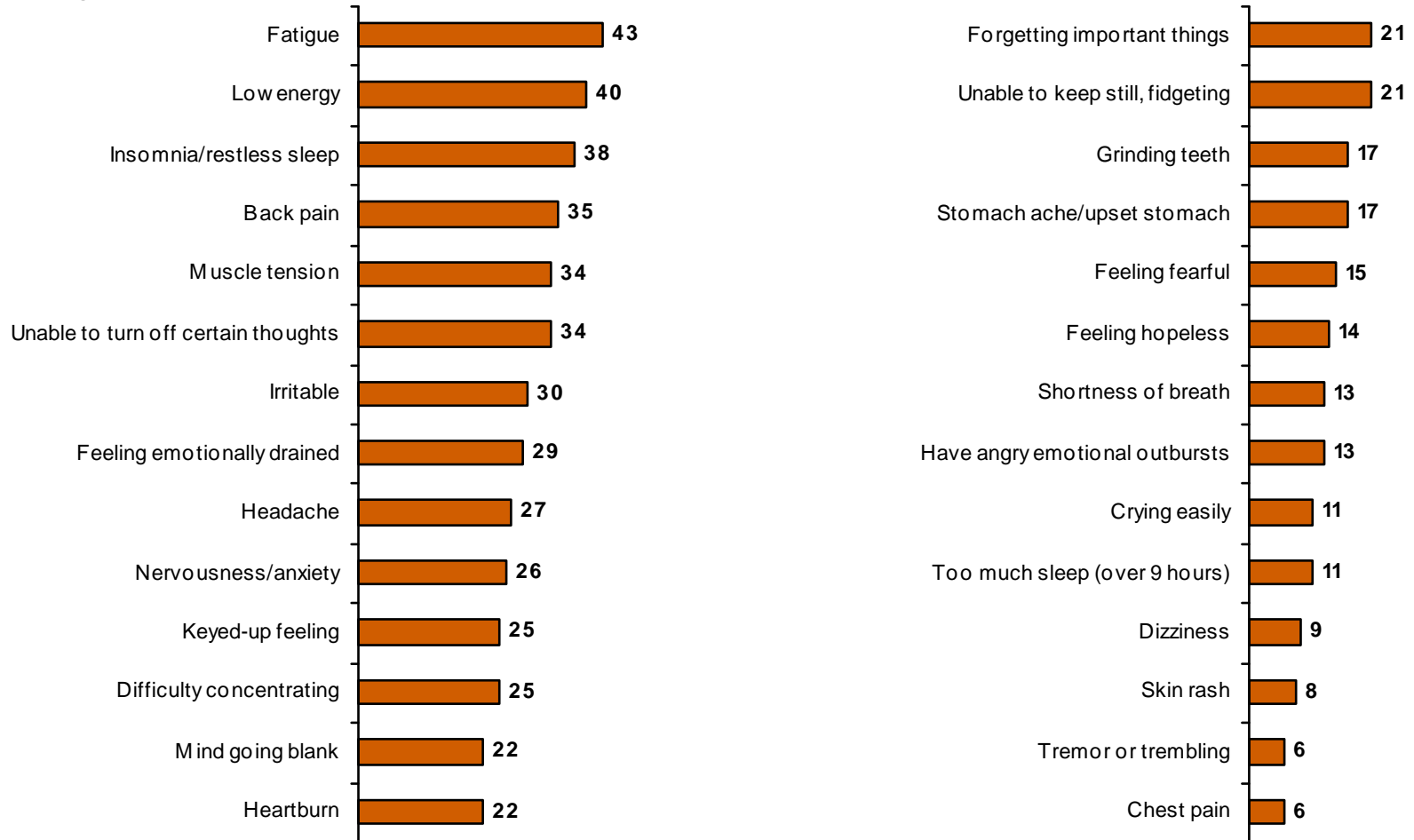
Source: Q.18

Letters indicate significantly higher than comparison group at 90% confidence level.

Base: Total Random Sample (n=1991); Males (n=989); Females (n=1002)

Presence of Stress-Related Symptoms Once a Week or More Often

- The related constellation of symptoms – fatigue, low energy and insomnia/restless sleep - is most common.
- The next most common set of symptoms includes back pain, muscle tension, and recurring thoughts.



Source: Q.17

Letters indicate significantly higher than comparison group at 90% confidence level.

Base: Total Random Sample (n=1991)

Presence of Stress-Related Symptoms

Once a Week or More Often, by Gender

- Males report a higher incidence of heartburn while females report higher incidences of a variety of symptoms that can be attributed to stress.
 - Recall that females report higher stress levels in their lives, but also that they rate their overall health better, both compared to males.

	Total	Gender	
		Male	Female
Base: Total Respondents	(1991)	(989)	(1002)
	%	%	%
Fatigue	43	37	50 ^A
Low energy	40	36	44 ^A
Insomnia / restless sleep	38	34	42 ^A
Back pain	35	35	36
Muscle tension	34	27	41 ^A
Unable to turn off certain thoughts	34	32	36 ^A
Irritable	30	29	31
Feeling emotionally drained	29	23	34 ^A
Headache	27	24	30 ^A
Nervousness / anxiety	26	23	29 ^A
Keyed-up feeling	25	24	26
Difficulty concentrating	25	23	26
Mind going blank	22	18	26 ^A
Heartburn	22	24 ^B	20

	Total	Gender	
		Male	Female
Base: Total Respondents	(1991)	(989)	(1002)
	%	%	%
Forgetting important things	21	21	22
Unable to keep still, fidgeting	21	21	22
Grinding teeth	17	15	19 ^A
Stomach ache / upset stomach	17	16	17
Feeling fearful	15	13	17 ^A
Feeling hopeless	14	14	14
Shortness of breath	13	14	13
Have angry emotional outbursts	13	14	12
Crying easily	11	7	14 ^A
Too much sleep (over 9 hours)	11	9	12 ^A
Dizziness	9	9	9
Skin rash	8	8	7
Tremor or trembling	6	7 ^B	5
Chest pain	6	7	5

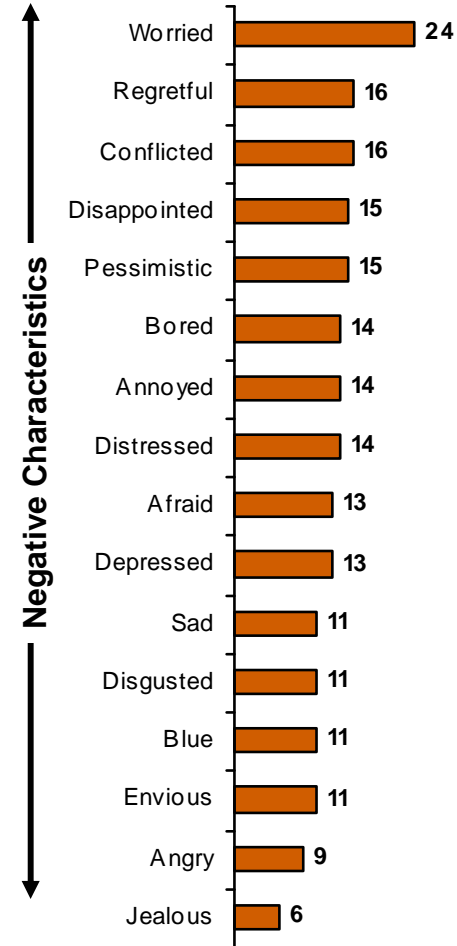
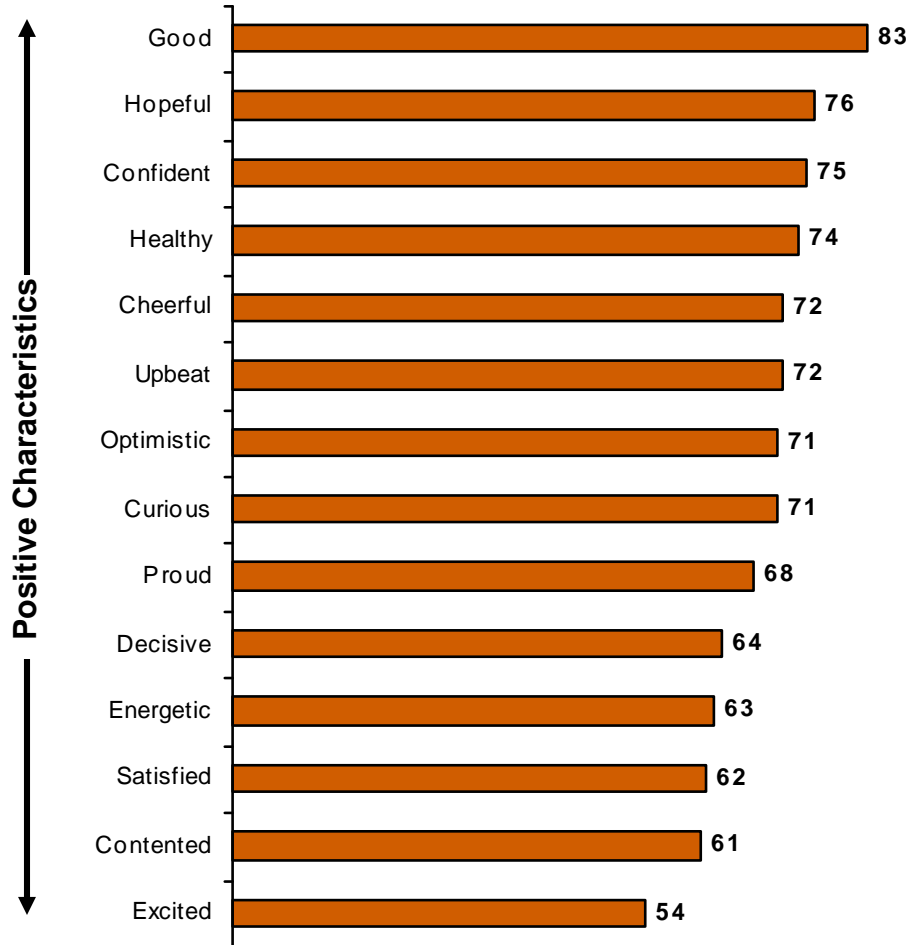
Source: Q.17

Letters indicate significantly higher than comparison group at 90% confidence level.

Personal Characteristics: Self-Description

Top 4 Box

- Consumers describe themselves with positive adjectives much more often than with negative ones.
- Of the negative adjectives, *worried* is not only mentioned most often, but is mentioned much more often than any other descriptor.



Based on Top 2 Box scores, *worried* is still at the top of the *negatives* list, but only by a margin of 2 percentage points. (See Additional Tables.)

Source: Q.12, Describes me very well to Does not describe me at all
 Letters indicate significantly higher than comparison group at 90% confidence level.
 Base: Total Random Sample (n=1991)

Personal Characteristics: Self-Description

Top 4 Box, by Gender

- Among the positive characteristics, females are more likely to say they are *hopeful, healthy* and *curious*.
- Among the negative characteristics, females more often admit only to being *worried*; males more often admit to a variety of traits.

POSITIVES	Total	Gender	
		Male	Female
Base: Total Respondents	(1991)	(989)	(1002)
	%	%	%
Good	83	82	85
Hopeful	76	74	78 ^A
Confident	75	76	74
Healthy	74	72	76 ^A
Cheerful	72	71	73
Upbeat	72	70	73
Optimistic	71	71	71
Curious	71	69	73 ^A
Proud	68	68	69
Decisive	64	66	63
Energetic	63	61	64
Satisfied	62	62	63
Contented	61	60	62
Excited	54	53	55

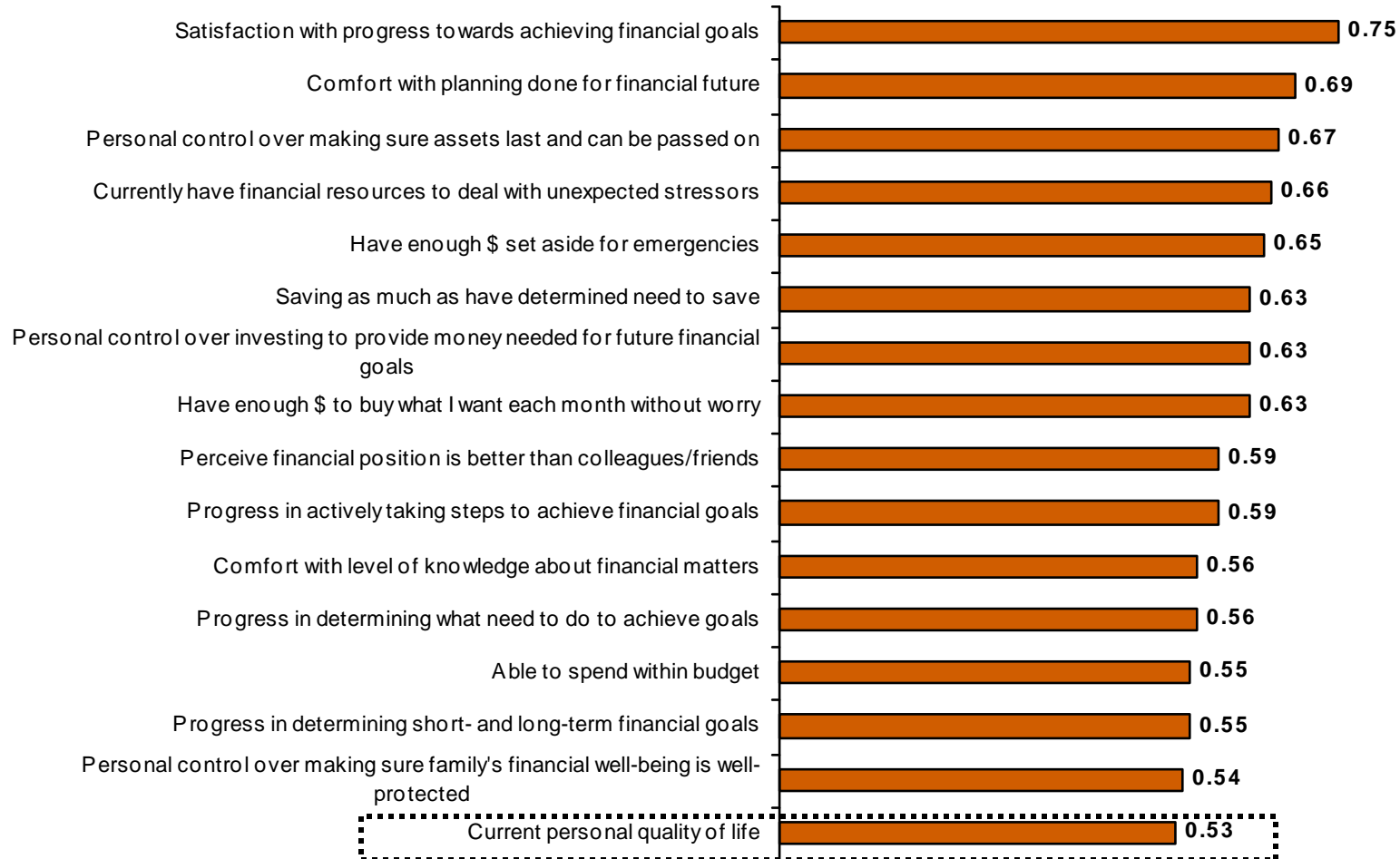
NEGATIVES	Total	Gender	
		Male	Female
Base: Total Respondents	(1991)	(989)	(1002)
	%	%	%
Worried	24	23	26 ^A
Regretful	16	17	15
Conflicted	16	16	16
Disappointed	15	17 ^B	14
Pessimistic	15	18 ^B	12
Bored	14	17 ^B	12
Annoyed	14	16 ^B	12
Distressed	14	13	14
Afraid	13	12	14
Depressed	13	13	12
Sad	11	11	11
Disgusted	11	13 ^B	9
Blue	11	11	11
Envious	11	12 ^B	9
Angry	9	10 ^B	7
Jealous	6	8 ^B	5

Source: Q.12, Describes me very well to Does not describe me at all
 Letters indicate significantly higher than comparison group at 90% confidence level.

Drivers* of Feeling of Financial Security

Total Random Sample

- The strongest drivers of financial security are the level of satisfaction with one's *progress towards achieving financial goals* and *comfort with one's planning for the future*. Other strong correlates include a *sense of control* and *being able to save/accumulate funds for future needs*, whether anticipated or not.

