

## Iowa Investor Education Survey July 8-10, 2019



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## Iowa Survey Results

**Q1** Are you currently employed?

Yes..... 62%  
No..... 38%

**Q2** Do you have an employer sponsored retirement plan?

Yes..... 50%  
No..... 46%  
Not sure..... 4%

**Q3** What kind of employer sponsored retirement plan are you offered- a simple IRA, a Roth IRA, an SEP IRA, a traditional IRA, a 401k plan, a Roth 401k plan, a 403b or 457b plan, something else, or are you not sure?

Simple IRA..... 4%  
Roth IRA..... 2%  
SEP IRA..... 1%  
Traditional IRA..... 4%  
401k plan..... 53%  
Roth 401k plan..... 3%  
403b or 457b plan..... 6%  
Something else..... 22%  
Not sure..... 6%

**Q4** Which of the following statements best describes how far along you are in planning for your retirement finances- "I have not started", "I am just starting now", "I started but then had to stop because the money was needed for other reasons", or "I have a financial plan in place and I am following it", or are you not sure?

*I have not started*..... 17%  
*I am just starting now*..... 10%  
*I started but then had to stop because the money was needed for other reasons*..... 22%  
*I have a financial plan in place and I am following it*..... 42%  
*Not sure*..... 9%

**Q5** When it comes to planning for your retirement finances, which of the following statements best applies to you- "I plan to live on Social Security or other financial resources", "I don't know enough about saving and investing to feel comfortable doing it", "I don't know where to start in planning for my retirement finances", "I don't have enough money to save or invest right now", "I have some money put aside for retirement but can't afford a financial planner or financial counselor", or "I don't trust the financial markets or financial professionals", or are you not sure?

*I plan to live on Social Security or other financial resources*..... 39%  
*I don't know enough about saving and investing to feel comfortable doing it*..... 8%  
*I don't know where to start in planning for my retirement finances*..... 12%  
*I don't have enough money to save or invest right now*..... 24%  
*I have some money put aside for retirement but can't afford a financial planner or financial counselor*..... 4%  
*I don't trust the financial markets or financial professionals*..... 2%  
*Not sure*..... 12%





**Q6** Next, I'm going to read some statements and, after each one, ask you if you agree or disagree with the statement. Here's the first one- It costs a lot to use a financial counselor or financial planner.

*Agree* ..... 51%  
*Disagree* ..... 25%  
*Not sure* ..... 23%

**Q7** Here's the next one- Financial counselors and financial planners are only for rich people.

*Agree* ..... 28%  
*Disagree* ..... 59%  
*Not sure* ..... 13%

**Q8** Here's the last one- I am so far behind in saving or investing for retirement that it would be embarrassing to meet with a financial counselor or financial planner.

*Agree* ..... 34%  
*Disagree* ..... 52%  
*Not sure* ..... 14%

**Q9** Do you believe that you understand the difference between a financial counselor and a financial planner?

*Believe I understand the difference between a financial counselor and a financial planner* .. 41%  
*Do not believe I understand the difference* ..... 32%  
*Not sure* ..... 26%

**Q10** Which of the following statements best applies to you when it comes to getting help with your investments- "I have no investments", "I handle all of my own investments", "I get help with my investments from a stockbroker", "I get help from a financial planner", "I get help from an insurance agent", "I get help from a financial counselor", "I get help from multiple financial professionals", "I get help with my investments but I'm not sure what type of financial professional the person is"?

*I have no investments* ..... 39%  
*I handle all of my own investments* ..... 27%  
*I get help with my investments from a stockbroker* ..... 3%  
*I get help from a financial planner* ..... 14%  
*I get help from an insurance agent* ..... 4%  
*I get help from a financial counselor* ..... 3%  
*I get help from multiple financial professionals* 2%  
*I get help with my investments but I'm not sure what type of financial professional the person is* ..... 8%

**Q11** How did you select the person who helps you with your investments- based on a personal recommendation, based on advertisements on TV, radio or in print, based on online research, responded to a solicitation by phone, email or mailer, or none of these?

*Personal recommendation* ..... 56%  
*Advertisements on TV, radio or in print* ..... 3%  
*Online research* ..... 12%  
*Responded to a solicitation by phone, email or mailer* ..... 4%  
*None of these / Not sure* ..... 26%





**Q12** When using a financial professional, have you done all, some, or none of the following- verified they are licensed to do business in Iowa, checked to see if the investment products they are selling are registered in the State of Iowa, contacted the Iowa Insurance Division, or checked the background of the financial professional through FINRA's BrokerCheck?

- Have done all of these things*..... 20%
- Have done some of these things* ..... 29%
- Have done none of these things* ..... 51%

**Q13** When using a financial professional, what type of information generally helps you make the best decision- what your friends, neighbors, coworkers or other acquaintances say about what the financial professional tells you; what the charts and illustrations show in the printed materials you are given; what you find out through your own research; something else; or, are you not sure?

- What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me* ..... 23%
- What the charts and illustrations show in the printed materials given to me*..... 18%
- What I find out through my own research* ..... 39%
- Something else* ..... 11%
- Not sure* ..... 9%

**Q14** What would you do with a million-dollar windfall that you received as the result of an inheritance, insurance settlement, or winning the lottery- take a dream vacation and buy a number of things you have always wanted; pay off debts and make a major purchase, such as a house; share much of the money with your children or other family members; save and invest all or most of the money for your retirement; something else; or, are you not sure?

- Take a dream vacation and buy a number of things I have always wanted*..... 7%
- Pay off debts and make a major purchase, such as a house*..... 35%
- Share much of the money with my children or other family members* ..... 19%
- Save and invest all or most of the money for my retirement*..... 28%
- Something else* ..... 6%
- Not sure* ..... 5%

**Q15** What is your gender?

- Woman* ..... 53%
- Man*..... 47%
- Other*..... 0%

**Q16** What is your race / ethnicity?

- White* ..... 92%
- African-American* ..... 4%
- Other*..... 4%

**Q17** What is your age?

- 18 to 29*..... 16%
- 30 to 45*..... 25%
- 46 to 65*..... 41%
- Older than 65*..... 18%

**Q18** Do you rent or own the home you currently live in?

- Rent*..... 32%
- Own* ..... 68%





**Q19** About how much equity do you have in your home- none, less than \$5,000, between \$5,000 and \$25,000, between \$25,000 and \$50,000, between \$50,000 and \$100,000, between \$100,000 and \$250,000, between \$250,000 and \$500,000, more than \$500,000, or are you not sure?

None .....	4%
Less than \$5,000 .....	4%
Between \$5,000 and \$25,000 .....	13%
Between \$25,000 and \$50,000 .....	14%
Between \$50,000 and \$100,000 .....	24%
Between \$100,000 and \$250,000 .....	23%
Between \$250,000 and \$500,000 .....	8%
More than \$500,000 .....	2%
Not sure .....	9%

**Q20** Including your mortgage, how much debt are you carrying today- none, less than \$5,000, between \$5,000 and \$25,000, between \$25,000 and \$50,000, between \$50,000 and \$100,000, between \$100,000 and \$250,000, between \$250,000 and \$500,000, more than \$500,000, or are you not sure?

None .....	20%
Less than \$5,000 .....	7%
Between \$5,000 and \$25,000 .....	17%
Between \$25,000 and \$50,000 .....	11%
Between \$50,000 and \$100,000 .....	15%
Between \$100,000 and \$250,000 .....	21%
Between \$250,000 and \$500,000 .....	5%
More than \$500,000 .....	0%
Not sure .....	4%

**Q21** How much mortgage debt are you carrying- none, less than \$5,000, between \$5,000 and \$25,000, between \$25,000 and \$50,000, between \$50,000 and \$100,000, between \$100,000 and \$250,000, between \$250,000 and \$500,000, more than \$500,000, or are you not sure?

None .....	34%
Less than \$5,000 .....	2%
Between \$5,000 and \$25,000 .....	13%
Between \$25,000 and \$50,000 .....	6%
Between \$50,000 and \$100,000 .....	19%
Between \$100,000 and \$250,000 .....	20%
Between \$250,000 and \$500,000 .....	2%
More than \$500,000 .....	0%
Not sure .....	4%

**Q22** How much credit card debt are you carrying- none, less than \$5,000, between \$5,000 and \$25,000, between \$25,000 and \$50,000, between \$50,000 and \$100,000, between \$100,000 and \$250,000, between \$250,000 and \$500,000, more than \$500,000, or are you not sure?

None .....	49%
Less than \$5,000 .....	27%
Between \$5,000 and \$25,000 .....	17%
Between \$25,000 and \$50,000 .....	3%
Between \$50,000 and \$100,000 .....	2%
Between \$100,000 and \$250,000 .....	0%
Between \$250,000 and \$500,000 .....	0%
More than \$500,000 .....	0%
Not sure .....	1%





**Q23** How much debt are you carrying in student loans- none, less than \$5,000, between \$5,000 and \$25,000, between \$25,000 and \$50,000, between \$50,000 and \$100,000, between \$100,000 and \$250,000, between \$250,000 and \$500,000, more than \$500,000, or are you not sure?

<i>None</i> .....	77%
<i>Less than \$5,000</i> .....	5%
<i>Between \$5,000 and \$25,000</i> .....	8%
<i>Between \$25,000 and \$50,000</i> .....	4%
<i>Between \$50,000 and \$100,000</i> .....	2%
<i>Between \$100,000 and \$250,000</i> .....	1%
<i>Between \$250,000 and \$500,000</i> .....	0%
<i>More than \$500,000</i> .....	0%
<i>Not sure</i> .....	1%

**Q24** Not counting the value of your home (if you are a homeowner), roughly how much have you saved or invested for retirement in any other way- none, less than \$5,000, between \$5,000 and \$25,000, between \$25,000 and \$50,000, between \$50,000 and \$100,000, between \$100,000 and \$250,000, between \$250,000 and \$500,000, more than \$500,000, or are you not sure?

<i>None</i> .....	29%
<i>Less than \$5,000</i> .....	8%
<i>Between \$5,000 and \$25,000</i> .....	14%
<i>Between \$25,000 and \$50,000</i> .....	7%
<i>Between \$50,000 and \$100,000</i> .....	7%
<i>Between \$100,000 and \$250,000</i> .....	12%
<i>Between \$250,000 and \$500,000</i> .....	8%
<i>More than \$500,000</i> .....	7%
<i>Not sure</i> .....	8%

**Q25** What is your annual household income- less than \$20,000 per year, between \$20,000 and \$35,000 per year, between \$35,000 and \$50,000 per year, between \$50,000 and \$75,000 per year, between \$75,000 and \$125,000 per year, more than \$125,000 per year, or do you not care to say?

<i>Less than \$20,000 per year</i> .....	14%
<i>Between \$20,000 and \$35,000</i> .....	19%
<i>Between \$35,000 and \$50,000</i> .....	14%
<i>Between \$50,000 and \$75,000</i> .....	22%
<i>Between \$75,000 and \$125,000</i> .....	17%
<i>More than \$125,000</i> .....	9%
<i>Not sure / Don't care to say</i> .....	5%

**Q26** How many individuals live in your household, including yourself - one, two, between 3 and 5, or more than 5 people?

<i>One person</i> .....	25%
<i>Two people</i> .....	38%
<i>Between 3 and 5 people</i> .....	33%
<i>More than 5 people</i> .....	5%

**Q27** How many individuals living in your household are under age 18- none, one, or two or more?

<i>None</i> .....	66%
<i>One</i> .....	14%
<i>Two or more</i> .....	19%



**Q28** Which of the following best describes the highest level of education you have received: some high school but did not finish, high school graduate, some college but did not finish, 2-year college degree, 4-year college degree, post-graduate degree, or do you not care to say?