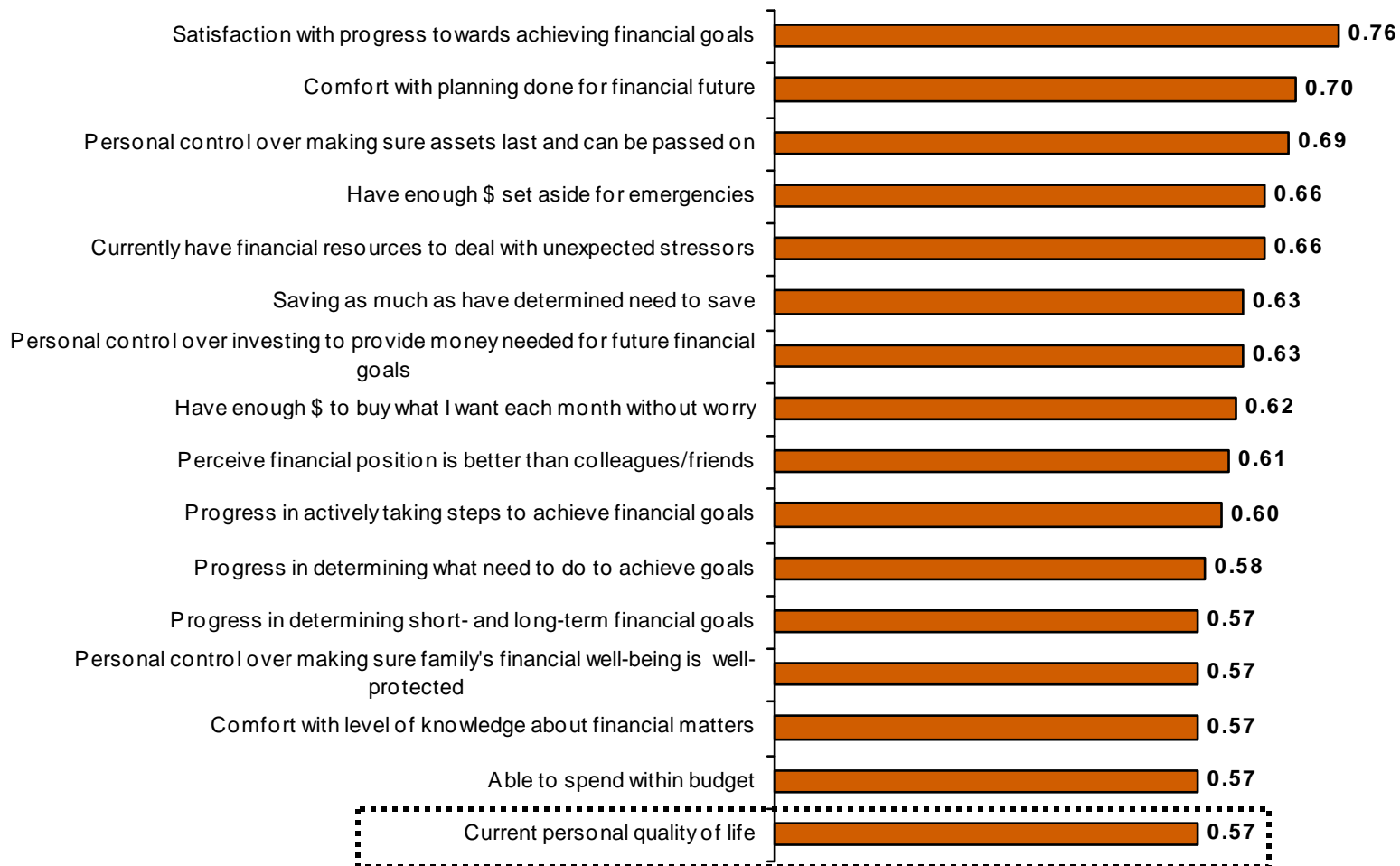


*Highest correlations with Q.1b rating. See Appendix-Additional Tables for full listing of correlations.
 Base: Total Random Sample (n=1991)

Drivers* of Feeling of Financial Security

Total Males

- Results for males and for females (next slide) do not differ in any important ways.

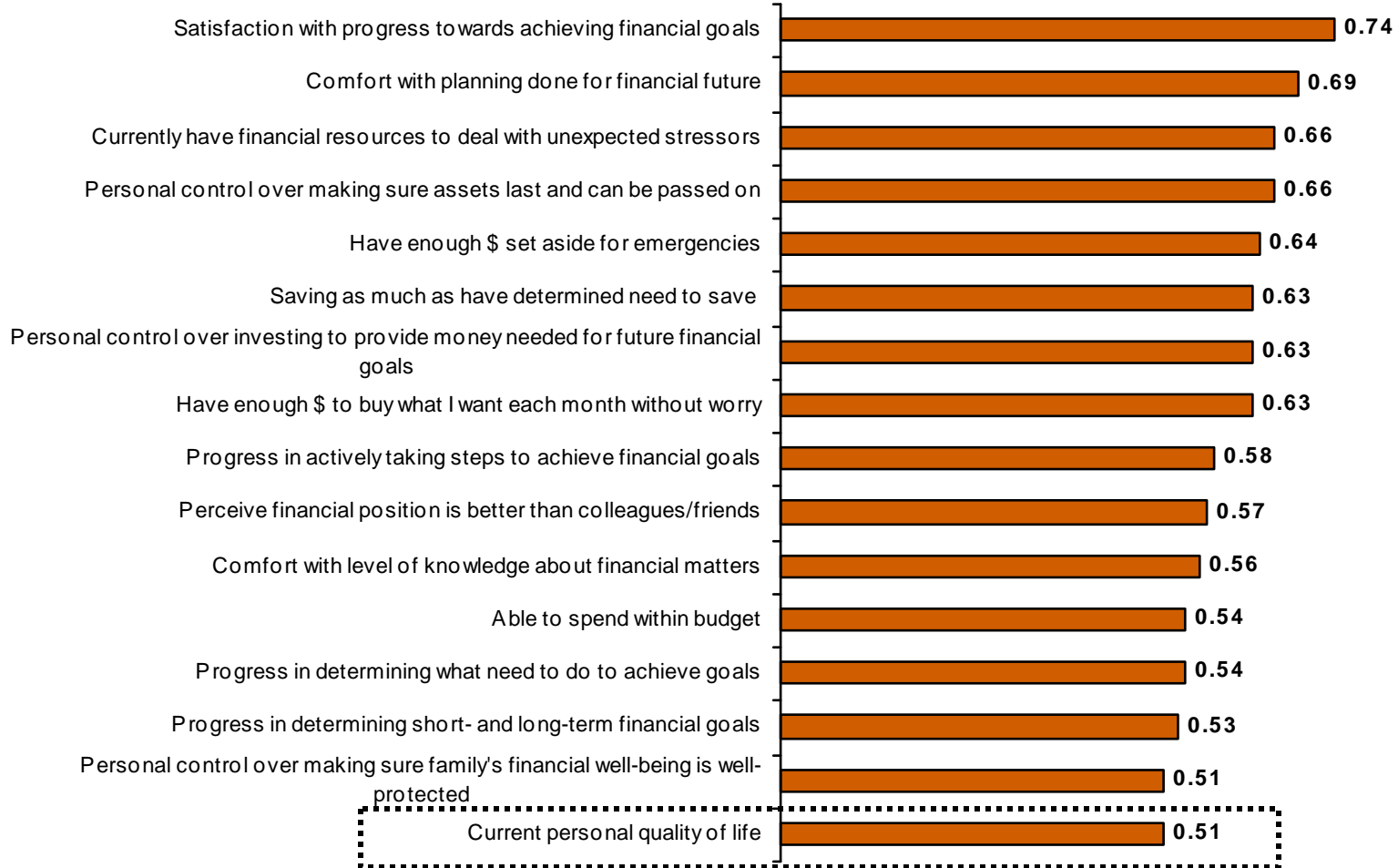


*Highest correlations with Q.1b rating. See Appendix-Additional Tables for full listing of correlations.
 Base: Total Males (n=989)

Drivers* of Feeling of Financial Security

Total Females

- Note that all but the last of these of these attributes that are highly correlated with financial security - *personal quality of life* - are specifically connected to the consumer's financial situation. None of the attributes concerning relationships or emotional/physical well-being rise to the top of this list.

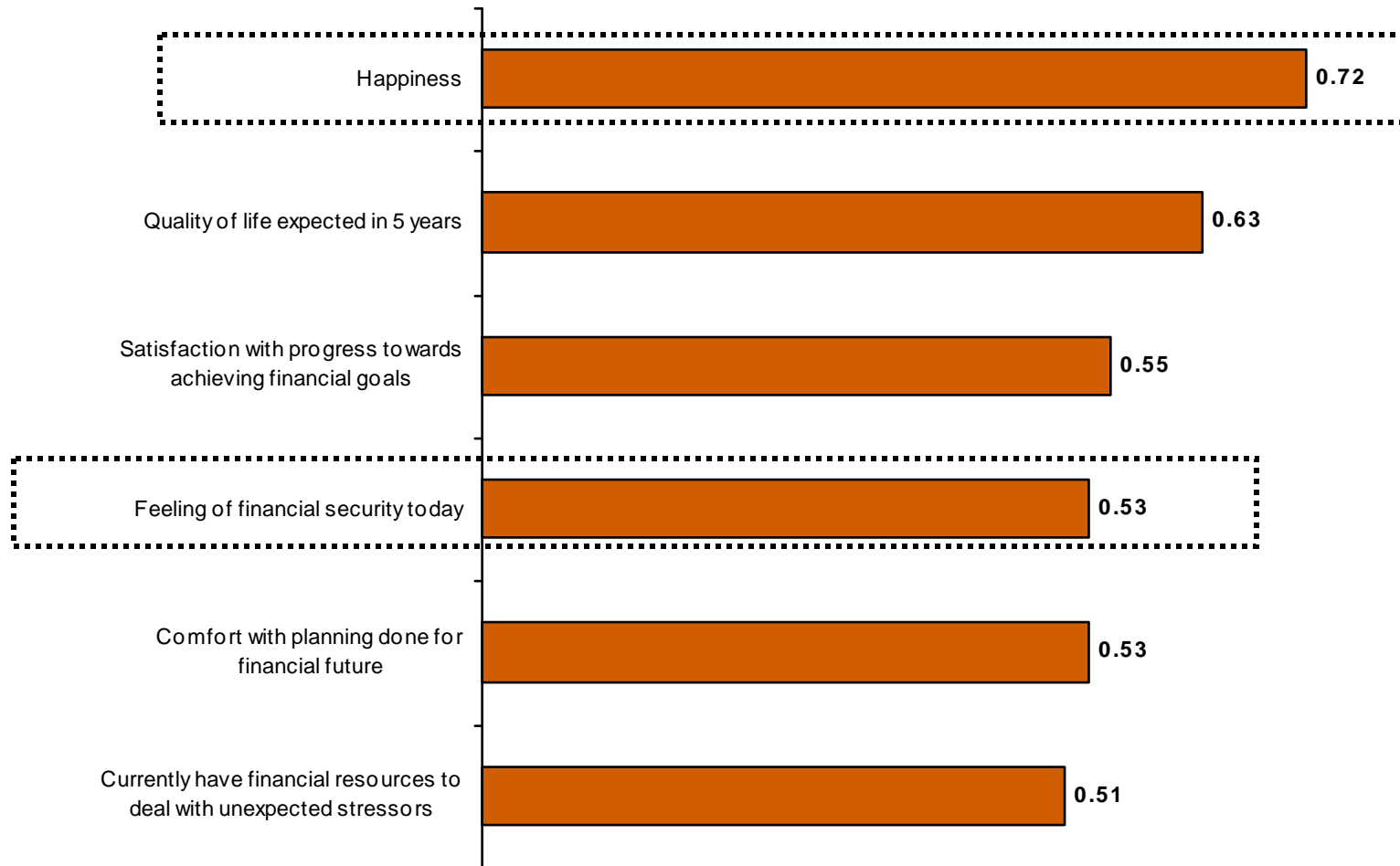


*Highest correlations with Q.1b rating. See Appendix-Additional Tables for full listing of correlations.
 Base: Total Females (n=1002)

Drivers* of Current Personal Quality of Life

Total Random Sample

- The strongest drivers of one's current quality of life are *happiness* and the *quality of life expected in 5 years*. The next set of drivers are all related to financial attributes – *satisfaction with progress towards goals*, *feeling secure*, *comfort with planning done*, and *having sufficient resources*.

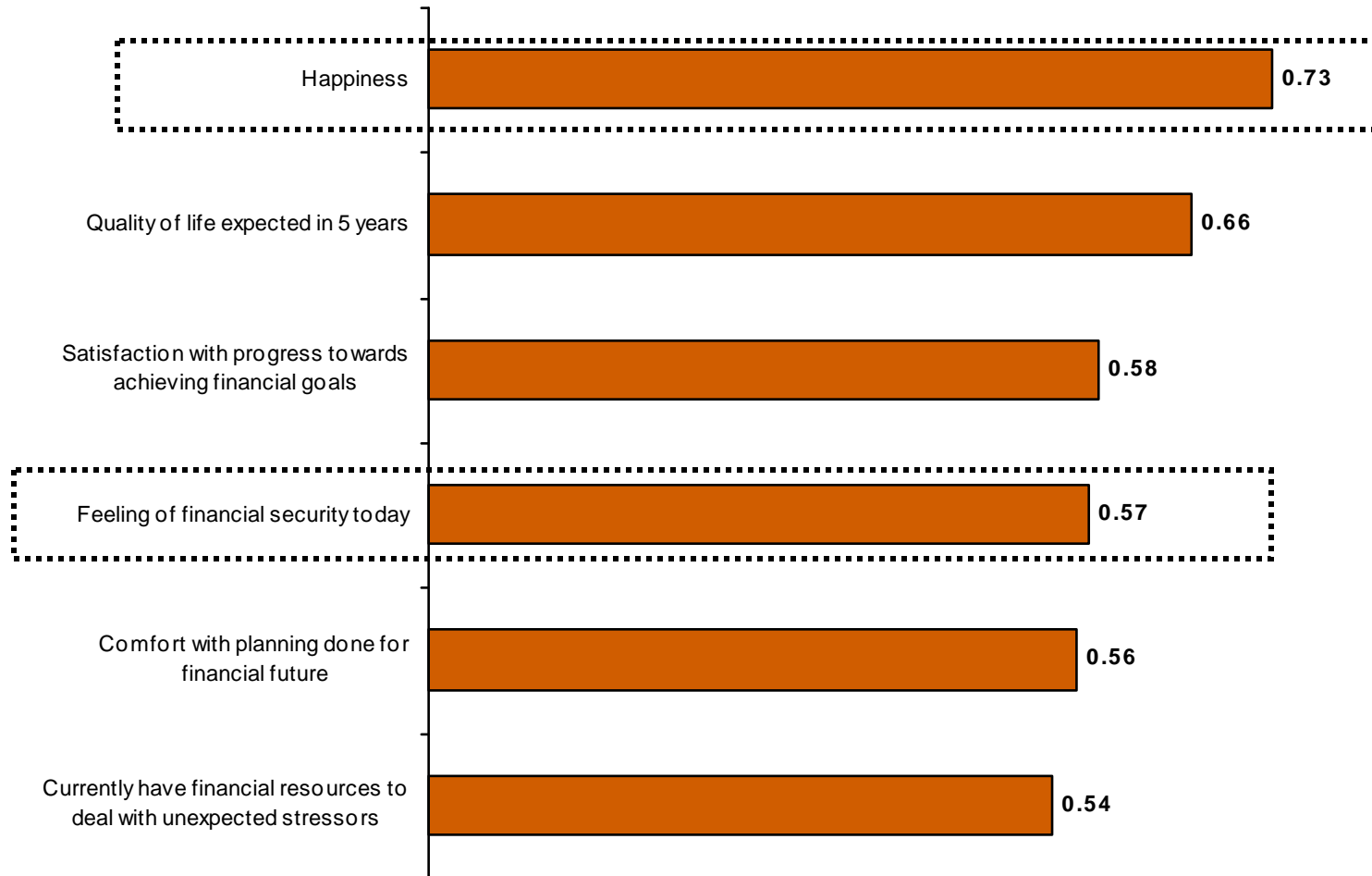


*Highest correlations with Q.14-1 rating. See Appendix-Additional Tables for full listing of correlations.
Base: Total Random Sample (n=1991)

Drivers* of Current Personal Quality of Life

Total Males

- Results for males look very much like those for the total sample.

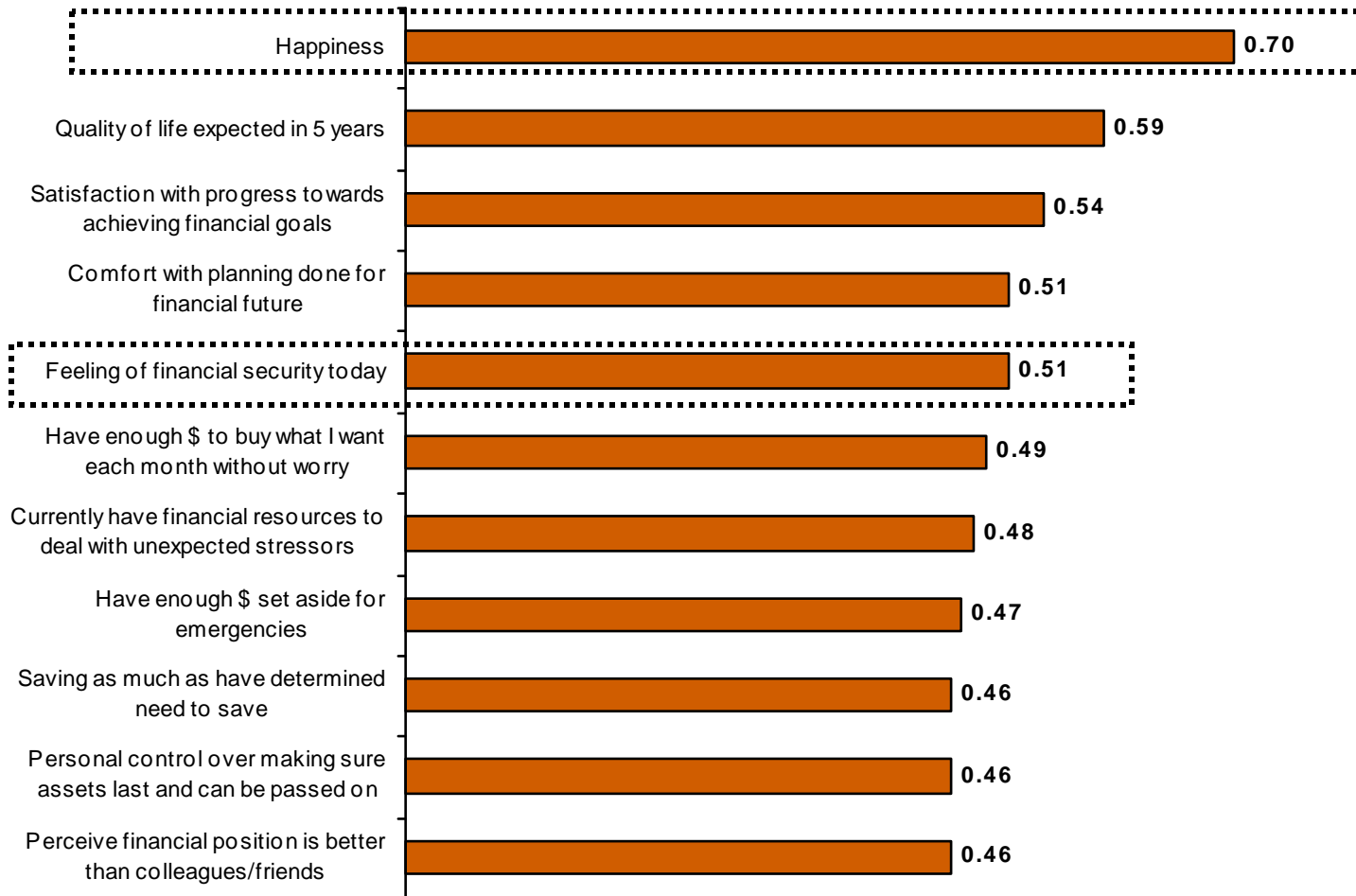


*Highest correlations with Q.14-1 rating. See Appendix-Additional Tables for full listing of correlations.
Base: Total Males (n=989)

Drivers* of Current Personal Quality of Life

Total Females

- For females, correlations after *happiness* are slightly weaker than those observed for males and are more tightly clustered. Still, after the top two drivers, the items that correlate most strongly with quality of life are all related to finances.



*Highest correlations with Q.14-1 rating. See Appendix-Additional Tables for full listing of correlations.
Base: Total Females (n=1002)

Financial Security: Importance and Current Feeling

by Age

- The oldest group (65+) ascribes greatest importance to feeling financially secure; they and the 55-64 group most often actually feel secure.

	<u>Total</u>	<u>Age Group</u>				
		<u>25-34</u>	<u>35-44</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
		C	D	E	F	G
Base: Total Respondents	(1991)	(293)	(493)	(598)	(403)	(204)
	%	%	%	%	%	%
Importance of Feeling Financially Secure...						
Top 2 Box	67	70 D	64	65	66	75 DEF
Top 4 Box	93	94	94	92	93	97 CDEF
Feeling of Financial Security...						
Top 2 Box	16	10	8	12 D	25 CDE	38 CDEF
Top 4 Box	56	56 D	44	52 D	67 CDE	80 CDEF

Level of Control over Broad Financial Management Tasks by Age

- Older consumers (55+) feel most in control over these broadly defined tasks.

	<u>Total</u>	<u>Age Group</u>				
		<u>25-34</u>	<u>35-44</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
		<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
Base: Total Respondents	(1991)	(293)	(493)	(598)	(403)	(204)
	%	%	%	%	%	%
<i>Making sure you protect you/your family's financial well-being from potential misfortunes through appropriate products, such as life insurance, disability insurance and/or long-term care insurance</i>						
Top 2 Box	29	23	23	27	35	46
					CDE	CDEF
Top 4 Box	65	59	56	65	72	78
			D		CDE	CDE
<i>Investing to provide money needed for future financial goals, such as college education for your children and/or your retirement savings</i>						
Top 2 Box	26	23	16	23	33	46
		D		D	CDE	CDEF
Top 4 Box	58	57	47	58	66	73
		D		D	CDE	CDE
<i>Making sure your assets last through your lifetime as well as being able to pass assets on to heirs</i>						
Top 2 Box	23	18	14	18	32	47
				D	CDE	CDEF
Top 4 Box	58	51	45	56	72	79
		D		D	CDE	CDEF

Source: Q.3, Completely under control to Not at all under control
Letters indicate significantly higher than comparison group at 90% confidence level.

Progress on Setting/Acting on Financial Goals

by Age

- Older consumers also rate themselves better on each of the three steps related to setting and acting on financial goals.

	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
Base: Total Respondents	(1991)	(293)	(493)	(598)	(403)	(204)
	%	%	%	%	%	%
<i>Determining what my short-term and long-term financial goals are</i>						
Top 2 Box	30	23	22	27	37	51
			D		CDE	CDEF
Top 4 Box	69	71	61	66	73	85
		D			DE	CDE
<i>Determining what I have to do to achieve my financial goals</i>						
Top 2 Box	30	28	21	26	39	51
		D		D	CDE	CDEF
Top 4 Box	68	67	60	65	76	84
		D		D	CDE	CDEF
<i>Actively taking steps to make sure I achieve my financial goals</i>						
Top 2 Box	31	27	22	28	40	56
		D		D	CDE	CDEF
Top 4 Box	68	68	57	66	76	87
		D		D	CDE	CDEF

Source: Q.4, Excellent progress, A+ to Have not begun to do this
 Letters indicate significantly higher than comparison group at 90% confidence level.

Satisfaction with Progress towards Financial Goals

by Age

- And, older consumers rate themselves better on their progress towards achieving their financial goals.

	<u>Total</u>	<u>Age Group</u>				
		<u>25-34</u>	<u>35-44</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
Base: Total Respondents	(1991) %	(293) %	(493) %	(598) %	(403) %	(204) %
Top 2 Box	19	13	10	14 D	28 CDE	42 CDEF
Top 4 Box	54	50 D	41	50 D	66 CDE	82 CDEF

Financial Priorities

Top 4 Box, by Age

- Not surprisingly, priorities shift as consumers age.
 - Younger consumers give higher priority to *college funding, saving for major purchases* and, to a lesser extent, *supporting parents financially*.
 - Older consumers give higher priority to *maintaining a comfortable lifestyle if disabled and in retirement, not losing most/all of assets to pay for long-term care, and minimizing estate taxes*.

	Total (1991) %	Age Group				
		25-34 C (293) %	35-44 D (493) %	45-54 E (598) %	55-64 F (403) %	65+ G (204) %
Having enough money to maintain a comfortable lifestyle throughout my retirement	92	86	91 C	94 CD	94 CD	99 CDEF
Having enough money to maintain a comfortable lifestyle while I am employed	87	88 F	90 F	87 F	82	84
Having enough income to maintain a comfortable lifestyle even if I become disabled and cannot work	86	82	83	87 CD	87 CD	94 CDEF
Being able to manage/pay off debt	84	86 F	86 F	86 F	76	81
Not losing most or all of my savings/assets to pay for long-term care if I or a family member needs such care	76	66	71	79 CD	80 CD	84 CDE
Having enough money for my family to maintain a comfortable lifestyle, in case I pass away	76	75	75	75	79	81 D
Being able to afford to send my children to the college of our choice	65	71 FG	73 EFG	65 FG	40	51
Building a sizable investment portfolio	63	67	64	64	61	61
Protecting my estate from taxes	61	55	53	61 CD	65 CD	77 CDEF
Saving for a major purchase such as a home, home remodeling, a car, a boat, or furniture	53	71 DEFG	59 EFG	51 FG	40	38
Being able to leave a financial inheritance to my heirs when I pass away	46	49 E	49 E	42	45	51 E
Being able to support my parents financially	42	54 DEF	44 EF	37	33	44

Source: Q.2a, Highest priority to Lowest priority
 Letters indicate significantly higher than comparison group at 90% confidence level.

Confidence That Issues Are Under Control

Top 4 Box, by Age

- Confidence that each financial issue is under control generally increases with age.
 - Exceptions are *college funding* and *supporting parents financially* where there are no age-based differences.

	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
Base: Indicate that Item is Applicable (Varies)	(1991)	C	D	E	F	G
	%	(293)	(493)	(598)	(403)	(204)
		%	%	%	%	%
Having enough money to maintain a comfortable lifestyle while I am employed	69	67	64	69	75 CDE	80 CDE
Being able to manage/pay off debt	68	66	62	66	76 CDE	86 CDEF
Having enough money to maintain a comfortable lifestyle throughout my retirement	62	58 D	51	58 D	74 CDE	85 CDEF
Having enough money for my family to maintain a comfortable lifestyle, in case I pass away	61	56	51	60 D	72 CDE	80 CDEF
Saving for a major purchase such as a home, home remodeling, a car, a boat, or furniture	56	59 D	47	56 D	62 DE	66 DE
Having enough income to maintain a comfortable lifestyle even if I become disabled and cannot work	54	48	44	53 D	66 CDE	78 CDEF
Not losing most or all of my savings/assets to pay for long-term care if I or a family member needs such care	51	48 D	42	48 D	56 CDE	73 CDEF
Being able to leave a financial inheritance to my heirs when I pass away	51	47	43	49 D	59 CDE	69 CDEF
Building a sizable investment portfolio	50	47	42	51 D	57 CDE	64 CDEF
Protecting my estate from taxes	50	46	41	46 D	59 CDE	74 CDEF
Being able to afford to send my children to the college of our choice	50	52	47	50	52	57
Being able to support my parents financially.	40	39	37	42	42	44

Source: Q.2b, Completely confident to Not at all confident
 Letters indicate significantly higher than comparison group at 90% confidence level.

Perceptions of Current/Future Quality of Life by Age

- Older consumers are more likely to place themselves near the top of this scale compared to younger consumers based on current conditions, but the age-based differences disappear when they compare themselves to others of their same age.
- Looking out five years, there are also no clear age-based trends.

	<u>Total</u>	<u>Age Group</u>				
		<u>25-34</u>	<u>35-44</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
		C	D	E	F	G
Base: Total Respondents	(1991) %	(293) %	(493) %	(598) %	(403) %	(204) %
Where would you say you are on the scale?						
Top 2 Box	18	16	12	16	20	37
Top 4 Box	70	67	64	64 ^D	77 ^{DE}	88 ^{CDEF}
Where do you think most people your age are on this scale?						
Top 2 Box	7	9 ^D	5	8	8	7
Top 4 Box	47	49	48	47	44	45
In 5 years, where do you think you'll be on the scale?						
Top 2 Box	44	45	43	42	42	50 ^{EF}
Top 4 Box	85	87 ^E	87 ^E	82	86	88 ^E

Perception of Personal Amount of Stress by Age

- Reported stress levels decrease with age.

	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
Base: Total Respondents	(1991) %	C (293) %	D (493) %	E (598) %	F (403) %	G (204) %
<u>Far/Somewhat too much stress (Net)</u>	<u>53</u>	<u>63</u> EFG	<u>62</u> FG	<u>57</u> FG	<u>45</u> G	<u>23</u>
Far too much stress	12	13 G	14 FG	15 FG	10 G	3
Somewhat too much stress	41	51 EFG	48 EFG	42 FG	35 G	19
Just the right amount of stress	31	30	27	30	33 D	38 CDE
Not much stress	16	6	11 C	13 C	22 CDE	39 CDEF

Source: Q.13

Letters indicate significantly higher than comparison group at 90% confidence level.

Happiness by Age

- Happiness is constant through age 54 and then increases with age. Happiest of all are the 65+ consumers.

	Total	Age Group				
		25-34 C	35-44 D	45-54 E	55-64 F	65+ G
Base: Total Respondents	(1991) %	(293) %	(493) %	(598) %	(403) %	(204) %
Top 2 Box	28	23	23	27	31 CD	45 CDEF
Top 4 Box	76	73	70	75	78 D	93 CDEF

- The high levels of happiness reported by those age 65+ do *not* depend on level of personal income.

	Personal Income		
	\$50-\$74.9K G	\$75-\$99.9K H	\$100K+ I
Base: Age 65+	(88) %	(63) %	(53) %
Top 2 Box	44	51	40
Top 4 Box	93	94	92

- Note that the highly positive feelings of financial security and the current personal quality of life observed among those 65+ also do *not* vary meaningfully by income (see Additional Tables).

Financial Attitudes/Behaviors: Agreement

Top 4 Box, by Age

- Agreement with the 'negatives' in this list – items about being worried/stressed – is stronger among younger consumers.
- Agreement on other, more 'positive' items, is strongest among older consumers.
 - The 35-44 group, however, lags both the 25-34 and 45-54 groups.

	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
		C	D	E	F	G
Base: Total Respondents	(1991)	(293)	(493)	(598)	(403)	(204)
	%	%	%	%	%	%
I have a good credit rating	77	73	68	75	83	97
				D	CDE	CDEF
I am able to spend within my budget	67	63	56	66	75	88
		D		D	CDE	CDEF
I set short term and long term financial goals	59	63	51	56	66	65
		DE		D	DE	DE
At this stage of my life, I am comfortable with my level of knowledge about financial matters	57	49	46	54	67	83
				D	CDE	CDEF
I have enough money to buy what I want each month without worrying about it	56	54	46	49	65	82
		D			CDE	CDEF
I pay off my credit cards every month	53	53	42	48	63	77
		D		D	CDE	CDEF
At this stage of my life, I am comfortable with the planning I have done for my financial future	53	48	40	48	66	82
		D		D	CDE	CDEF
I have enough money set aside for emergencies	53	54	41	46	61	82
		DE		D	CDE	CDEF
I currently have the financial resources to deal with unexpected life stressors	52	50	40	46	62	79
		D		D	CDE	CDEF
I worry that I will outlive my retirement money	46	48	50	50	38	35
		FG	FG	FG		
I am saving as much as I have determined I need to save	45	41	34	42	53	69
		D		D	CDE	CDEF
I worry I won't be able to afford adequate health care when I'm retired	43	43	45	50	37	24
		G	FG	CFG	G	
I find all the financial issues and options that I need to stay on top of to be confusing.	38	45	39	40	34	31
		DFG	G	FG		
My current financial situation is causing me worry or stress	35	49	41	38	25	15
		DEFG	FG	FG	G	
I worry about being able to pay all my bills each month	27	39	30	29	22	11
		DEFG	FG	FG	G	

Source: Q.11, Completely agree to Completely disagree
 Letters indicate significantly higher than comparison group at 90% confidence level.