<i>Some high school but did not finish</i> .....	4%
<i>High school graduate</i> .....	22%
<i>Some college but did not finish</i> .....	22%
<i>2-year college degree</i> .....	14%
<i>4-year college degree</i> .....	29%
<i>Post-graduate degree</i> .....	9%
<i>Don't care to say</i> .....	0%



	Base	Gender		
		Wom...	Man	Other
<b>Currently Employed Yes / No</b>				
Yes	62%	62%	63%	-
No	38%	38%	37%	100%

	Base	Gender		
		Wom...	Man	Other
<b>Employer Sponsored Retirement Plan Yes / No</b>				
Yes	50%	48%	51%	-
No	46%	48%	45%	100%
Not sure	4%	4%	4%	-

	Base	Gender	
		Wom...	Man
<b>Type of Employer Sponsored Retirement Plan</b>			
Simple IRA	4%	7%	2%
Roth IRA	2%	3%	1%
SEP IRA	1%	-	1%
Traditional IRA	4%	3%	4%
401k plan	53%	49%	57%
Roth 401k plan	3%	2%	4%
403b or 457b plan	6%	5%	6%
Something else	22%	20%	24%
Not sure	6%	11%	1%







	Base	Gender		
		Wom...	Man	Other
<b>Statement That Best Describes Current Planning for Retirement</b>				
I have not started	17%	18%	16%	-
I am just starting now	10%	10%	10%	-
I started but then had to stop because the money was needed for other reasons	22%	23%	21%	100%
I have a financial plan in place and I am following it	42%	42%	42%	-
Not sure	9%	7%	11%	-





	Base	Gender	
		Wom...	Man
<b>Statement That Best Describes Plan for Retirement Finances</b>			
I plan to live on Social Security or other financial resources	39%	30%	50%
I don't know enough about saving and investing to feel comfortable doing it	8%	9%	7%
I don't know where to start in planning for my retirement finances	12%	9%	15%
I don't have enough money to save or invest right now	24%	33%	12%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	3%	5%
I don't trust the financial markets or financial professionals	2%	4%	-
Not sure	12%	13%	10%

	Base	Gender		
		Wom...	Man	Other
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>				
Agree	51%	53%	49%	-
Disagree	25%	24%	27%	-
Not sure	23%	22%	24%	100%





	Base	Gender		
		Wom...	Man	Other
<b>Financial Professionals Only for Rich People Agree / Disagree</b>				
<b>Agree</b>	28%	29%	27%	-
<b>Disagree</b>	59%	58%	61%	100%
<b>Not sure</b>	13%	14%	12%	-

	Base	Gender		
		Wom...	Man	Other
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>				
<b>Agree</b>	34%	35%	31%	100%
<b>Disagree</b>	52%	54%	50%	-
<b>Not sure</b>	14%	11%	19%	-





	Base	Gender		
		Wom...	Man	Other
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>				
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	<b>41%</b>	<b>36%</b>	<b>47%</b>	<b>-</b>
<b>Do not believe I understand the difference</b>	<b>32%</b>	<b>37%</b>	<b>27%</b>	<b>100%</b>
<b>Not sure</b>	<b>26%</b>	<b>27%</b>	<b>26%</b>	<b>-</b>





	Base	Gender		
		Wom...	Man	Other
<b>Statement That Best Describes Help with Investments</b>				
I have no investments	39%	37%	40%	100%
I handle all of my own investments	27%	24%	31%	-
I get help with my investments from a stockbroker	3%	2%	3%	-
I get help from a financial planner	14%	15%	13%	-
I get help from an insurance agent	4%	6%	3%	-
I get help from a financial counselor	3%	2%	4%	-
I get help from multiple financial professionals	2%	4%	1%	-
I get help with my investments but I'm not sure what type of financial professional the person is	8%	10%	6%	-





	Base	Gender	
		Wom...	Man
<b>How Selected Person Who Helps with Investments</b>			
<b>Personal recommendation</b>	<b>56%</b>	62%	47%
<b>Advertisements on TV, radio or in print</b>	<b>3%</b>	3%	4%
<b>Online research</b>	<b>12%</b>	3%	25%
<b>Responded to a solicitation by phone, email or mailer</b>	<b>4%</b>	6%	-
<b>None of these / Not sure</b>	<b>26%</b>	27%	24%

	Base	Gender	
		Wom...	Man
<b>Have Done All / Some / None to Verify Financial Professional</b>			
<b>Have done all of these things</b>	<b>20%</b>	16%	25%
<b>Have done some of these things</b>	<b>29%</b>	25%	35%
<b>Have done none of these things</b>	<b>51%</b>	59%	40%





	Base	Gender	
		Wom...	Man
<b>Type of Information That Helps Make Best Decision</b>			
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	30%	12%
What the charts and illustrations show in the printed materials given to me	18%	20%	15%
What I find out through my own research	39%	30%	52%
Something else	11%	8%	15%
Not sure	9%	12%	6%





	Base	Gender		
		Wom...	Man	Other
<b>What Would Do With Million-Dollar Windfall</b>				
Take a dream vacation and buy a number of things I have always wanted	7%	5%	8%	100%
Pay off debts and make a major purchase, such as a house	35%	42%	27%	-
Share much of the money with my children or other family members	19%	15%	23%	-
Save and invest all or most of the money for my retirement	28%	25%	32%	-
Something else	6%	7%	5%	-
Not sure	5%	6%	4%	-

	Base	Race		
		White	African-American...	Other
<b>Currently Employed Yes / No</b>				
Yes	62%	62%	88%	51%
No	38%	38%	12%	50%







	Base	Race		
		White	African-American...	Other
<b>Employer Sponsored Retirement Plan Yes / No</b>				
<b>Yes</b>	50%	49%	46%	62%
<b>No</b>	46%	48%	32%	13%
<b>Not sure</b>	4%	2%	22%	25%

	Base	Race		
		White	African-American...	Other
<b>Type of Employer Sponsored Retirement Plan</b>				
<b>Simple IRA</b>	4%	3%	21%	7%
<b>Roth IRA</b>	2%	2%	-	-
<b>SEP IRA</b>	1%	1%	-	-
<b>Traditional IRA</b>	4%	4%	-	-
<b>401k plan</b>	53%	56%	28%	13%
<b>Roth 401k plan</b>	3%	2%	16%	21%
<b>403b or 457b plan</b>	6%	6%	-	-
<b>Something else</b>	22%	19%	35%	59%
<b>Not sure</b>	6%	7%	-	-





	Base	Race		
		White	African- Americ...	Other
<b>Statement That Best Describes Current Planning for Retirement</b>				
I have not started	17%	17%	36%	8%
I am just starting now	10%	9%	20%	17%
I started but then had to stop because the money was needed for other reasons	22%	23%	3%	13%
I have a financial plan in place and I am following it	42%	44%	19%	8%
Not sure	9%	6%	22%	54%





	Base	Race		
		White	African- Americ...	Other
<b>Statement That Best Describes Plan for Retirement Finances</b>				
I plan to live on Social Security or other financial resources	39%	41%	29%	-
I don't know enough about saving and investing to feel comfortable doing it	8%	7%	8%	52%
I don't know where to start in planning for my retirement finances	12%	13%	-	-
I don't have enough money to save or invest right now	24%	24%	27%	-
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	2%	27%	-
I don't trust the financial markets or financial professionals	2%	2%	-	-
Not sure	12%	11%	8%	48%





	Base	Race		
		White	African-American...	Other
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>				
<b>Agree</b>	51%	53%	24%	42%
<b>Disagree</b>	25%	26%	37%	-
<b>Not sure</b>	23%	21%	39%	58%

	Base	Race		
		White	African-American...	Other
<b>Financial Professionals Only for Rich People Agree / Disagree</b>				
<b>Agree</b>	28%	26%	41%	54%
<b>Disagree</b>	59%	61%	37%	29%
<b>Not sure</b>	13%	12%	22%	17%

	Base	Race		
		White	African-American...	Other
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>				
<b>Agree</b>	34%	34%	27%	30%
<b>Disagree</b>	52%	54%	48%	12%
<b>Not sure</b>	14%	12%	25%	58%





	Base	Race		
		White	African- Americ...	Other
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>				
Believe I understand the difference between a financial counselor and a financial planner	41%	42%	28%	34%
Do not believe I understand the difference	32%	34%	13%	17%
Not sure	26%	24%	58%	50%





	Base	Race		
		White	African-American...	Other
<b>Statement That Best Describes Help with Investments</b>				
I have no investments	39%	37%	48%	54%
I handle all of my own investments	27%	27%	38%	26%
I get help with my investments from a stockbroker	3%	3%	3%	-
I get help from a financial planner	14%	15%	7%	8%
I get help from an insurance agent	4%	5%	-	-
I get help from a financial counselor	3%	3%	-	-
I get help from multiple financial professionals	2%	2%	3%	-
I get help with my investments but I'm not sure what type of financial professional the person is	8%	8%	-	13%





	Base	Race		
		White	African-American...	Other
<b>How Selected Person Who Helps with Investments</b>				
<b>Personal recommendation</b>	56%	56%	100%	19%
<b>Advertisements on TV, radio or in print</b>	3%	3%	-	-
<b>Online research</b>	12%	10%	-	81%
<b>Responded to a solicitation by phone, email or mailer</b>	4%	4%	-	-
<b>None of these / Not sure</b>	26%	27%	-	-

	Base	Race		
		White	African-American...	Other
<b>Have Done All / Some / None to Verify Financial Professional</b>				
<b>Have done all of these things</b>	20%	19%	24%	61%
<b>Have done some of these things</b>	29%	29%	22%	39%
<b>Have done none of these things</b>	51%	52%	54%	-





	Base	Race		
		White	African- Americ...	Other
<b>Type of Information That Helps Make Best Decision</b>				
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	23%	22%	-
What the charts and illustrations show in the printed materials given to me	18%	16%	54%	81%
What I find out through my own research	39%	40%	24%	19%
Something else	11%	12%	-	-
Not sure	9%	10%	-	-







	Base	Race		
		White	African- Americ...	Other
<b>What Would Do With Million-Dollar Windfall</b>				
Take a dream vacation and buy a number of things I have always wanted	7%	7%	-	17%
Pay off debts and make a major purchase, such as a house	35%	36%	38%	8%
Share much of the money with my children or other family members	19%	17%	30%	45%
Save and invest all or most of the money for my retirement	28%	29%	17%	30%
Something else	6%	7%	-	-
Not sure	5%	5%	16%	-

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Currently Employed</b>					
Yes / No					
Yes	62%	80%	82%	63%	19%
No	38%	20%	18%	37%	81%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Employer Sponsored Retirement Plan Yes / No</b>					
<b>Yes</b>	50%	40%	61%	49%	42%
<b>No</b>	46%	44%	35%	50%	56%
<b>Not sure</b>	4%	16%	3%	1%	1%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Type of Employer Sponsored Retirement Plan</b>					
<b>Simple IRA</b>	4%	8%	2%	3%	9%
<b>Roth IRA</b>	2%	2%	4%	1%	-
<b>SEP IRA</b>	1%	4%	-	-	-
<b>Traditional IRA</b>	4%	2%	4%	2%	10%
<b>401k plan</b>	53%	56%	65%	55%	19%
<b>Roth 401k plan</b>	3%	14%	3%	1%	-
<b>403b or 457b plan</b>	6%	5%	3%	9%	3%
<b>Something else</b>	22%	2%	14%	21%	56%
<b>Not sure</b>	6%	5%	5%	8%	3%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Statement That Best Describes Current Planning for Retirement</b>					
<b>I have not started</b>	17%	38%	16%	14%	7%
<b>I am just starting now</b>	10%	24%	16%	5%	-
<b>I started but then had to stop because the money was needed for other reasons</b>	22%	9%	22%	31%	12%
<b>I have a financial plan in place and I am following it</b>	42%	16%	41%	44%	61%
<b>Not sure</b>	9%	13%	5%	5%	20%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Statement That Best Describes Plan for Retirement Finances</b>					
I plan to live on Social Security or other financial resources	39%	15%	33%	56%	100%
I don't know enough about saving and investing to feel comfortable doing it	8%	14%	9%	3%	-
I don't know where to start in planning for my retirement finances	12%	14%	9%	14%	-
I don't have enough money to save or invest right now	24%	23%	32%	24%	-
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	8%	4%	-	-
I don't trust the financial markets or financial professionals	2%	3%	4%	-	-
Not sure	12%	24%	9%	3%	-





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>					
<b>Agree</b>	51%	47%	52%	53%	52%
<b>Disagree</b>	25%	19%	24%	26%	31%
<b>Not sure</b>	23%	34%	24%	21%	18%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Financial Professionals Only for Rich People Agree / Disagree</b>					
<b>Agree</b>	28%	28%	27%	28%	30%
<b>Disagree</b>	59%	47%	61%	63%	59%
<b>Not sure</b>	13%	25%	11%	9%	11%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>					
<b>Agree</b>	34%	26%	35%	39%	26%
<b>Disagree</b>	52%	48%	59%	47%	57%
<b>Not sure</b>	14%	26%	6%	14%	18%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>					
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	<b>41%</b>	47%	41%	44%	30%
<b>Do not believe I understand the difference</b>	<b>32%</b>	29%	33%	30%	39%
<b>Not sure</b>	<b>26%</b>	24%	25%	26%	31%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Statement That Best Describes Help with Investments</b>					
I have no investments	39%	52%	35%	37%	35%
I handle all of my own investments	27%	31%	36%	26%	15%
I get help with my investments from a stockbroker	3%	1%	1%	2%	7%
I get help from a financial planner	14%	7%	11%	19%	13%
I get help from an insurance agent	4%	1%	4%	5%	5%
I get help from a financial counselor	3%	0%	1%	1%	10%
I get help from multiple financial professionals	2%	0%	4%	1%	4%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	7%	7%	8%	11%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>How Selected Person Who Helps with Investments</b>					
<b>Personal recommendation</b>	56%	39%	54%	55%	65%
<b>Advertisements on TV, radio or in print</b>	3%	9%	5%	1%	3%
<b>Online research</b>	12%	29%	5%	14%	8%
<b>Responded to a solicitation by phone, email or mailer</b>	4%	-	2%	5%	3%
<b>None of these / Not sure</b>	26%	23%	34%	25%	21%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Have Done All / Some / None to Verify Financial Professional</b>					
<b>Have done all of these things</b>	20%	30%	21%	13%	27%
<b>Have done some of these things</b>	29%	44%	34%	19%	38%
<b>Have done none of these things</b>	51%	26%	46%	68%	35%







	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>Type of Information That Helps Make Best Decision</b>					
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	27%	32%	20%	18%
What the charts and illustrations show in the printed materials given to me	18%	38%	9%	24%	8%
What I find out through my own research	39%	17%	42%	39%	44%
Something else	11%	3%	-	13%	19%
Not sure	9%	15%	17%	4%	10%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
<b>What Would Do With Million-Dollar Windfall</b>					
Take a dream vacation and buy a number of things I have always wanted	7%	13%	7%	7%	1%
Pay off debts and make a major purchase, such as a house	35%	42%	58%	26%	17%
Share much of the money with my children or other family members	19%	10%	8%	20%	36%
Save and invest all or most of the money for my retirement	28%	23%	18%	34%	34%
Something else	6%	3%	4%	8%	7%
Not sure	5%	8%	5%	4%	5%

	Base	Rent / Own Current Home	
		Rent	Own
<b>Currently Employed Yes / No</b>			
Yes	62%	63%	62%
No	38%	37%	38%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Employer Sponsored Retirement Plan Yes / No</b>			
<b>Yes</b>	50%	29%	59%
<b>No</b>	46%	61%	40%
<b>Not sure</b>	4%	10%	1%

	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Type of Employer Sponsored Retirement Plan</b>			
<b>Simple IRA</b>	4%	8%	3%
<b>Roth IRA</b>	2%	5%	1%
<b>SEP IRA</b>	1%	3%	-
<b>Traditional IRA</b>	4%	-	5%
<b>401k plan</b>	53%	64%	50%
<b>Roth 401k plan</b>	3%	1%	4%
<b>403b or 457b plan</b>	6%	3%	6%
<b>Something else</b>	22%	9%	25%
<b>Not sure</b>	6%	8%	6%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Statement That Best Describes Current Planning for Retirement</b>			
I have not started	17%	34%	9%
I am just starting now	10%	16%	7%
I started but then had to stop because the money was needed for other reasons	22%	23%	21%
I have a financial plan in place and I am following it	42%	15%	55%
Not sure	9%	11%	8%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Statement That Best Describes Plan for Retirement Finances</b>			
I plan to live on Social Security or other financial resources	39%	35%	46%
I don't know enough about saving and investing to feel comfortable doing it	8%	6%	13%
I don't know where to start in planning for my retirement finances	12%	15%	6%
I don't have enough money to save or invest right now	24%	22%	27%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	4%	3%
I don't trust the financial markets or financial professionals	2%	2%	1%
Not sure	12%	16%	5%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>			
<b>Agree</b>	51%	56%	49%
<b>Disagree</b>	25%	18%	29%
<b>Not sure</b>	23%	26%	22%

	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Financial Professionals Only for Rich People Agree / Disagree</b>			
<b>Agree</b>	28%	39%	23%
<b>Disagree</b>	59%	46%	65%
<b>Not sure</b>	13%	15%	11%

	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>			
<b>Agree</b>	34%	44%	29%
<b>Disagree</b>	52%	37%	59%
<b>Not sure</b>	14%	20%	12%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>			
Believe I understand the difference between a financial counselor and a financial planner	41%	42%	41%
Do not believe I understand the difference	32%	34%	32%
Not sure	26%	25%	27%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Statement That Best Describes Help with Investments</b>			
I have no investments	39%	62%	27%
I handle all of my own investments	27%	27%	27%
I get help with my investments from a stockbroker	3%	2%	3%
I get help from a financial planner	14%	3%	20%
I get help from an insurance agent	4%	2%	6%
I get help from a financial counselor	3%	0%	4%
I get help from multiple financial professionals	2%	0%	3%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	4%	10%







	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>How Selected Person Who Helps with Investments</b>			
<b>Personal recommendation</b>	56%	52%	56%
<b>Advertisements on TV, radio or in print</b>	3%	-	3%
<b>Online research</b>	12%	5%	13%
<b>Responded to a solicitation by phone, email or mailer</b>	4%	-	4%
<b>None of these / Not sure</b>	26%	44%	24%

	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Have Done All / Some / None to Verify Financial Professional</b>			
<b>Have done all of these things</b>	20%	14%	20%
<b>Have done some of these things</b>	29%	25%	30%
<b>Have done none of these things</b>	51%	61%	50%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>Type of Information That Helps Make Best Decision</b>			
<b>What my friends, nei- ghors, coworkers or other acquaintances say about what my fin- ancial professional te- lls me</b>	23%	25%	22%
<b>What the charts and illustrations show in the printed materials given to me</b>	18%	11%	19%
<b>What I find out through my own research</b>	39%	31%	40%
<b>Something else</b>	11%	8%	12%
<b>Not sure</b>	9%	25%	8%





	Base	Rent / Own C- urrent Home	
		Rent	Own
<b>What Would Do With Million-Dollar Windfall</b>			
Take a dream vacation and buy a number of things I have always wanted	7%	6%	7%
Pay off debts and make a major purchase, such as a house	35%	40%	32%
Share much of the money with my children or other family members	19%	17%	19%
Save and invest all or most of the money for my retirement	28%	21%	32%
Something else	6%	7%	6%
Not sure	5%	8%	4%

	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Currently Employed</b>										
Yes / No										
Yes	62%	30%	67%	70%	77%	66%	61%	33%	52%	60%
No	38%	70%	33%	30%	23%	34%	39%	67%	48%	40%





	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Employer Sponsored Retirement Plan Yes / No</b>										
<b>Yes</b>	59%	54%	33%	67%	69%	71%	58%	27%	79%	39%
<b>No</b>	40%	46%	67%	31%	28%	27%	42%	73%	21%	58%
<b>Not sure</b>	1%	-	-	2%	2%	2%	-	-	-	3%

	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Type of Employer Sponsored Retirement Plan</b>										
<b>Simple IRA</b>	3%	-	-	2%	3%	4%	2%	30%	-	-
<b>Roth IRA</b>	1%	-	-	-	3%	-	3%	-	-	4%
<b>Traditional IRA</b>	5%	-	-	3%	3%	5%	2%	52%	-	-
<b>401k plan</b>	50%	-	11%	46%	83%	48%	43%	18%	100%	43%
<b>Roth 401k plan</b>	4%	-	34%	2%	1%	3%	3%	-	-	23%
<b>403b or 457b plan</b>	6%	-	11%	13%	1%	6%	8%	-	-	14%
<b>Something else</b>	25%	100%	34%	16%	6%	30%	37%	-	-	-
<b>Not sure</b>	6%	-	11%	18%	-	5%	2%	-	-	16%





	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Statement That Best Describes Current Planning for Retirement</b>										
<b>I have not started</b>	9%	28%	29%	11%	6%	6%	1%	12%	-	22%
<b>I am just starting now</b>	7%	4%	4%	16%	5%	6%	8%	-	6%	8%
<b>I started but then had to stop because the money was needed for other reasons</b>	21%	13%	45%	24%	32%	25%	11%	20%	-	16%
<b>I have a financial plan in place and I am following it</b>	55%	3%	23%	39%	55%	61%	75%	54%	94%	36%
<b>Not sure</b>	8%	51%	-	11%	2%	1%	4%	14%	-	19%





	Base	Amount of Equity in Home							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Statement That Best Describes Plan for Retirement Finances</b>									
I plan to live on Social Security or other financial resources	46%	-	24%	22%	35%	74%	-	100%	67%
I don't know enough about saving and investing to feel comfortable doing it	13%	24%	36%	19%	-	8%	-	-	6%
I don't know where to start in planning for my retirement finances	6%	-	-	10%	-	9%	-	-	13%
I don't have enough money to save or invest right now	27%	54%	40%	19%	65%	9%	100%	-	6%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	3%	11%	-	10%	-	-	-	-	-
I don't trust the financial markets or financial professionals	1%	-	-	-	-	-	-	-	7%
Not sure	5%	11%	-	22%	-	-	-	-	-

	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>										
Agree	49%	43%	71%	51%	56%	54%	44%	51%	6%	38%
Disagree	29%	-	25%	26%	20%	27%	37%	46%	94%	16%
Not sure	22%	57%	4%	24%	24%	19%	19%	3%	-	46%





	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Financial Professionals Only for Rich People Agree / Disagree</b>										
<b>Agree</b>	23%	72%	32%	20%	20%	24%	12%	28%	-	33%
<b>Disagree</b>	65%	19%	52%	67%	68%	63%	86%	51%	100%	45%
<b>Not sure</b>	11%	10%	16%	13%	12%	13%	2%	20%	-	22%

	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>										
<b>Agree</b>	29%	26%	45%	40%	17%	32%	21%	28%	15%	41%
<b>Disagree</b>	59%	20%	51%	52%	75%	55%	64%	68%	85%	50%
<b>Not sure</b>	12%	54%	4%	8%	8%	13%	14%	3%	-	9%