Health Attitudes/Behaviors: Agreement

Top 4 Box, by Age

- Again, younger consumers agree more with the worry/stress items.
- Here the 35-44 group is more in line with the groups above and below it than it is on the financial set of attributes.
- Agreement with other items is strongest over age 55, especially at age 65+.

	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
Base: Total Respondents	(1991)	(293)	(493)	(598)	(403)	(204)
	%	%	%	%	%	%
I am directly responsible for my own physical and emotional well-being	91	86	90	91	92	95
				C	C	CDE
I feel that I am in control of my own physical and emotional well-being	81	79	79	79	81	90
						CDEF
I am very satisfied with the quality of my relationships with my family	77	78	72	75	81	88
		D			DE	CDEF
I am very satisfied with the quality of my relationships with my friends	77	70	72	75	83	92
					CDE	CDEF
I feel emotionally supported by those closest to me	73	74	69	71	75	83
					D	CDEF
I have very clear goals and aims in life	73	71	69	70	79	80
					CDE	CDE
Money is a source of stress in my relationships.	32	44	34	35	24	17
		DEFG	FG	FG	G	
I am worried about my health	29	32	23	31	30	32
		D		D	D	D
I am worried that my financial situation is hurting my health	21	31	25	23	12	8
		EFG	FG	FG	G	
I am worried that my health is hurting my financial security	16	22	13	18	15	12
		DFG		DG		

Source: Q.16, Completely agree to Completely disagree
 Letters indicate significantly higher than comparison group at 90% confidence level.

Overall Health Status

by Age

- Perhaps surprisingly, even though there is a slight tendency for health to decline with age, there are few significant differences by age.

	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
Base: Total Respondents	(1991) %	C (293) %	D (493) %	E (598) %	F (403) %	G (204) %
Excellent/Very good (Net)	58	63 EF	59	55	57	60
Excellent	15	18 E	16	14	14	14
Very good	43	45	44	41	42	47
Good	32	31	32	34	31	28
Fair	9	4	8 C	10 C	11 CD	11 C
Poor	1	1	1	1	2	1

Source: Q.18

Letters indicate significantly higher than comparison group at 90% confidence level.

Presence of Stress-Related Symptoms

Once a Week or More Often, by Age

- Reporting of the various symptoms tends to decrease with age – the 25-34 group reports the highest incidence of a wide variety of symptoms.
- The only symptoms that appear to increase with age are shortness of breath and skin rashes.

	Total (1991) %	Age Group				
		25-34 C (293) %	35-44 D (493) %	45-54 E (598) %	55-64 F (403) %	65+ G (204) %
Base: Total Respondents	(1991) %					
Fatigue	43	53 DEFG	44 FG	45 FG	38	34
Low energy	40	51 DEFG	41 G	38	37	33
Insomnia / restless sleep	38	39	36	42 DFG	35	33
Back pain	35	38	35	36	32	36
Muscle tension	34	43 DEFG	37 FG	34 G	31 G	22
Unable to turn off certain thoughts	34	45 DEFG	34 FG	34 FG	29	26
Irritable	30	43 DEFG	33 EFG	27 G	26 G	18
Feeling emotionally drained	29	39 EFG	33 FG	29 G	26 G	10
Headache	27	39 DEFG	32 EFG	27 FG	19 G	11
Nervousness / anxiety	26	37 DEFG	28 FG	25 FG	20	17
Keyed-up feeling	25	27 G	27 G	26 G	25 G	17
Difficulty concentrating	25	36 DEFG	28 FG	26 FG	17	15
Mind going blank	22	31 DEFG	25 FG	22 G	19 G	12
Heartburn	22	25 D	19	24 D	21	21

	Total (1991) %	Age Group				
		25-34 C (293) %	35-44 D (493) %	45-54 E (598) %	55-64 F (403) %	65+ G (204) %
Base: Total Respondents	(1991) %					
Forgetting important things	21	27 EFG	25 FG	21 G	17	15
Unable to keep still, fidgeting	21	28 EFG	25 FG	21 FG	16	13
Grinding teeth	17	26 DEFG	18 FG	16	14	13
Stomach ache / upset stomach	17	26 DEFG	17 F	16	12	14
Feeling fearful	15	25 DEFG	16 FG	13 G	11 G	6
Feeling hopeless	14	20 EFG	17 EFG	12 G	12 G	4
Shortness of breath	13	17 DE	10	11	15 DE	18 DE
Have angry emotional outbursts	13	24 DEFG	14 FG	11 G	10 G	4
Crying easily	11	18 DEFG	11 G	10 G	9 G	5
Too much sleep (over 9 hours)	11	24 DEFG	10	8	8	7
Dizziness	9	16 DEFG	9 EG	6	7	5
Skin rash	8	15 DEF	6	6	8	10 DE
Tremor or trembling	6	13 DEFG	7 E	4	6	5
Chest pain	6	13 DEFG	6 E	4	5	4

Source: Q.17

Letters indicate significantly higher than comparison group at 90% confidence level.

Personal Characteristics: Self-Description

Top 4 Box, by Age

- Older consumers, especially those 65+, are most likely to say the positive descriptors fit them; younger consumers, especially those 25-34, are most likely to say the negative descriptors fit them.

POSITIVES	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
	(1991)	C	D	E	F	G
Base: Total Respondents	%	(293)	(493)	(598)	(403)	(204)
		%	%	%	%	%
Good	83	79	82	82	86	91
					C	CDEF
Hopeful	76	74	72	75	78	86
				D	CDEF	CDEF
Confident	75	70	74	71	80	89
				CDE	CDEF	CDEF
Healthy	74	74	75	72	72	82
					CDEF	CDEF
Cheerful	72	66	68	70	76	88
				CDE	CDEF	CDEF
Upbeat	72	67	71	70	72	83
					CDEF	CDEF
Optimistic	71	70	67	69	74	82
				D	CDEF	CDEF
Curious	71	70	69	66	73	83
				E	CDEF	CDEF
Proud	68	69	67	63	72	76
		E	CDE	E	CDE	CDE
Decisive	64	55	57	66	71	78
				CD	CDE	CDEF
Energetic	63	60	61	60	65	74
				E	CDEF	CDEF
Satisfied	62	55	56	58	71	84
				CDE	CDEF	CDEF
Contented	61	53	51	57	73	87
			D	CDE	CDEF	CDEF
Excited	54	61	55	50	50	59
		EF	E			EF

NEGATIVES	Total	Age Group				
		25-34	35-44	45-54	55-64	65+
	(1991)	C	D	E	F	G
Base: Total Respondents	%	(293)	(493)	(598)	(403)	(204)
		%	%	%	%	%
Worried	24	35	30	23	19	11
		EFG	EFG	FG	G	
Regretful	16	19	18	17	13	10
		FG	FG	G		
Conflicted	16	25	17	15	10	11
		DEFG	FG	F		
Disappointed	15	20	18	17	11	7
		FG	FG	FG	G	
Pessimistic	15	19	17	16	12	9
		FG	FG	G		
Bored	14	23	16	13	10	11
		DEFG	EFG			
Annoyed	14	20	16	14	10	9
		EFG	FG	FG		
Distressed	14	21	15	15	9	5
		DEFG	FG	FG	G	
Afraid	13	22	14	13	9	7
		DEFG	FG	FG		
Depressed	13	18	14	13	12	4
		EFG	G	G	G	
Sad	11	17	13	11	8	4
		EFG	FG	FG		
Disgusted	11	15	10	12	10	7
		DFG		G		
Blue	11	16	12	10	10	5
		EFG	G	G	G	
Envious	11	22	12	9	6	7
		DEFG	FG	F		
Angry	9	16	8	9	5	7
		DEFG	F	F		
Jealous	6	15	8	5	3	4
		DEFG	EFG			

Source: Q.12, Describes me very well to Does not describe me at all
 Letters indicate significantly higher than comparison group at 90% confidence level.

Feeling of Financial Security - Observations

- Notable differences by **Feeling of Financial Security** include:
 - The middle group – the group that feels neither secure nor insecure – attaches the lowest importance to feeling financially secure.
 - Those who feel financially secure (Top 4 Box) are least likely to say that their life has too much stress; on all other measures, this secure sub-group scores higher than the less-secure sub-groups (Mid 2 and Bottom 4 Box).
 - Demographic profiles of these sub-groups are shown below:

Top 4 Box	Mid 2 Box	Bottom 4 Box
<ul style="list-style-type: none"> ■ More often married ■ Smaller HHs, less often children at home ■ More educated ■ Oldest, most often retired ■ Most often homeowners ■ Highest assets ■ Highest HH and personal income 	<ul style="list-style-type: none"> ■ More often married or with a partner ■ More African-American 	<ul style="list-style-type: none"> ■ More often formerly married ■ Less educated ■ Self-employed ■ More African-American, Hispanic ■ Least often homeowners ■ Lowest assets ■ Lowest HH and personal income

Summary of Key Measures by Feeling of Financial Security

		Feeling of Financial Security			
		<u>Top 4 Box</u>	<u>Mid 2 Box</u>	<u>Bottom 4 Box</u>	
		(n=1121)	(n=531)	(n=339)	
Measure		%	%		
Top 4 Box	Importance of feeling financially secure	97	85	94	
	Feeling of financial security today	100	0	0	
	<i>Personal control over:</i>				
	Making sure family's financial well-being is protected	83	49	30	
	Investing to provide money needed for future financial goals	81	38	13	
	Making sure assets last and also can be passed on	81	37	14	
	<i>Progress in:</i>				
	Determining short- and long-term financial goals	87	54	32	
	Determining what need to do to achieve goals	86	54	32	
	Actively taking steps to achieve financial goals	87	53	30	
	Satisfaction with progress towards achieving financial goals	81	28	7	
	Overall happiness	88	67	51	
Current personal quality of life	86	58	33		
Top 2 Box	Perceive financial position is better than colleagues/friends	67	29	13	
	Perceive life has too much stress	41	62	81	
	Overall health status	64	51	49	
	Make healthy diet choices	67	54	55	
% Yes	Exercise vigorously 1+ times/week	73	60	56	
	Have a will	60	38	32	
	Have local financial advisor	50	31	21	

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Happiness - Observations

- Notable differences by **Happiness** include:
 - Those who rate themselves happiest (Top 4 Box) also have more positive ratings on all other measures – except for importance of feeling financially secure.
 - Those who rate themselves least happy (Bottom 4 Box) also rate themselves lowest on financial security, feelings of control over financial tasks, and current personal quality of life. They are more stressed and see themselves as in a worse financial position compared to colleagues/ friends.
 - Demographic profiles of these sub-groups are shown below:

Top 4 Box	Mid 2 Box	Bottom 4 Box
<ul style="list-style-type: none"> ■ More often married ■ Oldest, most often retired ■ Most often homeowners ■ Highest assets ■ Highest HH and personal income 	<ul style="list-style-type: none"> ■ Most often single ■ More often African-American ■ More often renters 	<ul style="list-style-type: none"> ■ More often formerly married ■ Larger HHs, more often kids at home ■ More often high school graduates only ■ Most often self-employed ■ More often renters

Summary of Key Measures by Happiness

		Happiness		
		Top 4 Box (n=1512) %	Mid 2 Box (n=373) %	Bottom 4 Box (n=106)
Top 4 Box	Importance of feeling financially secure	95	86	93
	Feeling of financial security today	65	31	21
	<i>Personal control over:</i>			
	Making sure family's financial well-being is protected	72	43	34
	Investing to provide money needed for future financial goals	66	36	25
	Making sure assets last and also can be passed on	66	35	26
	<i>Progress in:</i>			
	Determining short- and long-term financial goals	77	44	40
	Determining what need to do to achieve goals	76	45	41
	Actively taking steps to achieve financial goals	76	44	37
	Satisfaction with progress towards achieving financial goals	64	24	19
	Overall happiness	100	0	0
	Top 2 Box	Current personal quality of life	84	27
Perceive financial position is better than colleagues/friends		55	28	16
Perceive life has too much stress		45	78	92
Overall health status		65	37	32
Make healthy diet choices		66	49	45
% Yes	Exercise vigorously 1+ times/week	70	57	52
	Have a will	54	37	30
	Have local financial advisor	44	27	25

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Current Personal Quality of Life - Observations

- Notable differences by **Current Quality of Life** include:
 - Once again, similar patterns are observed. Those who rate their current quality of life favorably (Top 4 Box) also rate themselves favorably on other measures. They have less stress, are healthier, exercise more, and more often make healthy diet choices, have wills and more often work with a local financial advisor.
 - Demographic profiles of these sub-groups are shown below:

Top 4 Box	Mid 2 Box	Bottom 4 Box
<ul style="list-style-type: none"> ■ Most often married ■ More educated ■ Oldest, most often retired ■ Most often Caucasian ■ Most often homeowners ■ Highest assets ■ Highest HH and personal income 	<ul style="list-style-type: none"> ■ More often single ■ More often renters ■ Most often trade/technical school 	<ul style="list-style-type: none"> ■ Most often formerly married ■ Larger HHs, more often children ■ Less educated ■ Most often self-employed ■ More often renters

Summary of Key Measures

by Current Personal Quality of Life

		Quality of Life		
		Top 4 Box (n=1384) %	Mid 2 Box (n=478) %	Bottom 4 Box (n=129) %
Top 4 Box	Importance of feeling financially secure	95	88	95
	Feeling of financial security today	70	27	20
	<i>Personal control over:</i>			
	Making sure family's financial well-being is protected	76	40	36
	Investing to provide money needed for future financial goals	71	31	28
	Making sure assets last and also can be passed on	71	30	25
	<i>Progress in:</i>			
	Determining short- and long-term financial goals	81	43	40
	Determining what need to do to achieve goals	79	44	43
	Actively taking steps to achieve financial goals	80	45	36
	Satisfaction with progress towards achieving financial goals	69	23	16
	Overall happiness	92	45	17
Current personal quality of life	100	0	0	
Top 2 Box	Perceive financial position is better than colleagues/friends	58	28	12
	Perceive life has too much stress	42	74	95
	Overall health status	65	42	42
	Make healthy diet choices	65	53	51
% Yes	Exercise vigorously 1+ times/week	70	59	53
	Have a will	56	36	26
	Have local financial advisor	45	28	21

□ indicates significantly higher than both comparison groups at 90% confidence level.

◻ indicates significantly lower than both comparison groups at 90% confidence level.