	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>										
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	20%	39%	43%	43%	41%	49%	38%	63%	25%
<b>Do not believe I understand the difference</b>	32%	20%	19%	27%	31%	38%	29%	34%	21%	42%
<b>Not sure</b>	27%	60%	42%	30%	26%	21%	22%	28%	15%	34%





	Base	Amount of Equity in Home								Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	
<b>Statement That Best Describes Help with Investments</b>										
I have no investments	27%	100%	63%	36%	12%	23%	13%	26%	-	44%
I handle all of my own investments	27%	-	11%	27%	37%	33%	33%	14%	6%	20%
I get help with my investments from a stockbroker	3%	-	-	10%	-	1%	-	16%	-	3%
I get help from a financial planner	20%	-	15%	8%	31%	18%	24%	20%	94%	3%
I get help from an insurance agent	6%	-	-	5%	3%	8%	10%	4%	-	3%
I get help from a financial counselor	4%	-	-	-	-	4%	11%	4%	-	-
I get help from multiple financial professionals	3%	-	-	4%	5%	3%	4%	-	-	5%
I get help with my investments but I'm not sure what type of financial professional the person is	10%	-	11%	9%	12%	11%	5%	16%	-	20%

	Base	Amount of Equity in Home								Not sure
		Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000		
<b>How Selected Person Who Helps with Investments</b>										
Personal recommendation	56%	14%	50%	68%	49%	61%	69%	48%	38%	
Advertisements on TV, radio or in print	3%	-	-	5%	10%	-	-	-	4%	
Online research	13%	-	20%	13%	5%	4%	23%	52%	25%	
Responded to a solicitation by phone, email or mailer	4%	-	-	2%	-	8%	7%	-	10%	
None of these / Not sure	24%	86%	30%	12%	36%	26%	-	-	24%	







	Base	Amount of Equity in Home							Not sure
		Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	
<b>Have Done All / Some / None to Verify Financial Professional</b>									
Have done all of these things	20%	-	15%	38%	12%	14%	36%	16%	25%
Have done some of these things	30%	44%	26%	11%	12%	43%	54%	32%	39%
Have done none of these things	50%	56%	59%	51%	75%	43%	10%	52%	37%

	Base	Amount of Equity in Home							Not sure
		Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	
<b>Type of Information That Helps Make Best Decision</b>									
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	22%	28%	36%	34%	35%	14%	3%	-	10%
What the charts and illustrations show in the printed materials given to me	19%	14%	6%	23%	12%	22%	17%	32%	34%
What I find out through my own research	40%	58%	41%	24%	40%	35%	57%	68%	48%
Something else	12%	-	13%	9%	6%	19%	23%	-	-
Not sure	8%	-	5%	9%	8%	12%	-	-	8%





	Base	Amount of Equity in Home								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>What Would Do With Million-Dollar Windfall</b>										
Take a dream vacation and buy a number of things I have always wanted	7%	-	10%	13%	7%	3%	6%	12%	-	16%
Pay off debts and make a major purchase, such as a house	32%	23%	66%	42%	39%	39%	12%	23%	30%	35%
Share much of the money with my children or other family members	19%	68%	-	16%	13%	21%	23%	13%	-	13%
Save and invest all or most of the money for my retirement	32%	6%	16%	22%	28%	30%	46%	50%	55%	19%
Something else	6%	3%	8%	5%	10%	4%	5%	2%	15%	8%
Not sure	4%	-	-	3%	3%	3%	8%	-	-	10%

	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Currently Employed Yes / No</b>									
Yes	62%	36%	62%	48%	74%	80%	84%	63%	31%
No	38%	64%	38%	52%	26%	20%	16%	37%	69%





	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Employer Sponsored Retirement Plan Yes / No</b>									
<b>Yes</b>	<b>59%</b>	26%	39%	54%	57%	76%	81%	81%	78%
<b>No</b>	<b>40%</b>	71%	61%	44%	42%	24%	19%	19%	14%
<b>Not sure</b>	<b>1%</b>	2%	-	2%	1%	-	-	-	8%

	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Type of Employer Sponsored Retirement Plan</b>									
<b>Simple IRA</b>	<b>3%</b>	13%	11%	-	5%	3%	1%	8%	-
<b>Roth IRA</b>	<b>1%</b>	6%	-	-	2%	1%	-	7%	-
<b>Traditional IRA</b>	<b>5%</b>	6%	5%	5%	8%	2%	-	30%	-
<b>401k plan</b>	<b>50%</b>	56%	26%	44%	51%	49%	64%	41%	11%
<b>Roth 401k plan</b>	<b>4%</b>	15%	-	-	7%	5%	4%	-	-
<b>403b or 457b plan</b>	<b>6%</b>	2%	-	10%	13%	9%	4%	3%	4%
<b>Something else</b>	<b>25%</b>	-	41%	34%	9%	30%	22%	11%	64%
<b>Not sure</b>	<b>6%</b>	2%	16%	7%	5%	1%	6%	-	21%





	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Statement That Best Describes Current Planning for Retirement</b>									
<b>I have not started</b>	9%	14%	19%	8%	7%	4%	8%	-	11%
<b>I am just starting now</b>	7%	-	16%	10%	12%	4%	8%	8%	3%
<b>I started but then had to stop because the money was needed for other reasons</b>	21%	8%	52%	35%	17%	18%	24%	11%	-
<b>I have a financial plan in place and I am following it</b>	55%	66%	13%	38%	61%	69%	58%	70%	30%
<b>Not sure</b>	8%	11%	-	8%	3%	5%	2%	10%	56%





	Base	Amount of Debt Including Mortgage							Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000		
<b>Statement That Best Describes Plan for Retirement Finances</b>									
I plan to live on Social Security or other financial resources	46%	58%	50%	81%	48%	24%	8%	25%	
I don't know enough about saving and investing to feel comfortable doing it	13%	10%	30%	19%	-	-	14%	-	
I don't know where to start in planning for my retirement finances	6%	-	-	-	16%	-	8%	49%	
I don't have enough money to save or invest right now	27%	23%	20%	-	36%	24%	63%	-	
I have some money put aside for retirement but can't afford a financial planner or financial counselor	3%	5%	-	-	-	-	8%	-	
I don't trust the financial markets or financial professionals	1%	-	-	-	-	-	-	26%	
Not sure	5%	5%	-	-	-	53%	-	-	

	Base	Amount of Debt Including Mortgage							Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>									
Agree	49%	53%	57%	63%	59%	29%	54%	31%	3%
Disagree	29%	24%	24%	17%	31%	38%	33%	55%	13%
Not sure	22%	22%	19%	21%	10%	33%	12%	14%	84%





	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Financial Professionals Only for Rich People Agree / Disagree</b>									
<b>Agree</b>	23%	27%	50%	15%	7%	12%	25%	18%	67%
<b>Disagree</b>	65%	63%	41%	56%	84%	80%	69%	80%	21%
<b>Not sure</b>	11%	10%	9%	29%	9%	7%	6%	3%	12%

	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>									
<b>Agree</b>	29%	25%	62%	30%	23%	34%	26%	27%	9%
<b>Disagree</b>	59%	70%	38%	48%	74%	52%	70%	63%	19%
<b>Not sure</b>	12%	5%	-	22%	4%	15%	5%	10%	72%

	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>									
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	45%	59%	48%	48%	44%	27%	43%	8%
<b>Do not believe I understand the difference</b>	32%	25%	25%	36%	20%	28%	44%	52%	21%
<b>Not sure</b>	27%	30%	15%	16%	32%	28%	29%	6%	71%





	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Statement That Best Describes Help with Investments</b>									
I have no investments	27%	22%	57%	29%	14%	23%	26%	16%	61%
I handle all of my own investments	27%	32%	24%	25%	30%	22%	32%	26%	9%
I get help with my investments from a stockbroker	3%	7%	-	1%	-	7%	1%	-	-
I get help from a financial planner	20%	19%	11%	25%	19%	10%	25%	45%	-
I get help from an insurance agent	6%	4%	-	2%	18%	13%	3%	3%	-
I get help from a financial counselor	4%	6%	-	-	4%	9%	-	8%	13%
I get help from multiple financial professionals	3%	1%	-	6%	3%	5%	3%	-	3%
I get help with my investments but I'm not sure what type of financial professional the person is	10%	9%	9%	12%	12%	10%	9%	3%	14%

	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>How Selected Person Who Helps with Investments</b>									
Personal recommendation	56%	47%	78%	56%	66%	56%	57%	79%	-
Advertisements on TV, radio or in print	3%	-	-	9%	7%	-	1%	-	26%
Online research	13%	31%	-	-	7%	11%	18%	-	-
Responded to a solicitation by phone, email or mailer	4%	10%	-	5%	-	-	1%	-	22%
None of these / Not sure	24%	11%	23%	30%	21%	33%	22%	21%	51%





	Base	Amount of Debt Including Mortgage								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure	
<b>Have Done All / Some / None to Verify Financial Professional</b>										
Have done all of these things	20%	35%	23%	4%	32%	29%	14%	-	-	
Have done some of these things	30%	30%	23%	48%	30%	10%	25%	62%	10%	
Have done none of these things	50%	36%	55%	48%	38%	62%	61%	38%	90%	

	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Type of Information That Helps Make Best Decision</b>									
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	22%	17%	33%	14%	27%	18%	41%	11%	-
What the charts and illustrations show in the printed materials given to me	19%	19%	-	22%	30%	16%	11%	33%	-
What I find out through my own research	40%	55%	45%	32%	13%	51%	30%	46%	81%
Something else	12%	4%	23%	21%	29%	13%	-	-	-
Not sure	8%	5%	-	10%	-	2%	18%	10%	19%







	Base	Amount of Debt Including Mortgage							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>What Would Do With Million-Dollar Windfall</b>									
Take a dream vacation and buy a number of things I have always wanted	7%	12%	19%	7%	6%	1%	5%	3%	6%
Pay off debts and make a major purchase, such as a house	32%	11%	21%	28%	27%	38%	58%	41%	12%
Share much of the money with my children or other family members	19%	25%	23%	16%	34%	5%	12%	10%	61%
Save and invest all or most of the money for my retirement	32%	42%	19%	40%	27%	42%	17%	43%	7%
Something else	6%	1%	13%	5%	6%	11%	6%	-	3%
Not sure	4%	8%	5%	4%	-	3%	3%	3%	12%

	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Currently Employed Yes / No</b>									
Yes	62%	43%	100%	59%	90%	82%	70%	94%	25%
No	38%	57%	-	41%	10%	18%	30%	6%	75%





	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Employer Sponsored Retirement Plan Yes / No</b>									
<b>Yes</b>	59%	36%	66%	48%	71%	72%	85%	78%	73%
<b>No</b>	40%	62%	17%	52%	27%	28%	15%	22%	15%
<b>Not sure</b>	1%	1%	17%	-	2%	-	-	-	12%

	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Type of Employer Sponsored Retirement Plan</b>									
<b>Simple IRA</b>	3%	8%	-	5%	-	2%	1%	18%	-
<b>Roth IRA</b>	1%	3%	-	-	-	1%	1%	7%	-
<b>Traditional IRA</b>	5%	7%	-	2%	-	5%	6%	-	-
<b>401k plan</b>	50%	33%	58%	45%	65%	59%	56%	67%	17%
<b>Roth 401k plan</b>	4%	6%	-	-	-	11%	1%	-	-
<b>403b or 457b plan</b>	6%	11%	-	8%	12%	9%	1%	-	4%
<b>Something else</b>	25%	22%	42%	36%	17%	10%	29%	8%	74%
<b>Not sure</b>	6%	10%	-	5%	7%	4%	5%	-	4%





	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Statement That Best Describes Current Planning for Retirement</b>									
<b>I have not started</b>	9%	10%	17%	11%	2%	11%	6%	-	12%
<b>I am just starting now</b>	7%	5%	9%	11%	9%	8%	8%	-	3%
<b>I started but then had to stop because the money was needed for other reasons</b>	21%	22%	28%	35%	11%	18%	22%	6%	3%
<b>I have a financial plan in place and I am following it</b>	55%	53%	47%	35%	77%	61%	61%	94%	18%
<b>Not sure</b>	8%	10%	-	8%	-	2%	3%	-	63%





	Base	Amount of Mortgage Debt							Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000		
<b>Statement That Best Describes Plan for Retirement Finances</b>									
I plan to live on Social Security or other financial resources	46%	48%	-	79%	-	59%	-	25%	
I don't know enough about saving and investing to feel comfortable doing it	13%	19%	100%	-	-	-	21%	-	
I don't know where to start in planning for my retirement finances	6%	-	-	-	100%	6%	-	49%	
I don't have enough money to save or invest right now	27%	25%	-	21%	-	21%	68%	-	
I have some money put aside for retirement but can't afford a financial planner or financial counselor	3%	4%	-	-	-	-	11%	-	
I don't trust the financial markets or financial professionals	1%	-	-	-	-	-	-	26%	
Not sure	5%	4%	-	-	-	14%	-	-	

	Base	Amount of Mortgage Debt							Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>									
Agree	49%	54%	45%	65%	52%	41%	50%	26%	3%
Disagree	29%	24%	28%	27%	36%	32%	36%	50%	6%
Not sure	22%	22%	28%	8%	12%	28%	14%	24%	91%





	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Financial Professionals Only for Rich People Agree / Disagree</b>									
<b>Agree</b>	23%	24%	26%	15%	7%	24%	23%	6%	73%
<b>Disagree</b>	65%	62%	38%	67%	84%	70%	71%	88%	15%
<b>Not sure</b>	11%	14%	36%	19%	9%	6%	6%	6%	12%

	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>									
<b>Agree</b>	29%	24%	36%	47%	33%	32%	27%	20%	9%
<b>Disagree</b>	59%	68%	64%	35%	62%	59%	67%	74%	13%
<b>Not sure</b>	12%	8%	-	19%	5%	10%	7%	6%	78%

	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>									
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	43%	47%	52%	58%	47%	24%	60%	12%
<b>Do not believe I understand the difference</b>	32%	33%	-	31%	23%	26%	45%	20%	19%
<b>Not sure</b>	27%	24%	53%	17%	19%	27%	31%	20%	70%





	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Statement That Best Describes Help with Investments</b>									
I have no investments	27%	27%	25%	38%	7%	23%	23%	26%	69%
I handle all of my own investments	27%	28%	36%	28%	18%	32%	27%	38%	10%
I get help with my investments from a stockbroker	3%	4%	-	-	-	7%	1%	-	-
I get help from a financial planner	20%	18%	38%	17%	29%	14%	30%	20%	-
I get help from an insurance agent	6%	3%	-	7%	18%	12%	2%	-	-
I get help from a financial counselor	4%	3%	-	2%	7%	3%	5%	16%	-
I get help from multiple financial professionals	3%	6%	-	1%	7%	1%	2%	-	3%
I get help with my investments but I'm not sure what type of financial professional the person is	10%	11%	-	7%	15%	8%	11%	-	18%

	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>How Selected Person Who Helps with Investments</b>									
Personal recommendation	56%	52%	50%	65%	71%	62%	48%	100%	15%
Advertisements on TV, radio or in print	3%	2%	-	9%	9%	-	1%	-	40%
Online research	13%	19%	-	7%	-	11%	16%	-	-
Responded to a solicitation by phone, email or mailer	4%	8%	-	-	-	3%	3%	-	-
None of these / Not sure	24%	20%	50%	20%	19%	24%	32%	-	44%





	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Have Done All / Some / None to Verify Financial Professional</b>									
Have done all of these things	20%	24%	-	17%	38%	10%	21%	-	-
Have done some of these things	30%	37%	50%	27%	33%	9%	34%	39%	15%
Have done none of these things	50%	38%	50%	55%	29%	81%	45%	61%	85%

	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>Type of Information That Helps Make Best Decision</b>									
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	22%	18%	-	40%	15%	27%	25%	-	15%
What the charts and illustrations show in the printed materials given to me	19%	15%	-	26%	42%	17%	9%	100%	-
What I find out through my own research	40%	48%	50%	20%	9%	55%	37%	-	56%
Something else	12%	13%	50%	7%	34%	-	11%	-	-
Not sure	8%	6%	-	7%	-	2%	18%	-	29%





	Base	Amount of Mortgage Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	Not sure
<b>What Would Do With Million-Dollar Windfall</b>									
Take a dream vacation and buy a number of things I have always wanted	7%	7%	9%	11%	12%	9%	3%	-	6%
Pay off debts and make a major purchase, such as a house	32%	16%	17%	41%	14%	38%	55%	64%	16%
Share much of the money with my children or other family members	19%	21%	17%	27%	47%	4%	9%	22%	66%
Save and invest all or most of the money for my retirement	32%	45%	19%	11%	27%	45%	21%	14%	-
Something else	6%	5%	19%	7%	-	2%	10%	-	6%
Not sure	4%	6%	19%	3%	-	2%	3%	-	6%

	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Currently Employed Yes / No</b>									
Yes	62%	53%	68%	77%	64%	91%	100%	100%	64%
No	38%	47%	32%	23%	36%	9%	-	-	36%







	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Employer Sponsored Retirement Plan Yes / No</b>									
<b>Yes</b>	50%	42%	56%	52%	72%	87%	20%	100%	48%
<b>No</b>	46%	52%	42%	44%	25%	13%	80%	-	52%
<b>Not sure</b>	4%	6%	2%	4%	3%	-	-	-	-

	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Type of Employer Sponsored Retirement Plan</b>									
<b>Simple IRA</b>	4%	6%	4%	2%	-	-	-	-	-
<b>Roth IRA</b>	2%	0%	4%	-	-	15%	-	-	-
<b>SEP IRA</b>	1%	1%	-	-	-	-	-	-	-
<b>Traditional IRA</b>	4%	6%	4%	-	-	-	-	-	-
<b>401k plan</b>	53%	53%	45%	65%	59%	59%	100%	-	17%
<b>Roth 401k plan</b>	3%	3%	6%	1%	-	5%	-	100%	-
<b>403b or 457b plan</b>	6%	9%	4%	1%	-	-	-	-	65%
<b>Something else</b>	22%	16%	27%	26%	38%	11%	-	-	-
<b>Not sure</b>	6%	5%	8%	5%	4%	11%	-	-	18%





	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,000	Not sure
<b>Statement That Best Describes Current Planning for Retirement</b>									
I have not started	17%	18%	17%	17%	6%	4%	18%	100%	44%
I am just starting now	10%	9%	10%	11%	20%	17%	-	-	8%
I started but then had to stop because the money was needed for other reasons	22%	19%	22%	30%	23%	39%	-	-	-
I have a financial plan in place and I am following it	42%	43%	44%	35%	48%	41%	82%	-	9%
Not sure	9%	10%	7%	8%	3%	-	-	-	39%





	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,000	Not sure
<b>Statement That Best Describes Plan for Retirement Finances</b>									
I plan to live on Social Security or other financial resources	39%	42%	55%	13%	-	-	-	-	-
I don't know enough about saving and investing to feel comfortable doing it	8%	10%	9%	-	-	-	100%	-	-
I don't know where to start in planning for my retirement finances	12%	4%	7%	38%	100%	-	-	-	18%
I don't have enough money to save or invest right now	24%	22%	19%	33%	-	100%	-	-	44%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	6%	2%	-	-	-	-	-	-
I don't trust the financial markets or financial professionals	2%	2%	2%	-	-	-	-	-	20%
<b>Not sure</b>	12%	13%	5%	16%	-	-	-	100%	18%

	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,000	Not sure
<b>Costs A Lot to Use Financial Professional</b>									
<b>Agree</b>	51%	48%	59%	53%	54%	30%	100%	-	23%
<b>Disagree</b>	25%	29%	24%	23%	12%	29%	-	100%	-
<b>Not sure</b>	23%	24%	18%	24%	33%	41%	-	-	77%





	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Financial Professionals Only for Rich People Agree / Disagree</b>									
<b>Agree</b>	28%	28%	26%	29%	25%	22%	80%	100%	48%
<b>Disagree</b>	59%	60%	57%	62%	63%	74%	20%	-	19%
<b>Not sure</b>	13%	12%	16%	9%	12%	4%	-	-	33%

	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>									
<b>Agree</b>	34%	22%	41%	47%	56%	44%	-	100%	58%
<b>Disagree</b>	52%	60%	48%	39%	38%	46%	100%	-	17%
<b>Not sure</b>	14%	18%	10%	13%	6%	9%	-	-	25%





	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>									
Believe I understand the difference between a financial counselor and a financial planner	41%	42%	46%	31%	42%	52%	82%	-	-
Do not believe I understand the difference	32%	31%	29%	43%	22%	44%	18%	100%	39%
Not sure	26%	27%	26%	26%	36%	4%	-	-	61%

	Base	Amount of Credit Card Debt							
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure
<b>Statement That Best Describes Help with Investments</b>									
I have no investments	39%	39%	37%	45%	27%	30%	-	-	43%
I handle all of my own investments	27%	29%	23%	29%	28%	13%	62%	100%	31%
I get help with my investments from a stockbroker	3%	5%	1%	1%	-	-	18%	-	-
I get help from a financial planner	14%	15%	13%	12%	5%	48%	-	-	-
I get help from an insurance agent	4%	5%	6%	1%	6%	9%	-	-	-
I get help from a financial counselor	3%	2%	1%	1%	33%	-	-	-	-
I get help from multiple financial professionals	2%	1%	6%	1%	-	-	20%	-	9%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	5%	13%	12%	-	-	-	-	17%





	Base	Amount of Credit Card Debt						
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Not sure
<b>How Selected Person Who Helps with Investments</b>								
<b>Personal recommendation</b>	56%	56%	64%	59%	14%	32%	-	-
<b>Advertisements on TV, radio or in print</b>	3%	3%	3%	-	20%	-	-	-
<b>Online research</b>	12%	13%	9%	2%	12%	52%	48%	-
<b>Responded to a solicitation by phone, email or mailer</b>	4%	4%	2%	6%	-	-	52%	-
<b>None of these / Not sure</b>	26%	24%	22%	33%	54%	16%	-	100%

	Base	Amount of Credit Card Debt						
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Not sure
<b>Have Done All / Some / None to Verify Financial Professional</b>								
<b>Have done all of these things</b>	20%	14%	23%	25%	54%	-	52%	-
<b>Have done some of these things</b>	29%	30%	34%	19%	32%	-	48%	34%
<b>Have done none of these things</b>	51%	55%	42%	57%	14%	100%	-	66%





	Base	Amount of Credit Card Debt						Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	
<b>Type of Information That Helps Make Best Decision</b>								
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	23%	28%	14%	-	32%	48%	-
What the charts and illustrations show in the printed materials given to me	18%	16%	17%	36%	-	-	52%	-
What I find out through my own research	39%	46%	30%	30%	46%	52%	-	34%
Something else	11%	7%	14%	4%	54%	16%	-	-
Not sure	9%	8%	10%	15%	-	-	-	66%





	Base	Amount of Credit Card Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure	
<b>What Would Do With Million-Dollar Windfall</b>										
Take a dream vacation and buy a number of things I have always wanted	7%	6%	8%	4%	12%	35%	-	-	16%	
Pay off debts and make a major purchase, such as a house	35%	24%	44%	45%	50%	65%	62%	-	17%	
Share much of the money with my children or other family members	19%	23%	15%	15%	6%	-	18%	-	23%	
Save and invest all or most of the money for my retirement	28%	34%	26%	24%	5%	-	20%	-	-	
Something else	6%	7%	2%	7%	24%	-	-	100%	28%	
Not sure	5%	6%	5%	5%	3%	-	-	-	17%	