Progress in Actively Taking Steps to Achieve Financial Goals - Observations

- Notable differences by **Progress in Actively Taking Steps Towards Goals** include:
 - Patterns are similar for this measure – those who rate themselves favorably (Top 4 Box) on their progress towards achieving their financial goals also rate themselves favorably on other measures. They have less stress, are healthier, exercise more, and more often make healthy diet choices. And, they more often have wills and work with a local financial advisor.
 - Demographic profiles of these sub-groups are shown below:

Top 4 Box	Mid 2 Box	Bottom 4 Box
<ul style="list-style-type: none"> ■ Smallest HHs, least likely to have kids at home ■ Somewhat more educated ■ Oldest, most often retired ■ Most often homeowners ■ Highest assets ■ Highest HH and personal income 	<ul style="list-style-type: none"> ■ Most often Hispanic ■ More often renters 	<ul style="list-style-type: none"> ■ Most often formerly married ■ Somewhat less educated ■ Most often Caucasian ■ More often renters ■ Lowest personal income

Summary of Key Measures

by Progress in Actively Taking Steps to Achieve Financial Goals

		Progress		
		Top 4 Box (n=1360) %	Mid 2 Box (n=390) %	Bottom 4 Box (n=241)
Top 4 Box	Measure			
	Importance of feeling financially secure	96	86	93
	Feeling of financial security today	72	29	14
	<i>Personal control over:</i>			
	Making sure family's financial well-being is protected	81	37	19
	Investing to provide money needed for future financial goals	77	24	9
	Making sure assets last and also can be passed on	77	23	9
	<i>Progress in:</i>			
	Determining short- and long-term financial goals	91	27	9
	Determining what need to do to achieve goals	93	20	6
	Actively taking steps to achieve financial goals	100	0	0
	Satisfaction with progress towards achieving financial goals	76	10	2
	Overall happiness	85	59	52
Current personal quality of life	81	48	39	
Top 2 Box	Perceive financial position is better than colleagues/friends	62	20	14
	Perceive life has too much stress	46	67	75
	Overall health status	63	48	46
	Make healthy diet choices	67	51	48
% Yes	Exercise vigorously 1+ times/week	71	59	51
	Have a will	57	34	30
	Have local financial advisor	48	25	19

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Satisfaction with Progress towards Financial Goals - Observations

- Notable differences by **Satisfaction with Progress towards Financial Goals** include:
 - Similar to other measures, those who are satisfied (Top 4 Box) with their progress towards financial goals generally outscore the less-satisfied sub-groups (Mid 2 and Bottom 4 Box), with the level of stress increasing as the level of satisfaction decreases. Again, the middle tier attaches less importance to feeling secure than either of the other two sub-groups.
 - On this measure, the two less-satisfied sub-groups are at parity only on making healthy diet choices.
 - Demographic profiles of these sub-groups are shown below:

Top 4 Box	Mid 2 Box	Bottom 4 Box
<ul style="list-style-type: none"> ■ More often married ■ Smallest HH's, least likely to have kids at home ■ More educated ■ More often male ■ Oldest, most often retired ■ Most often homeowners ■ Highest assets ■ Highest HH and personal income 	<ul style="list-style-type: none"> ■ More often with a partner ■ More often African-American ■ More often renters 	<ul style="list-style-type: none"> ■ Most often formerly married or with a partner ■ Less educated ■ More often female ■ More often renters ■ Lowest assets ■ Lowest HH and personal income

Summary of Key Measures

by Satisfaction with Progress towards Financial Goals

		Satisfaction with Progress		
		Top 4 Box (n=1082) %	Mid 2 Box (n=539) %	Bottom 4 Box (n=370)
Top 4 Box	Measure			
	Importance of feeling financially secure	96	87	94
	Feeling of financial security today	84	33	9
	<i>Personal control over:</i>			
	Making sure family's financial well-being is protected	87	49	22
	Investing to provide money needed for future financial goals	85	37	11
	Making sure assets last and also can be passed on	86	36	8
	<i>Progress in:</i>			
	Determining short- and long-term financial goals	95	51	18
	Determining what need to do to achieve goals	94	51	17
	Actively taking steps to achieve financial goals	96	50	14
	Satisfaction with progress towards achieving financial goals	100	0	0
	Overall happiness	90	64	53
Current personal quality of life	88	56	35	
Top 2 Box	Perceive financial position is better than colleagues/friends	69	28	14
	Perceive life has too much stress	40	63	78
	Overall health status	65	53	46
	Make healthy diet choices	67	56	54
% Yes	Exercise vigorously 1+ times/week	72	63	55
	Have a will	62	38	28
	Have local financial advisor	52	29	20

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Feeling of Control over Protecting Self/Family Financially - Observations

- Notable differences by **Feelings of Control Over Financial Protection** include:
 - Again, those who feel they are in control (Top 4 Box) perceive their lives have less stress, but they score highest on all other measures.
 - Conversely, those who feel they are not in control (Bottom 4 Box) perceive their lives have the most stress and they score lowest on most other measures.
 - They are at parity with the middle tier on health, diet, exercise and having a will.
 - Demographic profiles of these sub-groups are shown below:

Top 4 Box	Mid 2 Box	Bottom 4 Box
<ul style="list-style-type: none"> ■ Most often married ■ Most highly educated ■ Most often male ■ Oldest, most often retired ■ Most often homeowners ■ Highest assets ■ Highest HH income ■ Higher personal income 	<ul style="list-style-type: none"> ■ More often single, with a partner ■ More often female ■ Higher personal income 	<ul style="list-style-type: none"> ■ More often single ■ More often female ■ Most often renters ■ Lowest assets ■ Lowest HH and personal income

Summary of Key Measures

by Feeling of Control Over Protecting Self/Family Financially

		Feeling of Control		
		Top 4 Box (n=1290) %	Mid 2 Box (n=393) %	Bottom 4 Box (n=308)
Top 4 Box	Measure			
	Importance of feeling financially secure	95	88	93
	Feeling of financial security today	72	33	20
	<i>Personal control over:</i>			
	Making sure family's financial well-being is protected	100	0	0
	Investing to provide money needed for future financial goals	81	22	11
	Making sure assets last and also can be passed on	81	21	11
	<i>Progress in:</i>			
	Determining short- and long-term financial goals	86	42	32
	Determining what need to do to achieve goals	86	41	31
	Actively taking steps to achieve financial goals	85	44	28
	Satisfaction with progress towards achieving financial goals	73	25	14
	Overall happiness	85	63	56
Current personal quality of life	82	53	40	
Top 2 Box	Perceive financial position is better than colleagues/friends	60	30	20
	Perceive life has too much stress	45	63	74
	Overall health status	62	52	50
	Make healthy diet choices	65	56	55
% Yes	Exercise vigorously 1+ times/week	70	61	57
	Have a will	58	33	34
	Have local financial advisor	46	32	21

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Investment Style - Observations

- Notable differences by **Investment Style** include:
 - The only measures that do not differ by investment style are importance of feeling financially secure and overall health status.
 - Independents score significantly lower on all other measures – and they experience more stress.
 - Advice Seekers and Delegators score similarly, except that Advice Seekers are happier and they more often make healthy diet choices and exercise frequently.
 - Demographic profiles of these sub-groups are shown below:

Independent	Advice Seeker	Delegator
<ul style="list-style-type: none"> ■ More often single, with a partner ■ Less educated ■ More often male ■ Youngest ■ Most often renters ■ Lowest assets ■ Lowest HH and personal income 	<ul style="list-style-type: none"> ■ More often male ■ More often homeowners ■ Higher HH and personal income 	<ul style="list-style-type: none"> ■ Most often married ■ Smallest HHs, less often kids at home ■ Most often female ■ Oldest, most often retired ■ More often Caucasian ■ More often homeowners ■ Highest assets ■ Higher HH and personal income

Summary of Key Measures by Investment Style

		Investment Style			
		Independent (n=1246)	Advice-Seeker (n=423)	Delegator (n=322)	
Measure		%	%	%	
Top 4 Box	Importance of feeling financially secure	93	95	95	
	Feeling of financial security today	49	69	70	
	<i>Personal control over:</i>				
	Making sure family's financial well-being is protected	58	78	74	
	Investing to provide money needed for future financial goals	50	73	71	
	Making sure assets last and also can be passed on	50	73	71	
	<i>Progress in:</i>				
	Determining short- and long-term financial goals	61	83	82	
	Determining what need to do to achieve goals	60	84	80	
	Actively taking steps to achieve financial goals	60	83	80	
	Satisfaction with progress towards achieving financial goals	45	69	72	
	Overall happiness	71	86	80	
	Current personal quality of life	64	81	77	
	Top 2 Box	Perceive financial position is better than colleagues/friends	41	59	61
Perceive life has too much stress		58	46	46	
Overall health status		57	62	60	
Make healthy diet choices		58	70	64	
% Yes	Exercise vigorously 1+ times/week	62	77	69	
	Have a will	41	63	62	
	Have local financial advisor	12	85	86	

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Use of Local Financial Advisor - Observations

- Notable differences by **Use of Local Financial Advisor** include:
 - Those who use a local financial advisor consistently outscore those who do not – and they report less stress in their lives.
 - The demographic profile of those who use an advisor – compared to those who do not – is shown below:

Use a Local Advisor
<ul style="list-style-type: none">■ More often married■ Less likely to have children at home■ Somewhat more educated■ More female■ Older, more often retired■ More often homeowners■ Higher assets■ Higher personal and HH income

Summary of Key Measures

by Use of Local Financial Advisor

		Have Local Financial Advisor?	
		<u>Yes</u> (n=790) %	<u>No</u> (n=1201) %
Top 4 Box	Measure		
	Importance of feeling financially secure	96	92
	Feeling of financial security today	70	47
	<i>Personal control over:</i>		
	Making sure family's financial well-being is protected	76	58
	Investing to provide money needed for future financial goals	73	48
	Making sure assets last and also can be passed on	73	48
	<i>Progress in:</i>		
	Determining short- and long-term financial goals	82	60
	Determining what need to do to achieve goals	82	59
	Actively taking steps to achieve financial goals	82	59
	Satisfaction with progress towards achieving financial goals	71	44
	Overall happiness	84	71
	Current personal quality of life	79	63
Top 2 Box	Perceive financial position is better than colleagues/friends	61	39
	Perceive life has too much stress	46	58
	Overall health status	64	55
	Make healthy diet choices	69	56
% Yes	Exercise vigorously 1+ times/week	74	62
	Have a will	66	38
	Have local financial advisor	100	0

□ indicates significantly higher than comparison group at 90% confidence level.

Health Status - Observations

- Notable differences by **Health Status** include:
 - Consumers who say they are in excellent/very good health consistently outscore all others. Again, these higher scores bring less stress.
 - Highest stress levels are reported by those with fair/poor health. This sub-group scores lowest on most other measures..
 - Demographic profiles of these sub-groups are shown below:

Excellent/Very Good	Good	Fair/Poor
<ul style="list-style-type: none">■ More educated■ More often female■ Higher assets■ Highest HH and personal income	<ul style="list-style-type: none">■ More often male■ Lower assets	<ul style="list-style-type: none">■ Less educated■ Oldest, most often retired■ Lowest HH and personal income

Summary of Key Measures

by Health Status

		Health Status		
		<u>Excellent/ Very Good</u> (n=1159) %	<u>Good</u> (n=632) %	<u>Fair/Poor</u> (n=200) %
Top 4 Box	Measure			
	Importance of feeling financially secure	94	92	92
	Feeling of financial security today	62	50	41
	<i>Personal control over:</i>			
	Making sure family's financial well-being is protected	69	61	52
	Investing to provide money needed for future financial goals	64	54	42
	Making sure assets last and also can be passed on	64	52	44
	<i>Progress in:</i>			
	Determining short- and long-term financial goals	74	65	52
	Determining what need to do to achieve goals	74	63	54
	Actively taking steps to achieve financial goals	74	62	54
	Satisfaction with progress towards achieving financial goals	61	48	38
	Overall happiness	85	67	51
	Current personal quality of life	78	63	42
Top 2 Box	Perceive financial position is better than colleagues/friends	54	40	35
	Perceive life has too much stress	46	61	72
	Overall health status	100	0	0
	Make healthy diet choices	70	50	50
% Yes	Exercise vigorously 1+ times/week	75	58	45
	Have a will	53	45	43
	Have local financial advisor	43	36	30

□ indicates significantly higher than both comparison groups at 90% confidence level.

□ indicates significantly lower than both comparison groups at 90% confidence level.

Summary of Key Measures

by Health Status and Gender

Measure		Health Status						
		Excellent/ Very Good		Good		Fair/Poor		
		Males (n=554)	Females (n=605)	Males (n=328)	Females (n=304)	Males (n=107)	Females (n=93)	
		%	%	%	%	%	%	
Top 4 Box	Importance of feeling financially secure	93	95	92	93	89	95	
	Feeling of financial security today	64	61	54	46	40	41	
	<i>Personal control over:</i>							
	Making sure family's financial well-being is protected	72	66	64	58	54	48	
	Investing to provide money needed for future financial goals	66	62	57	50	49	33	
	Making sure assets last and also can be passed on	66	62	57	47	49	38	
	<i>Progress in:</i>							
	Determining short- and long-term financial goals	76	72	69	61	47	57	
	Determining what need to do to achieve goals	75	73	64	61	49	59	
	Actively taking steps to achieve financial goals	75	74	65	59	48	60	
	Satisfaction with progress towards achieving financial goals	63	59	52	44	37	38	
	Overall happiness	84	86	66	68	50	52	
	Current personal quality of life	79	77	63	63	42	42	
Top 2 Box	Perceive financial position is better than colleagues/friends	58	51	40	39	32	39	
	Perceive life has too much stress	42	49	58	64	68	76	
	Overall health status	100	100	100	100	100	100	
	Make healthy diet choices	61	77	41	59	40	60	
% Yes	Exercise vigorously 1+ times/week	76	73	61	55	48	42	
	Have a will	54	51	49	40	44	41	
	Have local financial advisor	40	46	35	37	30	30	

□ indicates significantly higher than comparison group at 90% confidence level.

Retirement Status - Observations

- Notable differences by **Retirement Status** include:
 - On three measures – importance of feeling financially secure, overall health status and exercising – there are no differences between retired and employed consumers.
 - Those who are retired report less stress.
 - On all other measures, the retired sub-group outscores those who are not retired.
 - The demographic profile of those are retired – relative to those who are not – is shown below:

Retired
<ul style="list-style-type: none">■ More often married■ Live in smaller households, less likely to have children at home■ Less highly educated■ Older■ More often Caucasian (and less often Hispanic)■ More often homeowners■ Higher asset levels■ Higher personal income (but do <u>not</u> have higher household income)

Summary of Key Measures by Retirement Status

		Retired?	
		<u>Yes</u> (n=339) %	<u>No</u> (n=1652) %
Top 4 Box	Measure		
	Importance of feeling financially secure	95	93
	Feeling of financial security today	82	51
	<i>Personal control over:</i>		
	Making sure family's financial well-being is protected	78	62
	Investing to provide money needed for future financial goals	73	55
	Making sure assets last and also can be passed on	81	53
	<i>Progress in:</i>		
	Determining short- and long-term financial goals	83	66
	Determining what need to do to achieve goals	84	65
	Actively taking steps to achieve financial goals	84	65
	Satisfaction with progress towards achieving financial goals	79	49
	Overall happiness	89	73
Current personal quality of life	87	66	
Top 2 Box	Perceive financial position is better than colleagues/friends	61	45
	Perceive life has too much stress	25	59
	Overall health status	55	59
	Make healthy diet choices	71	59
% Yes	Exercise vigorously 1+ times/week	70	66
	Have a will	81	43
	Have local financial advisor	58	36

□ indicates significantly higher than comparison group at 90% confidence level.