	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Currently Employed</b>										
Yes / No										
Yes	62%	58%	78%	79%	83%	96%	79%	100%	100%	29%
No	38%	42%	22%	21%	17%	4%	21%	-	-	71%







	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Employer Sponsored Retirement Plan Yes / No</b>										
<b>Yes</b>	50%	47%	57%	52%	39%	85%	79%	-	100%	73%
<b>No</b>	46%	49%	40%	44%	45%	11%	21%	100%	-	27%
<b>Not sure</b>	4%	4%	3%	4%	16%	4%	-	-	-	-

	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure	
<b>Type of Employer Sponsored Retirement Plan</b>										
<b>Simple IRA</b>	4%	4%	15%	2%	5%	-	-	-	-	-
<b>Roth IRA</b>	2%	1%	3%	12%	-	4%	-	-	-	-
<b>SEP IRA</b>	1%	1%	-	-	-	-	-	-	-	-
<b>Traditional IRA</b>	4%	4%	12%	2%	-	-	-	-	-	-
<b>401k plan</b>	53%	50%	49%	70%	58%	51%	27%	-	100%	-
<b>Roth 401k plan</b>	3%	3%	-	-	5%	4%	30%	100%	-	-
<b>403b or 457b plan</b>	6%	7%	-	-	10%	4%	24%	-	-	-
<b>Something else</b>	22%	24%	18%	8%	5%	36%	20%	-	-	-
<b>Not sure</b>	6%	6%	3%	6%	16%	-	-	-	-	-





	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Statement That Best Describes Current Planning for Retirement</b>										
<b>I have not started</b>	17%	16%	27%	17%	24%	31%	7%	-	100%	20%
<b>I am just starting now</b>	10%	7%	8%	18%	32%	-	44%	100%	-	57%
<b>I started but then had to stop because the money was needed for other reasons</b>	22%	23%	10%	32%	12%	26%	16%	-	-	-
<b>I have a financial plan in place and I am following it</b>	42%	45%	49%	29%	23%	43%	14%	-	-	16%
<b>Not sure</b>	9%	10%	7%	4%	9%	-	19%	-	-	7%



	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	More than \$500,...	Not sure	
<b>Statement That Best Describes Plan for Retirement Finances</b>										
I plan to live on Social Security or other financial resources	39%	48%	12%	12%	33%	12%	100%	-	-	
I don't know enough about saving and investing to feel comfortable doing it	8%	8%	12%	6%	16%	11%	-	-	-	
I don't know where to start in planning for my retirement finances	12%	11%	18%	6%	8%	12%	-	-	68%	
I don't have enough money to save or invest right now	24%	19%	18%	53%	35%	53%	-	-	-	
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	1%	27%	6%	8%	-	-	-	-	
I don't trust the financial markets or financial professionals	2%	3%	-	-	-	-	-	-	-	
<b>Not sure</b>	<b>12%</b>	<b>11%</b>	<b>14%</b>	<b>17%</b>	<b>-</b>	<b>11%</b>	<b>-</b>	<b>100%</b>	<b>32%</b>	

	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>										
<b>Agree</b>	51%	48%	63%	53%	67%	68%	70%	100%	-	66%
<b>Disagree</b>	25%	28%	13%	20%	12%	32%	30%	-	100%	-
<b>Not sure</b>	23%	24%	24%	27%	20%	-	-	-	-	34%



	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Financial Professionals Only for Rich People Agree / Disagree</b>										
<b>Agree</b>	28%	26%	41%	33%	42%	26%	19%	100%	100%	16%
<b>Disagree</b>	59%	61%	37%	57%	58%	57%	65%	-	-	58%
<b>Not sure</b>	13%	13%	22%	10%	-	17%	16%	-	-	27%

	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>										
<b>Agree</b>	34%	33%	26%	36%	24%	39%	42%	100%	100%	64%
<b>Disagree</b>	52%	53%	45%	53%	60%	57%	42%	-	-	16%
<b>Not sure</b>	14%	14%	29%	11%	16%	4%	16%	-	-	20%

	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>										
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	42%	45%	39%	33%	39%	14%	-	-	51%
<b>Do not believe I understand the difference</b>	32%	32%	24%	36%	37%	33%	62%	100%	100%	14%
<b>Not sure</b>	26%	26%	31%	25%	31%	27%	23%	-	-	36%





	Base	Amount of Student Loan Debt								Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	
<b>Statement That Best Describes Help with Investments</b>										
I have no investments	39%	37%	31%	43%	53%	46%	23%	-	-	71%
I handle all of my own investments	27%	24%	59%	31%	22%	27%	63%	100%	100%	16%
I get help with my investments from a stockbroker	3%	3%	-	1%	-	11%	-	-	-	-
I get help from a financial planner	14%	17%	5%	13%	2%	-	-	-	-	-
I get help from an insurance agent	4%	5%	5%	5%	4%	-	-	-	-	-
I get help from a financial counselor	3%	3%	2%	-	11%	-	-	-	-	-
I get help from multiple financial professionals	2%	2%	-	3%	2%	12%	7%	-	-	7%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	9%	-	4%	6%	4%	7%	-	-	7%

	Base	Amount of Student Loan Debt							Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000		
<b>How Selected Person Who Helps with Investments</b>									
Personal recommendation	56%	55%	73%	68%	32%	73%	50%	-	
Advertisements on TV, radio or in print	3%	2%	-	12%	26%	-	-	-	
Online research	12%	13%	27%	4%	-	13%	-	-	
Responded to a solicitation by phone, email or mailer	4%	3%	-	4%	-	-	50%	-	
None of these / Not sure	26%	27%	-	12%	42%	14%	-	100%	





	Base	Amount of Student Loan Debt						
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Not sure
<b>Have Done All / Some / None to Verify Financial Professional</b>								
Have done all of these things	20%	20%	14%	14%	-	45%	50%	-
Have done some of these things	29%	26%	57%	45%	58%	41%	-	-
Have done none of these things	51%	53%	30%	41%	42%	14%	50%	100%

	Base	Amount of Student Loan Debt						
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Not sure
<b>Type of Information That Helps Make Best Decision</b>								
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	21%	43%	33%	16%	58%	-	-
What the charts and illustrations show in the printed materials given to me	18%	19%	-	15%	16%	14%	50%	-
What I find out through my own research	39%	38%	57%	43%	68%	27%	-	-
Something else	11%	13%	-	-	-	-	-	-
Not sure	9%	9%	-	8%	-	-	50%	100%





	Base	Amount of Student Loan Debt								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>What Would Do With Million-Dollar Windfall</b>										
Take a dream vacation and buy a number of things I have always wanted	7%	6%	2%	10%	6%	4%	-	-	-	57%
Pay off debts and make a major purchase, such as a house	35%	30%	41%	55%	50%	69%	51%	100%	-	16%
Share much of the money with my children or other family members	19%	21%	23%	6%	7%	16%	19%	-	-	7%
Save and invest all or most of the money for my retirement	28%	30%	20%	22%	29%	11%	30%	-	-	-
Something else	6%	6%	12%	4%	8%	-	-	-	100%	-
Not sure	5%	6%	2%	3%	-	-	-	-	-	20%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Currently Employed Yes / No</b>										
Yes	62%	47%	76%	77%	86%	74%	67%	56%	48%	58%
No	38%	53%	24%	23%	14%	26%	33%	44%	52%	42%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Employer Sponsored Retirement Plan Yes / No</b>										
Yes	50%	19%	47%	65%	77%	70%	63%	55%	68%	51%
No	46%	74%	44%	33%	20%	27%	37%	45%	32%	42%
Not sure	4%	7%	9%	2%	3%	3%	-	-	-	6%





	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Type of Employer Sponsored Retirement Plan</b>										
Simple IRA	4%	-	14%	8%	4%	-	-	14%	-	-
Roth IRA	2%	7%	-	5%	-	-	3%	-	-	-
SEP IRA	1%	5%	-	-	-	-	-	-	-	-
Traditional IRA	4%	-	2%	1%	9%	4%	-	2%	16%	5%
401k plan	53%	42%	54%	49%	36%	57%	64%	50%	48%	77%
Roth 401k plan	3%	2%	-	7%	15%	2%	-	-	2%	-
403b or 457b plan	6%	4%	2%	5%	-	2%	8%	-	29%	2%
Something else	22%	32%	10%	23%	35%	23%	26%	30%	5%	-
Not sure	6%	9%	17%	3%	2%	12%	-	4%	-	16%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Statement That Best Describes Current Planning for Retirement</b>										
I have not started	17%	52%	12%	4%	1%	-	1%	-	1%	6%
I am just starting now	10%	7%	43%	13%	2%	4%	-	3%	4%	21%
I started but then had to stop because the money was needed for other reasons	22%	16%	27%	36%	27%	34%	17%	17%	-	27%
I have a financial plan in place and I am following it	42%	6%	16%	40%	62%	56%	80%	79%	95%	32%
Not sure	9%	19%	2%	7%	7%	7%	2%	-	-	14%







	Base	Amount Saved or Invested for Retirement							Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$100,000 and \$250,000	More than \$500,...		
<b>Statement That Best Describes Plan for Retirement Finances</b>									
I plan to live on Social Security or other financial resources	39%	42%	32%	14%	-	-	-	-	-
I don't know enough about saving and investing to feel comfortable doing it	8%	7%	12%	14%	100%	-	-	16%	
I don't know where to start in planning for my retirement finances	12%	12%	-	13%	-	-	-	16%	
I don't have enough money to save or invest right now	24%	26%	9%	14%	-	-	-	18%	
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	1%	47%	-	-	100%	-	-	
I don't trust the financial markets or financial professionals	2%	2%	-	-	-	-	-	18%	
<b>Not sure</b>	<b>12%</b>	<b>10%</b>	<b>-</b>	<b>45%</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>32%</b>	

	Base	Amount Saved or Invested for Retirement								Not sure
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>										
<b>Agree</b>	<b>51%</b>	<b>60%</b>	<b>58%</b>	<b>71%</b>	<b>48%</b>	<b>55%</b>	<b>45%</b>	<b>26%</b>	<b>32%</b>	<b>31%</b>
<b>Disagree</b>	<b>25%</b>	<b>10%</b>	<b>17%</b>	<b>15%</b>	<b>17%</b>	<b>29%</b>	<b>34%</b>	<b>60%</b>	<b>65%</b>	<b>29%</b>
<b>Not sure</b>	<b>23%</b>	<b>30%</b>	<b>25%</b>	<b>14%</b>	<b>35%</b>	<b>15%</b>	<b>20%</b>	<b>14%</b>	<b>3%</b>	<b>40%</b>





	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Financial Professionals Only for Rich People Agree / Disagree</b>										
<b>Agree</b>	28%	46%	32%	33%	30%	19%	18%	9%	1%	13%
<b>Disagree</b>	59%	32%	61%	60%	61%	65%	80%	74%	96%	69%
<b>Not sure</b>	13%	22%	6%	6%	8%	15%	2%	17%	3%	19%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>										
<b>Agree</b>	34%	46%	49%	48%	33%	33%	15%	10%	4%	26%
<b>Disagree</b>	52%	27%	36%	47%	62%	57%	80%	72%	93%	54%
<b>Not sure</b>	14%	27%	15%	5%	6%	9%	5%	17%	3%	19%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,000	Not sure
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>										
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	34%	45%	39%	64%	33%	42%	39%	68%	33%
<b>Do not believe I understand the difference</b>	32%	35%	27%	37%	14%	40%	29%	43%	26%	29%
<b>Not sure</b>	26%	31%	28%	24%	22%	27%	30%	19%	5%	38%