Demographic Summary

by Sub-Group, Attitudinal Sub-groups

	Total	Financial Security			Protection			Active Steps			Satisfaction with Progress			Quality of Life			Happiness		
		Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4
	(1991)	(1121)	(531)	(339)	(1290)	(393)	(308)	(1360)	(390)	(241)	(1082)	(539)	(370)	(1384)	(478)	(129)	(1512)	(373)	(106)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Base: Total Respondents																			
<u>Marital Status</u>																			
Married	63	65 C	63 C	56	66 EF	59	55	64	60	60	65 M	62	57	67 PQ	56	49	65 S	57	58
Single	15	15	15	15	13 D	18 D	18	14	17	12	14	16	14	13 N	20	17	13 R	22	16
Widowed/Divorced/Separated	15	15	13	20 AB	15	14	18	15	13	20 GH	15	13	19	14	16	26 NP	15	15	21 R
Living with a domestic partner	7	6	9 A	9 A	6	9 D	9	6	10 G	8	6	9 K	10 K	7	8	9	7	7	6
<u>Number in household</u>																			
1	17	17	17	18	16	20 D	19	17	18	17	17	17	18	15	21 N	18	16	22 R	18
2	43	47 BC	39	34	44 F	41	39	45 HJ	38	37	48 LM	40	32	46 PQ	36	33	45 ST	35	35
3	17	17	18	19	18	17	18	18	15	20	16	17	22 KL	17	18	19	17	20	17
4	14	13	15	17 A	14	14	14	13	15	17	12	15	17 K	14	14	18	14	13	17
5+	9	7	12 A	12 A	8	9	10	7	13 G	10	6	12 K	12 K	8	11 N	12	8	10	13 R
Mean	2.6	2.5	2.7 A	2.8 A	2.6	2.6	2.6	2.5	2.8 G	2.7 G	2.5	2.7 K	2.8 K	2.6	2.7	2.8 N	2.6	2.6	2.8 R
Presence of children	33	30	36 A	40 A	33	36	33	31	38 G	39 G	28	38 K	42 K	32	35	41 N	33	34	41 R
<u>Education</u>																			
Did not complete high school	1	-	1 A	1	-	1	1	1	-	1	-	1	1	1	-	-	1	1	-
High School Graduate	6	5	8 A	8 A	6	6	8	5	8 G	10 G	5	6	11 KL	6	8 N	9 N	6	8	12 R
Some College	24	23	25	24	21	28 D	27 D	23	24	27	22	25	26 K	23	23	30 N	24	23	23
Trade or Technical School	8	7	7	11 AB	8	7	8	8	8	9	8	7	9	8	8	9	7	9	9
Bachelor's (4 Year) College Degree	36	36	37	37	36	38	37	37	35	37	37	37	35	35	41 NQ	33	36	38	37
Master's Degree	20	22 BC	18	15	22 EF	17	15	21 J	18	14	22 LM	18	15	22 PQ	16	15	21	18	14
Doctoral Degree	2	3 C	2	1	2	2	1	2 J	3 J	-	3 LM	1	1	2	2	1	2	2	1
Professional degree	3	3	4	3	4 E	2	4	3	4	2	3	4	2	4 P	2	4	4	3	4
<u>Gender</u>																			
Male	50	51	47	48	52 EF	46	45	50	52	45	52 M	49	45	50	48	55	49	53	55
Female	50	49	53	52	48	54 D	55 D	50	48	55	48	51	55 K	50	52	45	51	7547	45

Demographic Summary (Cont'd)

by Sub-Group, Attitudinal Sub-groups

	Financial Security			Protection			Active Steps			Satisfaction with Progress			Quality of Life			Happiness			
	Total	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4
	(1991) %	A (1121) %	B (531) %	C (339) %	D (1290) %	E (393) %	F (308) %	G (1360) %	H (390) %	J (241) %	K (1082) %	L (539) %	M (370) %	N (1384) %	P (478) %	Q (129) %	R (1512) %	S (373) %	T (106) %
Age																			
25-34 (Net)	<u>15</u>	<u>15</u>	<u>15</u>	<u>14</u>	<u>13</u>	<u>17</u> D	<u>17</u>	<u>15</u>	<u>15</u>	<u>14</u>	<u>13</u>	<u>18</u> K	<u>14</u>	<u>14</u>	<u>17</u>	<u>13</u>	<u>14</u>	<u>17</u>	<u>12</u>
25-29	5	5	5	5	5	5	5	6 H	3	4	5 M	5	3	5	5	2	5	4	3
30-34	10	10	10	10	8	12 D	12 D	9	12 G	10	8	13 K	11	9	11	12	9	13 R	9
35-44 (Net)	<u>25</u>	<u>19</u>	<u>32</u>	<u>32</u>	<u>21</u>	<u>33</u> D	<u>28</u> D	<u>21</u>	<u>33</u> G	<u>34</u> G	<u>19</u>	<u>30</u> K	<u>34</u> K	<u>23</u>	<u>28</u> N	<u>36</u> NP	<u>23</u>	<u>31</u> R	<u>28</u>
35-39	11	9	14 A	15 A	9	16 D	14 D	10	15 G	13	8	16 K	14	10	13	16 N	10	15 R	11
40-44	13	10	18 A	17 A	12	18 D	14	11	17 G	21 G	11	14 K	20 KL	12	15	21 NP	13	16 R	17
45-54 (Net)	<u>30</u>	<u>27</u>	<u>31</u>	<u>37</u>	<u>30</u>	<u>29</u> A	<u>31</u> A	<u>29</u>	<u>33</u> G	<u>31</u>	<u>28</u>	<u>32</u> K	<u>34</u> K	<u>28</u>	<u>36</u> N	<u>33</u>	<u>29</u>	<u>29</u>	<u>41</u> RS
45-49	13	12	15 A	14	13	15	14	13	14	17 G	12	13	17 K	13	15	13	13	13	18
50-54	17	15	16	22 AB	17	15	17	16	19	15	15	19 K	17	15	21 N	19	16	17	23 R
55-64 (Net)	<u>20</u>	<u>24</u> BC	<u>16</u>	<u>14</u>	<u>23</u> EF	<u>15</u>	<u>18</u>	<u>23</u> HJ	<u>14</u>	<u>17</u>	<u>24</u> LM	<u>15</u>	<u>15</u>	<u>22</u> PQ	<u>16</u>	<u>13</u>	<u>21</u>	<u>19</u>	<u>17</u>
55-59	10	11 C	10	8	11	9	9	11 H	7	10	12 LM	9	9	11	9	9	10	12	7
60-64	10	13 BC	6	6	11 E	6	8	11 H	6	8	13 LM	7	6	11 PQ	7	5	10 S	7	10
65+ (Net)	<u>10</u>	<u>15</u> BC	<u>5</u>	<u>4</u>	<u>12</u> EF	<u>6</u>	<u>7</u>	<u>13</u> HJ	<u>5</u>	<u>3</u>	<u>16</u> LM	<u>4</u>	<u>4</u>	<u>13</u> PQ	<u>4</u>	<u>5</u>	<u>13</u> ST	<u>3</u>	<u>2</u>
65-69	6	9 BC	3	3	8 E	4	6	8 HJ	3	3	9 LM	3	3	8 PQ	3	3	8 ST	2	2
Age 70 or over	4	6 BC	2	1	5 EF	2	2	5 HJ	2	-	6 LM	1	1	5 PQ	1	2	5 ST	1	-
Mean	48.3	50.1 BC	46.0	45.8	49.5 EF	45.4	46.7	49.4 HJ	45.8	45.9	50.5 LM	45.4	45.9	49.3 PQ	46.0	45.8	49.0 ST	45.6	46.8

Demographic Summary (Cont'd)

by Sub-Group, Attitudinal Sub-groups

	Financial Security			Protection			Active Steps			Satisfaction with Progress			Quality of Life			Happiness			
	Total	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4	Top 4	Mid 2	Bottom 4
	(1991)	(1121)	(531)	(339)	(1290)	(393)	(308)	(1360)	(390)	(241)	(1082)	(539)	(370)	(1384)	(478)	(129)	(1512)	(373)	(106)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Base: Total Respondents																			
Current Employment Status																			
Employed (Net)	83	75	93	94	79	89	91	79	91	93	75	91	94	79	92	95	80	92	94
Employed full-time	70	62	80	78	66	77	75	65	80	80	61	80	81	65	80	79	66	81	76
Employed part-time	4	4	4	3	4	3	4	4	2	4	5	3	3	4	3	2	4	2	3
Self employed	9	9	9	13	9	9	12	10	9	9	10	8	11	9	9	14	9	9	15
Not employed (Net)	17	25	7	6	21	11	9	21	9	7	25	9	6	21	8	5	20	8	6
Student	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Full-time homemaker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retired	17	25	7	6	21	11	9	21	9	7	25	9	6	21	8	5	20	8	6
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hispanic																			
Yes	4	3	4	5	3	5	5	3	5	3	3	4	4	4	3	4	4	3	4
No	96	97	96	95	97	95	95	97	95	97	97	96	96	96	97	96	96	97	96
Ethnicity																			
White/Caucasian	90	91	87	88	90	88	89	90	88	93	90	88	90	91	88	85	90	88	90
African American	5	4	6	7	5	6	4	5	5	4	4	7	5	4	6	6	4	7	4
Asian (Net)	3	2	3	3	3	3	3	3	3	2	3	3	3	2	3	3	2	3	3
Other	3	2	4	2	2	3	3	2	4	1	3	2	2	2	2	5	3	2	4

Demographic Summary (Cont'd)

by Sub-Group, Attitudinal Sub-groups

	Financial Security			Protection			Active Steps			Satisfaction with Progress			Quality of Life			Happiness			
	Total	Top 4	Mid 2	Bottom	Top 4	Mid 2	Bottom	Top 4	Mid 2	Bottom	Top 4	Mid 2	Bottom	Top 4	Mid 2	Bottom	Top 4	Mid 2	Bottom
	(1991)	(1121)	(531)	(339)	(1290)	(393)	(308)	(1360)	(390)	(241)	(1082)	(539)	(370)	(1384)	(478)	(129)	(1512)	(373)	(106)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
<u>Household's Total Financial Assets</u>																			
Less than \$50,000	18	9	21	44	12	24	38	12	27	41	8	22	41	13	27	37	15	25	33
		A	AB	AB	D	D	DE	G	G	GH	K	K	KL	N	N	NP	R	R	R
\$50,000-\$99,999	15	12	17	22	13	19	20	13	20	21	10	19	22	13	20	19	13	20	19
		A	AB	AB	D	D	D	G	G	G	K	K	K	N	N	N	R	R	R
\$100,000-\$199,999	14	14	17	10	14	17	12	14	16	10	14	17	12	14	14	14	15	11	15
		AC	AC	C	F	F	F	J	J	J	M	M	M	Q	Q	Q	S	S	S
\$200,000-\$299,999	10	10	12	7	11	11	6	11	11	6	11	11	7	11	9	6	10	11	4
		C	C	C	F	F	F	J	J	J	M	M	M	Q	Q	Q	T	T	T
\$300,000-\$399,999	7	9	6	3	9	6	1	9	4	4	10	5	3	8	5	4	8	6	2
		BC	C	C	EF	F	F	HJ	HJ	HJ	LM	M	M	PQ	PQ	PQ	T	T	T
\$400,000-\$499,999	5	6	6	-	6	5	2	6	4	2	7	3	2	6	3	1	5	3	3
		C	C	C	F	F	F	J	J	J	LM	M	M	PQ	PQ	PQ	S	S	S
\$500,000-\$749,999	7	10	5	3	9	4	4	9	3	3	11	5	2	9	4	2	9	4	3
		BC	C	C	EF	HJ	HJ	HJ	HJ	HJ	LM	M	M	PQ	ST	ST	ST	ST	ST
\$750,000-\$999,999	5	7	2	1	6	3	2	6	2	1	7	2	1	6	3	2	5	4	3
		BC	C	C	EF	HJ	HJ	HJ	HJ	HJ	LM	M	M	P	P	P	S	S	S
\$1,000,000-\$2,499,999	6	9	2	2	8	2	2	8	2	2	10	2	2	7	3	3	7	4	8
		BC	C	C	EF	HJ	HJ	HJ	HJ	HJ	LM	M	M	PQ	ST	ST	S	S	S
\$2,500,000-\$4,999,999	1	2	-	1	2	-	-	2	1	-	2	1	-	2	-	-	2	-	-
		BC	C	C	EF	HJ	HJ	HJ	HJ	HJ	LM	M	M	P	P	P	S	S	S
\$5,000,000 or more	1	2	1	-	2	-	-	2	-	-	2	-	-	2	-	-	2	-	-
		C	C	C	EF	HJ	HJ	HJ	HJ	HJ	LM	M	M	P	P	P	S	S	S
Not sure	4	4	5	4	3	5	6	3	6	5	3	5	5	4	4	4	4	5	6
		D	D	D	D	D	D	G	G	G	K	K	K	K	K	K	R	R	R
Prefer not to say	6	6	6	4	6	5	6	6	5	4	6	6	4	5	6	7	5	6	6
		M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	R	R	R
Mean (in thousands)	423	571	276	163	537	228	184	523	222	182	596	257	152	510	236	177	480	240	240
		BC	C	C	EF	F	F	HJ	HJ	HJ	LM	M	M	PQ	PQ	PQ	ST	ST	ST
<u>Home Ownership</u>																			
Own	86	90	83	78	90	84	74	88	81	82	91	82	79	90	79	74	88	80	79
		BC	C	C	EF	F	F	HJ	HJ	HJ	LM	M	M	PQ	PQ	PQ	ST	ST	ST
Rent	14	10	17	22	10	16	26	12	19	18	9	18	21	10	21	26	12	20	21
		A	AB	AB	D	D	DE	G	G	G	K	K	K	N	N	N	R	R	R

Demographic Summary (Cont'd)

by Sub-Group, Attitudinal Sub-groups

	Total	Financial Security			Protection			Active Steps			Satisfaction with Progress			Quality of Life			Happiness		
		Top 4 A	Mid 2 B	Bottom C	Top 4 D	Mid 2 E	Bottom F	Top 4 G	Mid 2 H	Bottom I	Top 4 K	Mid 2 L	Bottom M	Top 4 N	Mid 2 P	Bottom Q	Top 4 R	Mid 2 S	Bottom T
Base: Total Respondents	(1991)	(1121)	(531)	(339)	(1290)	(393)	(308)	(1360)	(390)	(241)	(1082)	(539)	(370)	(1384)	(478)	(129)	(1512)	(373)	(106)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Total Household Income																			
\$50,000-\$99,999 (Net)	60	54	61	77	55	66	71	55	67	72	53	62	74	53	73	74	56	68	74
\$50,000 to \$74,999	30	26	32	42	26	34	42	27	38	37	25	35	40	26	41	40	27	39	39
\$75,000 to \$99,999	29	28	28	35	28	33	30	28	29	35	28	28	34	28	32	35	29	29	35
\$100,000-\$149,999 (Net)	29	31	30	19	32	24	21	31	26	22	32	28	21	32	22	22	31	23	20
\$100,000 to \$124,999	18	18	19	13	19	15	15	18	16	16	19	18	14	20	12	16	19	13	15
\$125,000 to \$149,999	11	13	10	5	13	9	6	12	11	6	13	10	7	12	10	5	12	10	5
\$150,000-\$249,999 (Net)	10	12	8	4	11	8	6	12	5	5	12	9	4	12	4	4	10	9	4
\$150,000 to \$174,999	7	8	6	3	8	6	5	9	3	4	8	7	3	9	3	3	7	7	1
\$200,000 to \$249,999	3	3	2	1	3	2	2	3	2	1	3	2	1	3	1	1	3	2	3
\$250,000 or more	2	3	2	1	3	2	1	3	1	1	3	1	1	3	1	-	2	1	3
Mean (in thousands)	103	109	100	88	107	98	91	107	95	92	110	98	90	109	90	88	105	95	94
Personal Income																			
\$50,000-\$99,999 (Net)	81	76	84	91	77	87	88	77	86	90	75	85	90	77	88	87	79	85	85
\$50,000 to \$74,999	53	47	56	67	48	58	66	48	60	70	45	58	68	48	65	58	51	59	60
\$75,000 to \$99,999	28	29	28	24	29	29	22	29	26	20	30	27	22	29	24	29	28	26	25
\$100,000-\$149,999 (Net)	14	17	13	7	16	11	10	16	12	9	17	12	8	16	9	10	15	11	14
\$100,000 to \$124,999	10	12	10	6	12	8	7	12	9	6	13	9	5	12	7	6	11	8	11
\$125,000 to \$149,999	4	5	3	1	4	3	3	4	3	3	4	3	3	4	2	4	4	3	3
\$150,000-\$249,999 (Net)	4	5	2	1	5	2	1	5	2	1	5	2	1	4	1	3	4	2	-
\$150,000 to \$174,999	3	4	2	1	4	2	1	3	2	1	4	1	1	3	1	3	3	2	-
\$200,000 to \$249,999	1	1	1	-	1	1	-	1	1	-	1	1	-	1	-	-	1	-	-
\$250,000 or more	2	2	1	-	2	1	1	2	1	-	3	-	-	2	1	-	2	1	1
Mean (in thousands)	85	90	82	74	89	79	76	89	79	74	91	80	75	89	77	79	87	80	78

Demographic Summary

by Sub-Group, Behavioral Sub-groups

	Total	Retired		Use Local Advisor		Health Status			Investment Style		
		Yes A (339) %	No B (1652) %	Yes E (790) %	No F (1201) %	Excellent/ Very Good G (1159) %	Good H (632) %	Fair/ Poor J (200) %	Independent K (1246) %	Seek Advice L (423) %	Delegator M (322) %
Base: Total Respondents	(1991) %										
Marital Status											
Married	63	75 B	61	66 F	61	63	63	61	61	64	70 KL
Single	15	6	16 A	13	16	14	15	16	16 M	14	11
Widowed/Divorced/Separated	15	12	16 A	14	16	15	15	16	15	16	14
Living with a domestic partner	7	7	7	6	8 E	7	8	8	8 M	6	4
Number in household											
1	17	10	18 A	16	17	17	18	16	17	15	18
2	43	73 B	36	46 F	40	43	41	44	40	45 K	51 KL
3	17	11	19 A	17	18	17	18	18	18	19	16
4	14	3	16 A	12	15 E	14	15	12	15 M	13	10
5+	9	3	10 A	8	9	9	8	11	10 M	9 M	6
Mean	2.6	2.2	2.7 A	2.6	2.6	2.6	2.6	2.7	2.7 M	2.6 M	2.4
Presence of children	33	9	38 A	29	36 E	34	33	30	37 M	33 M	21
Education											
Did not complete high school	1	-	1	1	-	-	1	1	1	-	1
High School Graduate	6	7	6	5	7	6	7	9	7 L	5	5
Some College	24	27 B	23	23	24	23	23	27	24	25	22
Trade or Technical School	8	7	8	7	8	7	9	13 GH	9	7	7
Bachelor's (4 Year) College Degree	36	32	37 A	35	37	35	39	35	37	35	36
Master's Degree	20	22	19	22 F	18	23 HJ	17 J	12	18	22 K	23 K
Doctoral Degree	2	2	2	3	2	2	2	3	2	3	2
Professional degree	3	3	4	4	3	4	3	2	3	4	3

Demographic Summary (Cont'd)

by Sub-Group, Behavioral Sub-groups

	Total (1991) %	Retired		Use Local Advisor		Health Status			Investment Style		
		Yes A (339) %	No B (1652) %	Yes E (790) %	No F (1201) %	Excellent/ Very Good G (1159) %	Good H (632) %	Fair/ Poor J (200) %	Independent K (1246) %	Seek Advice L (423) %	Delegator M (322) %
Gender											
Male	50	52	49	47	51 E	48	52 G	54	52 M	49 M	40
Female	50	48	51	53 F	49	52 H	48	47	48	51	60 KL
Age											
<u>25-34 (Net)</u>	<u>15</u>	-	<u>18</u> A	<u>11</u>	<u>17</u> E	<u>16</u> J	<u>14</u> J	<u>8</u>	<u>17</u> LM	<u>12</u> M	<u>7</u>
25-29	5	-	6 A	4	6 E	6	4	4	5 M	5	3
30-34	10	-	12 A	7	12 E	10 J	10 J	5	12 LM	7	4
<u>35-44 (Net)</u>	<u>25</u>	<u>1</u>	<u>30</u> A	<u>18</u>	<u>29</u> E	<u>25</u>	<u>25</u>	<u>21</u>	<u>27</u> M	<u>23</u> M	<u>16</u>
35-39	11	1	13 A	8	13 E	12 J	12 J	8	13 LM	9	8
40-44	13	-	16 A	10	16 E	14	13	14	15 M	14 M	8
<u>45-54 (Net)</u>	<u>30</u>	<u>9</u>	<u>34</u> A	<u>29</u>	<u>31</u>	<u>28</u>	<u>32</u> G	<u>33</u>	<u>31</u>	<u>28</u>	<u>31</u>
45-49	13	3	15 A	12	14	12	15	15	14	13	11
50-54	17	6	19 A	17	17	16	17	18	17	14	20 L
<u>55-64 (Net)</u>	<u>20</u>	<u>45</u> B	<u>15</u>	<u>27</u> F	<u>16</u>	<u>20</u>	<u>19</u>	<u>26</u> GH	<u>17</u>	<u>23</u> K	<u>30</u> KL
55-59	10	15 B	9	13 F	9	10	10	14 G	9	11	14 K
60-64	10	29 B	6	14 F	7	10	9	12	8	11 K	16 KL
<u>65+ (Net)</u>	<u>10</u>	<u>45</u> B	<u>3</u>	<u>16</u> F	<u>7</u>	<u>11</u>	<u>9</u>	<u>12</u>	<u>7</u>	<u>14</u> K	<u>16</u> K
65-69	6	27 B	2	10 F	4	7 H	5	8	4	9 K	11 K
Age 70 or over	4	18 B	1	5 F	3	3	4	5	3	5	5 K
Mean	48.3	62.7 B	45.3	51.4 F	46.2	47.9	48.0	50.8 GH	46.6	49.7 K	52.7 KL

Demographic Summary (Cont'd)

by Sub-Group, Behavioral Sub-groups

	Total	Retired		Use Local Advisor		Health Status			Investment Style		
		Yes A (339) %	No B (1652) %	Yes E (790) %	No F (1201) %	Excellent/ Very Good G (1159) %	Good H (632) %	Fair/ Poor J (200) %	Independent K (1246) %	Seek Advice L (423) %	Delegator M (322) %
Base: Total Respondents	(1991) %										
Current Employment Status											
Employed (Net)	83	-	100 A	75	88 E	84 J	84 J	75	88 LM	78 M	71
Employed full-time	70	-	84 A	61	75 E	70 J	72 J	61	74 LM	64	59
Employed part-time	4	-	5 A	4	4	4	4	3	4	4	4
Self-employed	9	-	11 A	10	9	10	8	12	9	11	8
Not employed (Net)	17	100 B	-	25 F	12	16	16	25 GH	12	22 K	29 KL
Student	-	-	-	-	-	-	-	-	-	-	-
Full-time homemaker	-	-	-	-	-	-	-	-	-	-	-
Retired	17	100 B	-	25 F	12	16	16	25 GH	12	22 K	29 KL
Other	-	-	-	-	-	-	-	-	-	-	-
Hispanic											
Yes	4	1	4 A	3	4	4 H	3	4	4	3	3
No	96	99 B	96	97	96	96	97 G	97	96	97	97
Ethnicity											
White/Caucasian	90	96 B	88	91	89	91	89	87	89	91	92 K
African American	5	2	5 A	5	5	4	6	7	5	4	4
Asian (Net)	3	-	3 A	3	3	2	3	2	3	2	2
Other	3	2	3	2	3	3	2	5 H	3 M	2	1

Demographic Summary (Cont'd)

by Sub-Group, Behavioral Sub-groups

	Total (1991) %	Retired		Use Local Advisor		Health Status			Investment Style		
		Yes A (339) %	No B (1652) %	Yes E (790) %	No F (1201) %	Excellent/ Very Good G (1159) %	Good H (632) %	Fair/ Poor J (200) %	Independent K (1246) %	Seek Advice L (423) %	Delegator M (322) %
Household's Total Financial Assets											
Less than \$50,000	18	6	21 A	8	25 E	16	20 G	24 G	24 LM	10	7
\$50,000-\$99,999	15	9	16 A	10	18 E	13	16	20 G	18 LM	12	8
\$100,000-\$199,999	14	9	15 A	15	14	14	14	15	14 M	17 M	10
\$200,000-\$299,999	10	12	10	10	10	10 J	11 J	6	10	9	12
\$300,000-\$399,999	7	7	7	10 F	5	8 J	7 J	3	5	9 K	12 K
\$400,000-\$499,999	5	6	5	6 F	4	5	6	4	4	8 KM	4
\$500,000-\$749,999	7	12 B	7	9 F	6	9 HJ	5	5	5	10 K	12 K
\$750,000-\$999,999	5	11 B	3	7 F	3	5	5	4	3	6 K	8 K
\$1,000,000-\$2,499,999	6	13 B	5	11 F	3	6	6	5	3	9 K	13 KL
\$2,500,000-\$4,999,999	1	4 B	1	3 F	1	1	1	2	1	2 K	2 K
\$5,000,000 or more	1	2	1	2 F	1	1	1	2 H	1	1	2
Not sure	4	4	4	3	5 E	4	4	5	5 L	1	5 L
Prefer not to say	6	6	5	6	5	6	5	7	6	6	5
Mean (in thousands)	423	733 B	359	616 F	293	453 H	363	440	318	540 K	665 KL
Home Ownership											
Own	86	96 B	84	93 F	82	87	85	84	83	90 K	92 K
Rent	14	4	16 A	7	18 E	13	15	17	17 LM	10	8

Demographic Summary (Cont'd)

by Sub-Group, Behavioral Sub-groups

	Total	Retired		Use Local Advisor		Health Status			Investment Style		
		Yes A	No B	Yes E	No F	Excellent/ Very Good G	Good H	Fair/ Poor J	Independent K	Seek Advice L	Delegate M
Base: Total Respondents	(1991)	(339)	(1652)	(790)	(1201)	(1159)	(632)	(200)	(1246)	(423)	(322)
	%	%	%	%	%	%	%	%	%	%	%
Total Annual Household Income											
<u>\$50,000-\$99,999 (Net)</u>	<u>60</u>	<u>62</u>	<u>59</u>	<u>54</u>	<u>63</u>	<u>56</u>	<u>62</u>	<u>73</u>	<u>64</u>	<u>54</u>	<u>50</u>
\$50,000 to \$74,999	30	32	30	26	33	27	32	41	33	26	24
\$75,000 to \$99,999	29	29	29	27	31	28	30	32	30	29	27
<u>\$100,000-\$149,999 (Net)</u>	<u>29</u>	<u>26</u>	<u>29</u>	<u>31</u>	<u>27</u>	<u>30</u>	<u>29</u>	<u>18</u>	<u>26</u>	<u>32</u>	<u>34</u>
\$100,000 to \$124,999	18	17	18	18	17	18	19	11	17	17	20
\$125,000 to \$149,999	11	9	12	13	10	12	11	7	9	14	14
<u>\$150,000-\$249,999 (Net)</u>	<u>10</u>	<u>9</u>	<u>10</u>	<u>12</u>	<u>8</u>	<u>11</u>	<u>7</u>	<u>10</u>	<u>9</u>	<u>11</u>	<u>12</u>
\$150,000 to \$199,999	7	6	7	8	6	8	4	8	6	8	9
\$200,000 to \$249,999	3	3	3	3	2	3	3	2	2	3	3
\$250,000 or more	2	3	2	3	1	3	1	1	2	3	3
Mean (in thousands)	103	102	103	109	99	107	99	92	99	108	111
Personal Income											
<u>\$50,000-\$99,999 (Net)</u>	<u>81</u>	<u>71</u>	<u>83</u>	<u>75</u>	<u>85</u>	<u>78</u>	<u>83</u>	<u>89</u>	<u>83</u>	<u>75</u>	<u>76</u>
\$50,000 to \$74,999	53	39	56	48	56	51	55	60	56	46	50
\$75,000 to \$99,999	28	32	27	26	29	27	28	29	27	29	26
<u>\$100,000-\$149,999 (Net)</u>	<u>14</u>	<u>21</u>	<u>13</u>	<u>16</u>	<u>13</u>	<u>16</u>	<u>13</u>	<u>9</u>	<u>13</u>	<u>17</u>	<u>15</u>
\$100,000 to \$124,999	10	15	9	12	9	11	9	8	10	11	11
\$125,000 to \$149,999	4	6	3	4	3	4	4	1	3	5	4
<u>\$150,000-\$249,999 (Net)</u>	<u>4</u>	<u>5</u>	<u>3</u>	<u>6</u>	<u>2</u>	<u>4</u>	<u>3</u>	<u>3</u>	<u>3</u>	<u>5</u>	<u>6</u>
\$150,000 to \$199,999	3	4	3	5	1	3	2	3	2	5	4
\$200,000 to \$249,999	1	1	1	1	1	1	1	-	1	1	2
\$250,000 or more	2	4	1	3	1	2	1	1	1	3	3
Mean (in thousands)	85	95	83	92	81	88	83	78	82	91	90

(01/11/08)

Northwestern Mutual / Luminari Landmark Study

MAIN QUESTIONNAIRE

- ONLINE -

FINANCIAL SECURITY

- 1a. Financial security can be described as “a feeling of confidence that you will achieve the financial goals you have for you/your family through the actions you are currently taking.” How **important** is it to you that you feel financially secure? Please use a scale from 1 to 10 where “10” is “Extremely Important” and “1” is “Not at all Important”. (CLICK ONE RESPONSE.)

Extremely important	Not at all important
--------------------------------	---------------------------------

-10 -9 -8 -7 -6 -5 -4 -3 -2 -1

- 1b. Still thinking about financial security as a feeling of confidence that you will achieve the financial goals you have for you/your family through the actions you are currently taking, how financially secure **do you feel** today? Please use a scale from 1 to 10 where “10” is “Completely financially secure” and “1” is “Not at all financially secure”. (CLICK ONE RESPONSE.)

Completely financially secure	Not at all financially secure
--	--

-10 -9 -8 -7 -6 -5 -4 -3 -2 -1

FINANCIAL PRIORITIES AND CONFIDENCE/ABILITY TO MEET THEM

- 2a. Here is a list of financial issues that may or may not be priorities for you. Using a scale from 1 to 10 where “10” is “Highest priority” and “1” is “Lowest priority,” please indicate how you would prioritize each issue. (CLICK ONE RESPONSE FOR EACH ISSUE.)

[RANDOMIZE LIST.]	Highest priority										Lowest priority	Does not apply
Having enough money to maintain a comfortable lifestyle while I am employed	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Having enough money to maintain a comfortable lifestyle throughout my retirement	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Having enough money for my family to maintain a comfortable lifestyle, in case I pass away	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Being able to afford to send my children to the college of our choice	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Having enough income to maintain a comfortable lifestyle even if I become disabled and cannot work	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Not losing most or all of my savings/assets to pay for long-term care if I or a family member needs such care	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Saving for a major purchase such as a home, home remodeling, a car, a boat, or furniture	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Being able to leave a financial inheritance to my heirs when I pass away	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Building a sizable investment portfolio	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Being able to manage/pay off debt	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Protecting my estate from taxes	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	
Being able to support my parents financially.	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	-x	

2b. Here is the same list of financial issues. Now using a scale from 1 to 10 where “10” is “Completely confident” and “1” is “Not at all confident,” please indicate how confident you are that you have each issue under control. (CLICK ONE RESPONSE FOR EACH ISSUE.)

[DO NOT DISPLAY ANY ITEMS PUNCHED N/A AT Q.2a.]

[RANDOMIZE LIST.]	Completely Confident										Not at all Confident
Having enough money to maintain a comfortable lifestyle while I am employed	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	
Having enough money to maintain a comfortable lifestyle throughout my	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	

retirement										
Having enough money for my family to maintain a comfortable lifestyle, in case I pass away	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Being able to afford to send my children to the college of our choice	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Having enough income to maintain a comfortable lifestyle even if I become disabled and cannot work	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Not losing most or all of my savings/assets to pay for long-term care if I or a family member needs such care	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Saving for a major purchase such as a home, home remodeling, a car, a boat, or furniture	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Being able to leave a financial inheritance to my heirs when I pass away	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Building a sizable investment portfolio	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Being able to manage/pay off debt	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Protecting my estate from taxes	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Being able to support my parents financially.	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

3. How well would you say that you, personally, have each of these broad financial management tasks under control? Use a scale from 1 to 10 where “10” is “Completely under control” and “1” is “Not at all under control.” (CLICK ONE RESPONSE FOR EACH TASK.)

[RANDOMIZE LIST.]

	<table border="1"> <thead> <tr> <th>Completely under Control</th> <th colspan="8"></th> <th>Not At All under Control</th> </tr> </thead> <tbody> <tr> <td>Making sure you protect you/your family's financial well-being from potential misfortunes through appropriate products, such as life insurance, disability insurance and/or long-term care insurance</td> <td>-10</td> <td>-9</td> <td>-8</td> <td>-7</td> <td>-6</td> <td>-5</td> <td>-4</td> <td>-3</td> <td>-2</td> <td>-1</td> </tr> <tr> <td>Investing to provide money needed for future financial goals, such as college education for your children and/or your retirement savings</td> <td>-10</td> <td>-9</td> <td>-8</td> <td>-7</td> <td>-6</td> <td>-5</td> <td>-4</td> <td>-3</td> <td>-2</td> <td>-1</td> </tr> <tr> <td>Making sure your assets last through your lifetime as well as being able to pass assets on to heirs</td> <td>-10</td> <td>-9</td> <td>-8</td> <td>-7</td> <td>-6</td> <td>-5</td> <td>-4</td> <td>-3</td> <td>-2</td> <td>-1</td> </tr> </tbody> </table>										Completely under Control									Not At All under Control	Making sure you protect you/your family's financial well-being from potential misfortunes through appropriate products, such as life insurance, disability insurance and/or long-term care insurance	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	Investing to provide money needed for future financial goals, such as college education for your children and/or your retirement savings	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	Making sure your assets last through your lifetime as well as being able to pass assets on to heirs	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Completely under Control									Not At All under Control																																												
Making sure you protect you/your family's financial well-being from potential misfortunes through appropriate products, such as life insurance, disability insurance and/or long-term care insurance	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1																																											
Investing to provide money needed for future financial goals, such as college education for your children and/or your retirement savings	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1																																											
Making sure your assets last through your lifetime as well as being able to pass assets on to heirs	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1																																											
Making sure you protect you/your family's financial well-being from potential misfortunes through appropriate products, such as life insurance, disability insurance and/or long-term care insurance	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1																																											
Investing to provide money needed for future financial goals, such as college education for your children and/or your retirement savings	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1																																											
Making sure your assets last through your lifetime as well as being able to pass assets on to heirs	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1																																											

FINANCIAL ADVICE AND PLANNING

4. Now we'd like you to think about your financial goals and what you have done to achieve them. Using a scale from 1 to 10 where "10" is "I have made excellent progress on this, I get an A+" and "1" is "I haven't even begun to do this", how would you rate yourself on each of the following steps. (CLICK ONE RESPONSE FOR EACH STATEMENT.)