	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Statement That Best Describes Help with Investments</b>										
I have no investments	39%	89%	30%	26%	16%	20%	-	8%	-	45%
I handle all of my own investments	27%	5%	49%	47%	42%	25%	45%	21%	24%	19%
I get help with my investments from a stockbroker	3%	0%	1%	1%	1%	3%	3%	12%	9%	-
I get help from a financial planner	14%	3%	4%	11%	11%	23%	26%	29%	44%	6%
I get help from an insurance agent	4%	0%	3%	4%	1%	11%	9%	6%	11%	5%
I get help from a financial counselor	3%	-	1%	-	4%	-	6%	15%	3%	3%
I get help from multiple financial professionals	2%	0%	-	2%	5%	3%	2%	-	9%	6%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	2%	11%	9%	19%	16%	9%	9%	-	16%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>How Selected Person Who Helps with Investments</b>										
Personal recommendation	56%	78%	48%	53%	31%	60%	53%	73%	58%	40%
Advertisements on TV, radio or in print	3%	-	-	7%	13%	6%	3%	-	-	-
Online research	12%	-	5%	-	21%	9%	9%	19%	24%	-
Responded to a solicitation by phone, email or mailer	4%	-	-	-	7%	7%	1%	4%	-	14%
None of these / Not sure	26%	22%	47%	40%	29%	17%	33%	3%	18%	46%





	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Have Done All / Some / None to Verify Financial Professional</b>										
Have done all of these things	20%	41%	15%	20%	30%	8%	23%	31%	9%	5%
Have done some of these things	29%	30%	27%	28%	27%	21%	20%	36%	43%	25%
Have done none of these things	51%	30%	58%	52%	42%	70%	57%	33%	48%	70%

	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>Type of Information That Helps Make Best Decision</b>										
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	6%	28%	41%	18%	23%	32%	19%	5%	24%
What the charts and illustrations show in the printed materials given to me	18%	41%	22%	21%	30%	31%	1%	28%	8%	7%
What I find out through my own research	39%	6%	15%	21%	28%	30%	29%	40%	82%	60%
Something else	11%	13%	12%	7%	20%	6%	24%	13%	-	-
Not sure	9%	35%	24%	10%	3%	10%	14%	-	4%	9%





	Base	Amount Saved or Invested for Retirement								
		None	Less than \$5,000	Between \$5,000 and \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$100,000	Between \$100,000 and \$250,000	Between \$250,000 and \$500,000	More than \$500,...	Not sure
<b>What Would Do With Million-Dollar Windfall</b>										
Take a dream vacation and buy a number of things I have always wanted	7%	10%	7%	2%	14%	-	5%	8%	-	12%
Pay off debts and make a major purchase, such as a house	35%	39%	53%	60%	24%	33%	27%	14%	3%	24%
Share much of the money with my children or other family members	19%	22%	11%	11%	18%	31%	21%	30%	9%	9%
Save and invest all or most of the money for my retirement	28%	13%	24%	22%	30%	26%	31%	44%	80%	32%
Something else	6%	7%	5%	2%	7%	6%	16%	-	4%	6%
Not sure	5%	8%	1%	3%	6%	5%	-	3%	3%	17%

	Base	Annual Household Income							Not sure / Don't care to say
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,...		
<b>Currently Employed Yes / No</b>									
Yes	62%	38%	62%	53%	59%	87%	83%	51%	
No	38%	62%	38%	47%	41%	13%	17%	49%	

	Base	Annual Household Income							Not sure / Don't care to say
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,...		
<b>Employer Sponsored Retirement Plan Yes / No</b>									
Yes	50%	11%	38%	44%	62%	77%	67%	37%	
No	46%	85%	59%	49%	37%	23%	30%	43%	
Not sure	4%	4%	4%	8%	2%	-	3%	20%	





	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Type of Employer Sponsored Retirement Plan</b>								
Simple IRA	4%	-	4%	8%	7%	1%	3%	5%
Roth IRA	2%	-	5%	-	1%	2%	4%	-
SEP IRA	1%	-	4%	-	-	-	-	-
Traditional IRA	4%	-	4%	3%	10%	-	-	-
401k plan	53%	74%	62%	27%	47%	61%	56%	46%
Roth 401k plan	3%	-	-	10%	2%	5%	1%	-
403b or 457b plan	6%	-	6%	3%	1%	10%	11%	5%
Something else	22%	-	10%	43%	29%	13%	22%	21%
Not sure	6%	26%	6%	7%	2%	7%	1%	24%

	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Statement That Best Describes Current Planning for Retirement</b>								
I have not started	17%	38%	26%	15%	13%	4%	1%	29%
I am just starting now	10%	14%	15%	9%	10%	6%	6%	4%
I started but then had to stop because the money was needed for other reasons	22%	25%	24%	24%	22%	24%	10%	13%
I have a financial plan in place and I am following it	42%	6%	26%	32%	53%	64%	82%	27%
Not sure	9%	17%	9%	19%	2%	2%	1%	28%





	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Statement That Best Describes Plan for Retirement Finances</b>								
I plan to live on Social Security or other financial resources	39%	46%	28%	37%	52%	-	-	53%
I don't know enough about saving and investing to feel comfortable doing it	8%	7%	9%	27%	3%	-	-	-
I don't know where to start in planning for my retirement finances	12%	12%	18%	9%	6%	-	-	13%
I don't have enough money to save or invest right now	24%	24%	27%	11%	13%	88%	-	15%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	2%	-	4%	17%	-	-	-
I don't trust the financial markets or financial professionals	2%	-	3%	4%	-	12%	-	-
Not sure	12%	10%	15%	8%	10%	-	100%	19%

	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>								
Agree	51%	49%	63%	64%	57%	42%	25%	34%
Disagree	25%	18%	11%	14%	24%	38%	66%	19%
Not sure	23%	32%	26%	21%	19%	21%	9%	47%





	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Financial Professionals Only for Rich People Agree / Disagree</b>								
<b>Agree</b>	28%	31%	40%	44%	22%	17%	11%	25%
<b>Disagree</b>	59%	50%	49%	43%	64%	74%	87%	47%
<b>Not sure</b>	13%	20%	11%	14%	14%	9%	2%	28%

	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>								
<b>Agree</b>	34%	48%	44%	32%	30%	29%	20%	17%
<b>Disagree</b>	52%	36%	38%	45%	61%	60%	78%	47%
<b>Not sure</b>	14%	16%	18%	23%	8%	11%	2%	36%

	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>								
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	39%	40%	34%	47%	37%	68%	10%
<b>Do not believe I understand the difference</b>	32%	46%	28%	39%	25%	35%	22%	35%
<b>Not sure</b>	26%	15%	31%	26%	28%	28%	9%	55%







	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Statement That Best Describes Help with Investments</b>								
I have no investments	39%	75%	54%	43%	29%	11%	9%	61%
I handle all of my own investments	27%	12%	26%	24%	30%	38%	39%	11%
I get help with my investments from a stockbroker	3%	1%	1%	3%	5%	1%	7%	-
I get help from a financial planner	14%	4%	7%	10%	15%	26%	32%	2%
I get help from an insurance agent	4%	-	5%	8%	3%	4%	9%	-
I get help from a financial counselor	3%	-	0%	-	8%	2%	2%	4%
I get help from multiple financial professionals	2%	-	2%	3%	2%	4%	-	7%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	8%	5%	9%	7%	14%	2%	14%

	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>How Selected Person Who Helps with Investments</b>								
Personal recommendation	56%	36%	79%	53%	50%	62%	50%	38%
Advertisements on TV, radio or in print	3%	-	5%	10%	3%	-	-	7%
Online research	12%	-	4%	17%	9%	4%	38%	-
Responded to a solicitation by phone, email or mailer	4%	-	-	5%	8%	1%	-	16%
None of these / Not sure	26%	64%	12%	15%	29%	33%	12%	39%





	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Have Done All / Some / None to Verify Financial Professional</b>								
Have done all of these things	20%	18%	37%	16%	24%	20%	6%	7%
Have done some of these things	29%	18%	22%	38%	40%	30%	9%	32%
Have done none of these things	51%	64%	42%	46%	36%	50%	85%	61%

	Base	Annual Household Income						
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	Not sure / Don't care to say
<b>Type of Information That Helps Make Best Decision</b>								
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	18%	22%	43%	23%	24%	8%	7%
What the charts and illustrations show in the printed materials given to me	18%	5%	26%	13%	11%	20%	29%	16%
What I find out through my own research	39%	-	29%	35%	40%	37%	59%	64%
Something else	11%	36%	16%	2%	15%	11%	4%	-
Not sure	9%	41%	7%	8%	10%	8%	-	13%





	Base	Annual Household Income						Not sure / Don't care to say
		Less than \$20,000 per year	Between \$20,000 and \$35,000	Between \$35,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$125,000	More than \$125,000	
<b>What Would Do With Million-Dollar Windfall</b>								
Take a dream vacation and buy a number of things I have always wanted	7%	7%	10%	4%	9%	3%	6%	10%
Pay off debts and make a major purchase, such as a house	35%	30%	40%	39%	34%	32%	33%	31%
Share much of the money with my children or other family members	19%	15%	20%	36%	15%	15%	18%	4%
Save and invest all or most of the money for my retirement	28%	34%	20%	17%	26%	43%	36%	21%
Something else	6%	6%	5%	2%	12%	4%	4%	15%
Not sure	5%	9%	6%	1%	4%	3%	3%	20%

	Base	Number of Individuals in Household			
		One person	Two peo...	Between 3 and 5 peo...	More than 5 peo...
<b>Currently Employed Yes / No</b>					
Yes	62%	54%	54%	78%	65%
No	38%	46%	46%	22%	35%





	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Employer Sponsored Retirement Plan Yes / No</b>					
<b>Yes</b>	<b>50%</b>	44%	45%	61%	33%
<b>No</b>	<b>46%</b>	51%	53%	34%	57%
<b>Not sure</b>	<b>4%</b>	5%	2%	5%	10%

	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Type of Employer Sponsored Retirement Plan</b>					
<b>Simple IRA</b>	<b>4%</b>	-	5%	6%	-
<b>Roth IRA</b>	<b>2%</b>	3%	1%	3%	-
<b>SEP IRA</b>	<b>1%</b>	2%	-	-	-
<b>Traditional IRA</b>	<b>4%</b>	3%	7%	2%	-
<b>401k plan</b>	<b>53%</b>	36%	53%	60%	75%
<b>Roth 401k plan</b>	<b>3%</b>	5%	0%	5%	-
<b>403b or 457b plan</b>	<b>6%</b>	13%	4%	3%	-
<b>Something else</b>	<b>22%</b>	31%	21%	17%	25%
<b>Not sure</b>	<b>6%</b>	7%	9%	3%	-





	Base	Number of Individuals in Household			
		One person	Two peo...	Between 3 and 5 peo...	More than 5 peo...
<b>Statement That Best Describes Current Planning for Retirement</b>					
I have not started	17%	15%	20%	15%	21%
I am just starting now	10%	7%	9%	12%	15%
I started but then had to stop because the money was needed for other reasons	22%	23%	21%	21%	31%
I have a financial plan in place and I am following it	42%	37%	45%	46%	13%
Not sure	9%	18%	4%	6%	19%





	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Statement That Best Describes Plan for Retirement Finances</b>					
I plan to live on Social Security or other financial resources	39%	51%	45%	28%	-
I don't know enough about saving and investing to feel comfortable doing it	8%	17%	4%	9%	9%
I don't know where to start in planning for my retirement finances	12%	10%	15%	3%	36%
I don't have enough money to save or invest right now	24%	13%	18%	37%	36%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	2%	6%	2%	-
I don't trust the financial markets or financial professionals	2%	2%	1%	4%	-
Not sure	12%	5%	11%	17%	20%