[DO NOT RANDOMIZE THIS LIST.]

	Excellent Progress, A+					Have Not Begun to Do This				
	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Determining what my short-term and long-term financial goals are	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Determining what I have to do to achieve my financial goals	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Actively taking steps to make sure I achieve my financial goals.	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

5. How satisfied are you overall with your progress towards achieving your financial goals? Please use a scale from 1 to 10 where "10" is "Extremely Satisfied" and "1" is "Extremely Dissatisfied". (CLICK ONE RESPONSE.)

Extremely Satisfied	Extremely Dissatisfied
-10	-1
-9	-2
-8	-3
-7	-4
-6	-5
-5	-6
-4	-7
-3	-8
-2	-9
-1	-10

- 6a. Do you have a will?

Yes	-1
No	-2

[ASK Q.6b IF PUNCH -1 AT Q.6a. ALL OTHERS SKIP TO Q.7.]

- 6b. Is your will up-to-date?

Yes	-1
No	-2

7. Do you have a local financial advisor that you work with concerning your financial matters?

Yes	-1
No	-2

[IF YES (PUNCH -1) AT Q.7, ASK Q.8a,b. ALL OTHERS SKIP TO Q.9]

8a. Please choose the best description for this local financial advisor. (CLICK ONE RESPONSE.)

Accountant	-1
Attorney/lawyer	-2
Financial planner/advisor	-3
Insurance agent/broker	-4
Private banker	-5
Stockbroker	-6
Other (PLEASE SPECIFY) _____	-7

8b. How often do you meet with this financial advisor? (CLICK ONE RESPONSE.)

Once a month	-1
Every 3 months / once a quarter	-2
Every 6 months	-3
Once year	-4
Once every 2-3 years	-5
Less often than every 3 years	-6

CURRENT AND FUTURE STATUS

9. How would you describe your current financial position compared to your colleagues and friends who are about the same age you are? Would you say your financial position is...? (CLICK ONE RESPONSE.)

Much better	-5
Somewhat better	-4
About the same	-3
Somewhat worse	-2
Much worse	-1

[ASK Q.10a IF NOT RETIRED (NOT PUNCH -6 AT Q.D). ALL OTHERS SKIP TO Q.10b.]

10a. Compared to your lifestyle now, do you think your lifestyle in retirement will be...?
(CLICK ONE RESPONSE.)

- Much better** -5
- Somewhat better** -4
- About the same** -3
- Somewhat worse** -2
- Much worse** -1

[ASK Q.10b IF RETIRED (PUNCH -6 AT Q.D). ALL OTHERS SKIP TO Q.11.]

10b. Compared to how you expected your lifestyle in retirement to be, how would you describe your current lifestyle? Is it ...? (CLICK ONE RESPONSE.)

- Much better** -5
- Somewhat better** -4
- About the same** -3
- Somewhat worse** -2
- Much worse** -1

11. Using a scale from 1 to 10 where 10 means “Completely Agree” and 1 means “Completely Disagree”, please indicate how much you agree or disagree with each of the following statements. (CLICK ONE RESPONSE FOR EACH STATEMENT.)

[RANDOMIZE LIST.]

	<div style="display: flex; justify-content: space-between; padding: 5px;"> Completely Agree Completely Disagree </div>									
	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
At this stage of my life, I am comfortable with my level of knowledge about financial matters	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
At this stage of my life, I am comfortable with the planning I have done for my financial future	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I pay off my credit cards every month	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I have enough money set aside for emergencies	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I set short term and long term financial goals	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I have a good credit rating	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am able to spend within my budget	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am saving as much as I have determined I need to save	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I worry about being able to pay all my bills each month	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I have enough money to buy what I want each month without worrying about it	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

I worry that I will outlive my retirement money	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
My current financial situation is causing me worry or stress	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I worry I won't be able to afford adequate health care when I'm retired	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I currently have the financial resources to deal with unexpected life stressors	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I find all the financial issues and options that I need to stay on top of to be confusing.	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

Health Section

EMOTIONAL WELLBEING / QUALITY OF LIFE

12. We're going to shift gears here and ask you some questions about how you feel. First, please indicate the extent to which each of these words describes you as a person. Use a scale from 1 to 10 where 10 means "Describes me very well" and 1 means "Does not describe me at all". (CLICK ONE RESPONSE FOR EACH WORD.)

[RANDOMIZE LIST.]

	Describes Me Very Well									Does Not Describe Me At All
	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Afraid	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Angry	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Annoyed	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Blue	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Bored	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Cheerful	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Confident	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Conflicted	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Contented	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Curious	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Decisive	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Depressed	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Disappointed	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Disgusted	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Distressed	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Energetic	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Envious	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Excited	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

Good	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Healthy	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Hopeful	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Jealous	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Optimistic	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Pessimistic	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Proud	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Regretful	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Sad	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Satisfied	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Upbeat	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Worried	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

13. Would you say that your life has... ? (CLICK ONE RESPONSE.)

- Far too much stress -4
- Somewhat too much stress -3
- Just the right amount of stress -2
- Not much stress -1

14. Using a scale from 1 to 10 where 10 represents the “Having the best possible life” and 1 represents the “Having the worst possible life,” please answer each question below. (CLICK ONE RESPONSE FOR EACH QUESTION.)

[DO NOT RANDOMIZE THIS LIST.]

	Having the Best Possible Life					Having the Worst Possible Life				
Right now, where would you say you are on this scale?	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Where do you think most people your age are on this scale?	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
In 5 years, where do you think you will be on this scale?	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

15. How would you describe how happy you are overall? This time, please use a scale from 1 to 10 where “10” is “Extremely happy” and “1” is “Deeply unhappy”. (CLICK ONE RESPONSE.)

Extremely Happy	Deeply Unhappy
--------------------	-------------------

-10 -9 -8 -7 -6 -5 -4 -3 -2 -1

16. Using a scale from 1 to 10 where 10 means “Completely Agree” and 1 means “Completely Disagree”, please indicate how much you agree or disagree with each of the following statements. (CLICK ONE RESPONSE FOR EACH STATEMENT.)

[RANDOMIZE LIST.]

	Completely Agree					Completely Disagree				
I feel that I am in control of my own physical and emotional well-being	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am directly responsible for my own physical and emotional well-being	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I have very clear goals and aims in life	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I feel emotionally supported by those closest to me	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am very satisfied with the quality of my relationships with my family	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am very satisfied with the quality of my relationships with my friends	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am worried about my health	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am worried that my health is hurting my financial security	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
I am worried that my financial situation is hurting my health	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1
Money is a source of stress in my relationships.	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1

STRESS-RELATED HEALTH SYMPTOMS

17. Thinking about the past month, please indicate how often, if ever, you have experienced each of the following. (CLICK ONE RESPONSE FOR EACH ITEM.)

[RANDOMIZE LIST.]

	Nearly Every Day	2-3 Times a Week	Once a Week	Less Often Than Once a Week	Never
Muscle tension	-5	-4	-3	-2	-1
Back pain	-5	-4	-3	-2	-1
Headache	-5	-4	-3	-2	-1
Dizziness	-5	-4	-3	-2	-1
Grinding teeth	-5	-4	-3	-2	-1
Stomach ache / upset stomach	-5	-4	-3	-2	-1
Heartburn	-5	-4	-3	-2	-1

Chest pain	-5	-4	-3	-2	-1
Shortness of breath	-5	-4	-3	-2	-1
Skin rash	-5	-4	-3	-2	-1
Nervousness / anxiety	-5	-4	-3	-2	-1
Tremor or trembling	-5	-4	-3	-2	-1
Unable to turn off certain thoughts	-5	-4	-3	-2	-1
Irritable	-5	-4	-3	-2	-1
Have angry emotional outbursts	-5	-4	-3	-2	-1
Fatigue	-5	-4	-3	-2	-1
Low energy	-5	-4	-3	-2	-1
Feeling emotionally drained	-5	-4	-3	-2	-1
Feeling fearful	-5	-4	-3	-2	-1
Feeling hopeless	-5	-4	-3	-2	-1
Crying easily	-5	-4	-3	-2	-1
Insomnia / restless sleep	-5	-4	-3	-2	-1
Too much sleep (over 9 hours)	-5	-4	-3	-2	-1
Difficulty concentrating	-5	-4	-3	-2	-1
Mind going blank	-5	-4	-3	-2	-1
Forgetting important things	-5	-4	-3	-2	-1
Keyed-up feeling	-5	-4	-3	-2	-1
Unable to keep still; fidgeting	-5	-4	-3	-2	-1

Classification Section

18. The next set of questions is for classification purposes, so that we can group responses of similar individuals. First, would you say your health overall is... ? (CLICK ONE RESPONSE.)

Excellent	-5
Very good	-4
Good	-3
Fair	-2
Poor	-1

19. Which of these health conditions, if any, are you currently being treated for by a doctor? (CHECK ALL THAT APPLY.)

[RANDOMIZE LIST.]

Allergies	-1
Arthritis	-2
Asthma	-3

Cancer	-4
Crohn's disease / Colitis	-5
Diabetes	-6
Gastro-esophageal reflux disease (GERD)	-7
Heart disease	-8
High blood pressure	-9
High cholesterol	-10
Irritable bowel syndrome (IBS)	-11
Thyroid disease	-12
None of these	-13

20. How often, if ever, do you do any type of vigorous physical exercise?
(CLICK ONE RESPONSE.)

Daily	-8
5-6 times a week	-7
2-4 times a week	-6
Once a week	-5
Once every 2-3 weeks	-4
Once a month	-3
Less often than once a month	-2
Never	-1

21a. How often, if ever, do you try to choose healthy foods and beverages?
(CLICK ONE RESPONSE.)

Always	-5
Usually	-4
Sometimes	-3
Rarely	-2
Never	-1

21b. Which statement best describes how you feel about your current weight?
(CLICK ONE RESPONSE.)

I'm happy with my current weight	-1
I want to lose 5-10 pounds and I'm actively taking steps to do so	-2
I want to lose 5-10 pounds, but I'm <u>not</u> doing anything actively to do so	-

- | | |
|--|---|
| | 3 |
| I want to lose more than 10 pounds and I'm actively taking steps to do so | - |
| | 4 |
| I want to lose more than 10 pounds, but I'm <u>not</u> doing anything actively to do so | - |
| | 5 |

22. Who in your household is responsible for making financial decisions about issues such as banking, insurance, and investing? (CLICK ONE RESPONSE.)

- | | |
|---|----|
| I am the person in my household responsible for making all or most of the financial decisions. | -1 |
| I share the decision-making equally with someone else, although I am more involved in the financial decision-making process. | -2 |
| I share the decision-making equally with someone else, although I am less involved in the financial decision-making process. | -3 |
| Someone else in my household is responsible for making all or most of the financial decisions. | -4 |

23. Which statement best describes your overall personal approach to managing your money? (CLICK ONE RESPONSE.)

- | | |
|--|----|
| I do research on my own and make my own decisions | -1 |
| I work with a financial professional, but I often make my own decisions | -2 |
| I work with a financial professional, and most of the time I go with his/her recommendations | -3 |
| I have a paid financial professional who handles my financial matters | -4 |

24a. Do you have an employer-sponsored retirement account such as a 401(k)?

- | | |
|------------|----|
| Yes | -1 |
| No | -2 |

24b. Do you have a company pension plan?

- | | |
|------------|----|
| Yes | -1 |
| No | -2 |

25. Which of the following financial products, if any, have you purchased on your own? Please do not include a product if you have only purchased it through your employer. Only include a product that you have purchased on your own. (CHECK ALL THAT APPLY.)

[RANDOMIZE LIST.]

Term life insurance	-1
Whole, universal or variable life insurance	-2
Disability income insurance	-3
Long-term care insurance	-4
Individual stocks	-5
Mutual funds	-6
College savings plan (e.g., 529 plan)	-7
Variable annuity	-8
Fixed annuity	-9
I haven't purchased any of these on my own	-10

Demographic Section

26. Which of these ranges best describes your household's total financial assets?

Please include any money you have in checking or savings accounts, stocks, bonds, mutual funds, and any money you have in IRAs; please also include assets in any employer savings or retirement plans, such as a 401(k) plan in this figure. (CLICK ONE RESPONSE.)

Less than \$50,000	-1
\$50,000-\$99,999	-2
\$100,000-\$199,999	-3
\$200,000-\$299,999	-4
\$300,000-\$399,999	-5
\$400,000-\$499,999	-6
\$500,000-\$749,999	-7
\$750,000-\$999,999	-8
\$1,000,000-\$2,499,999	-9
\$2,500,000-\$4,999,999	-10
\$5,000,000 or more	-11
Not sure	-12
Prefer not to say	-13

[ASK Q.27a,b IF NOT RETIRED (NOT PUNCH -6 AT Q.D). IF RETIRED, SKIP TO Q.28.]

- 27a. Do you own all or part of a business?

Yes	-1	
No	-2	SKIP TO Q.28

27b. You indicated that you own a business. Would you describe this business as one that is not based in your home, that has at least one employee other than yourself, and that represents your household's primary source of earnings? (CLICK ONE RESPONSE.)

Yes	-1
No	-2

28. What is your primary occupation (or your former occupation if you are currently retired)? This would be the occupation from which you derive (or derived) the majority of your income. (CLICK ONE RESPONSE.)

Attorney/Lawyer	-1
Certified Public Accountant (CPA)	-2
Computer programmer/Systems analyst	-3
Corporate Executive, such as Vice President or Director	-4
Dentist	-5
Economist/Mathematician/Scientist	-6
Engineer	-7
Financial Consultant/Stockbroker	-8
Manager/Supervisor	-9
Marketing/Advertising	-10
Nurse	-11
Physician/Medical doctor	-12
Sales	-13
Teacher	-14
Other (PLEASE SPECIFY) _____	-15

29. Do you currently own or rent your primary residence?

Own	-1
Rent	-2

30. Are you... (CLICK ONE RESPONSE.)

Married	-1
Single	-2
Widowed/divorced/separated	-3
Living with a domestic partner	-4
Prefer not to say	-5

31a. Including yourself, how many people reside in your household?

[VALID RANGE 1-15]

SKIP Q.31b IF ONE HOUSEHOLD MEMBER AT Q.31a.

31b. How many children do you have in each of the following age ranges who are living at home? Please enter "0" if you have no children in an age range who are living with you.

Under 5	_____
6-10 years	_____
11-15 years	_____
16-18 years	_____
19 years or older	_____

[TOTAL CANNOT EXCEED 1 LESS THAN Q.31a RESPONSE.]

32. What is the highest level of education you completed? (CLICK ONE RESPONSE.)

Q1. Did not complete high school	-1
Q2. High school graduate	-2
Q3. Some college	-3
Q4. Trade or technical school	-4
Q5. Bachelor's (4 Year) College degree	-5
Q6. Master's degree	-6
Q7. Doctoral degree	-7
Q8. Professional degree such as medicine, law, or theology	-8

Q9.

Q10.

33. In what state do you currently reside? (CLICK ONE RESPONSE.)

[DROP DOWN BOX OF U.S. STATES.]