	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>					
<b>Agree</b>	<b>51%</b>	46%	53%	54%	54%
<b>Disagree</b>	<b>25%</b>	25%	28%	24%	14%
<b>Not sure</b>	<b>23%</b>	29%	19%	22%	32%

	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Financial Professionals Only for Rich People Agree / Disagree</b>					
<b>Agree</b>	<b>28%</b>	30%	25%	29%	33%
<b>Disagree</b>	<b>59%</b>	57%	61%	61%	41%
<b>Not sure</b>	<b>13%</b>	13%	13%	10%	25%

	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>					
<b>Agree</b>	<b>34%</b>	31%	32%	38%	34%
<b>Disagree</b>	<b>52%</b>	54%	53%	51%	40%
<b>Not sure</b>	<b>14%</b>	15%	15%	11%	26%





	Base	Number of Individuals in Household			
		One person	Two peo...	Between 3 and 5 peo...	More than 5 peo...
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>					
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	<b>41%</b>	40%	42%	42%	39%
<b>Do not believe I understand the difference</b>	<b>32%</b>	31%	31%	35%	27%
<b>Not sure</b>	<b>26%</b>	28%	27%	23%	35%







	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Statement That Best Describes Help with Investments</b>					
I have no investments	39%	50%	34%	35%	41%
I handle all of my own investments	27%	26%	25%	30%	32%
I get help with my investments from a stockbroker	3%	4%	3%	2%	-
I get help from a financial planner	14%	8%	17%	15%	11%
I get help from an insurance agent	4%	1%	4%	7%	6%
I get help from a financial counselor	3%	2%	4%	2%	-
I get help from multiple financial professionals	2%	2%	1%	4%	-
I get help with my investments but I'm not sure what type of financial professional the person is	8%	8%	10%	6%	9%





	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>How Selected Person Who Helps with Investments</b>					
<b>Personal recommendation</b>	56%	41%	62%	59%	22%
<b>Advertisements on TV, radio or in print</b>	3%	3%	2%	3%	20%
<b>Online research</b>	12%	19%	15%	5%	-
<b>Responded to a solicitation by phone, email or mailer</b>	4%	-	3%	7%	-
<b>None of these / Not sure</b>	26%	36%	19%	26%	58%

	Base	Number of Individuals in Household			
		One p- erson	Two peo...	Between 3 and 5 peo...	More tha- n 5 peo...
<b>Have Done All / Some / None to Verify Financial Professional</b>					
<b>Have done all of these things</b>	20%	27%	19%	20%	-
<b>Have done some of these things</b>	29%	23%	28%	33%	36%
<b>Have done none of these things</b>	51%	50%	54%	47%	64%





	Base	Number of Individuals in Household			
		One person	Two peo...	Between 3 and 5 peo...	More than 5 peo...
<b>Type of Information That Helps Make Best Decision</b>					
<b>What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me</b>	23%	19%	19%	26%	51%
<b>What the charts and illustrations show in the printed materials given to me</b>	18%	20%	16%	21%	-
<b>What I find out through my own research</b>	39%	39%	44%	35%	14%
<b>Something else</b>	11%	7%	13%	11%	-
<b>Not sure</b>	9%	14%	8%	6%	36%





	Base	Number of Individuals in Household			
		One person	Two peo...	Between 3 and 5 peo...	More than 5 peo...
<b>What Would Do With Million-Dollar Windfall</b>					
Take a dream vacation and buy a number of things I have always wanted	7%	7%	7%	8%	2%
Pay off debts and make a major purchase, such as a house	35%	26%	32%	43%	42%
Share much of the money with my children or other family members	19%	23%	17%	18%	14%
Save and invest all or most of the money for my retirement	28%	29%	32%	23%	33%
Something else	6%	9%	7%	4%	2%
Not sure	5%	6%	6%	4%	8%

	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Currently Employed Yes / No</b>				
Yes	62%	55%	79%	74%
No	38%	45%	21%	26%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Employer Sponsored Retirement Plan Yes / No</b>				
<b>Yes</b>	<b>50%</b>	44%	65%	58%
<b>No</b>	<b>46%</b>	53%	30%	35%
<b>Not sure</b>	<b>4%</b>	3%	4%	7%

	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Type of Employer Sponsored Retirement Plan</b>				
<b>Simple IRA</b>	<b>4%</b>	6%	3%	-
<b>Roth IRA</b>	<b>2%</b>	-	8%	2%
<b>SEP IRA</b>	<b>1%</b>	1%	-	-
<b>Traditional IRA</b>	<b>4%</b>	4%	2%	4%
<b>401k plan</b>	<b>53%</b>	44%	52%	75%
<b>Roth 401k plan</b>	<b>3%</b>	2%	6%	4%
<b>403b or 457b plan</b>	<b>6%</b>	9%	1%	2%
<b>Something else</b>	<b>22%</b>	25%	22%	12%
<b>Not sure</b>	<b>6%</b>	7%	7%	1%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Statement That Best Describes Current Planning for Retirement</b>				
I have not started	17%	18%	15%	15%
I am just starting now	10%	7%	18%	16%
I started but then had to stop because the money was needed for other reasons	22%	22%	26%	17%
I have a financial plan in place and I am following it	42%	42%	38%	45%
Not sure	9%	11%	3%	7%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Statement That Best Describes Plan for Retirement Finances</b>				
I plan to live on Social Security or other financial resources	39%	43%	29%	28%
I don't know enough about saving and investing to feel comfortable doing it	8%	8%	8%	9%
I don't know where to start in planning for my retirement finances	12%	12%	8%	13%
I don't have enough money to save or invest right now	24%	23%	25%	24%
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	5%	-	3%
I don't trust the financial markets or financial professionals	2%	1%	8%	-
Not sure	12%	7%	21%	24%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>				
<b>Agree</b>	51%	50%	51%	57%
<b>Disagree</b>	25%	27%	24%	21%
<b>Not sure</b>	23%	23%	25%	22%

	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Financial Professionals Only for Rich People Agree / Disagree</b>				
<b>Agree</b>	28%	26%	30%	33%
<b>Disagree</b>	59%	59%	61%	58%
<b>Not sure</b>	13%	14%	10%	10%







	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>				
<b>Agree</b>	34%	30%	43%	37%
<b>Disagree</b>	52%	53%	47%	52%
<b>Not sure</b>	14%	16%	10%	11%

	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>				
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	40%	48%	40%
<b>Do not believe I understand the difference</b>	32%	34%	26%	32%
<b>Not sure</b>	26%	26%	25%	28%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Statement That Best Describes Help with Investments</b>				
I have no investments	39%	38%	42%	37%
I handle all of my own investments	27%	25%	29%	32%
I get help with my investments from a stockbroker	3%	3%	2%	2%
I get help from a financial planner	14%	13%	16%	16%
I get help from an insurance agent	4%	5%	2%	5%
I get help from a financial counselor	3%	3%	3%	-
I get help from multiple financial professionals	2%	3%	1%	3%
I get help with my investments but I'm not sure what type of financial professional the person is	8%	10%	5%	5%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>How Selected Person Who Helps with Investments</b>				
<b>Personal recommendation</b>	56%	54%	49%	69%
<b>Advertisements on TV, radio or in print</b>	3%	2%	13%	1%
<b>Online research</b>	12%	13%	13%	5%
<b>Responded to a solicitation by phone, email or mailer</b>	4%	3%	-	6%
<b>None of these / Not sure</b>	26%	28%	25%	19%

	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Have Done All / Some / None to Verify Financial Professional</b>				
<b>Have done all of these things</b>	20%	21%	15%	16%
<b>Have done some of these things</b>	29%	26%	41%	33%
<b>Have done none of these things</b>	51%	52%	44%	51%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>Type of Information That Helps Make Best Decision</b>				
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	18%	22%	40%
What the charts and illustrations show in the printed materials given to me	18%	16%	35%	16%
What I find out through my own research	39%	41%	34%	33%
Something else	11%	16%	-	-
Not sure	9%	9%	8%	11%





	Base	Number of Individuals in Household Under Age of 18		
		None	One	Two or more
<b>What Would Do With Million-Dollar Windfall</b>				
Take a dream vacation and buy a number of things I have always wanted	7%	6%	8%	11%
Pay off debts and make a major purchase, such as a house	35%	29%	43%	48%
Share much of the money with my children or other family members	19%	20%	21%	12%
Save and invest all or most of the money for my retirement	28%	31%	23%	23%
Something else	6%	8%	5%	3%
Not sure	5%	7%	1%	4%

	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Currently Employed</b>								
Yes / No								
Yes	62%	35%	54%	61%	63%	75%	57%	100%
No	38%	65%	46%	39%	37%	25%	43%	-





	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Employer Sponsored Retirement Plan Yes / No</b>								
<b>Yes</b>	50%	10%	40%	35%	51%	63%	80%	100%
<b>No</b>	46%	90%	51%	61%	47%	34%	20%	-
<b>Not sure</b>	4%	-	9%	4%	2%	3%	-	-

	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Type of Employer Sponsored Retirement Plan</b>								
<b>Simple IRA</b>	4%	-	5%	7%	2%	3%	6%	-
<b>Roth IRA</b>	2%	76%	-	1%	5%	1%	1%	-
<b>SEP IRA</b>	1%	-	-	-	-	-	-	60%
<b>Traditional IRA</b>	4%	-	2%	3%	14%	2%	1%	20%
<b>401k plan</b>	53%	-	43%	56%	49%	65%	39%	-
<b>Roth 401k plan</b>	3%	-	6%	1%	-	4%	4%	-
<b>403b or 457b plan</b>	6%	-	-	-	7%	9%	10%	-
<b>Something else</b>	22%	-	41%	20%	10%	13%	36%	-
<b>Not sure</b>	6%	24%	4%	13%	13%	2%	1%	20%





	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Statement That Best Describes Current Planning for Retirement</b>								
<b>I have not started</b>	17%	44%	29%	20%	11%	9%	3%	80%
<b>I am just starting now</b>	10%	13%	14%	11%	6%	9%	5%	-
<b>I started but then had to stop because the money was needed for other reasons</b>	22%	17%	12%	31%	24%	20%	27%	-
<b>I have a financial plan in place and I am following it</b>	42%	2%	28%	30%	54%	56%	58%	20%
<b>Not sure</b>	9%	24%	17%	8%	5%	5%	6%	-





	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Statement That Best Describes Plan for Retirement Finances</b>								
I plan to live on Social Security or other financial resources	39%	11%	57%	32%	41%	28%	34%	-
I don't know enough about saving and investing to feel comfortable doing it	8%	21%	8%	4%	-	7%	-	75%
I don't know where to start in planning for my retirement finances	12%	45%	8%	14%	6%	-	32%	-
I don't have enough money to save or invest right now	24%	18%	11%	40%	36%	29%	-	-
I have some money put aside for retirement but can't afford a financial planner or financial counselor	4%	-	1%	-	-	17%	34%	-
I don't trust the financial markets or financial professionals	2%	-	3%	-	-	3%	-	25%
Not sure	12%	5%	12%	10%	17%	16%	-	-

	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Costs A Lot to Use Financial Professional Agree / Disagree</b>								
Agree	51%	58%	50%	52%	56%	51%	43%	80%
Disagree	25%	29%	20%	24%	20%	26%	52%	-
Not sure	23%	13%	31%	25%	24%	23%	4%	20%







	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Financial Professionals Only for Rich People Agree / Disagree</b>								
<b>Agree</b>	28%	60%	30%	28%	31%	26%	9%	80%
<b>Disagree</b>	59%	36%	47%	59%	59%	65%	84%	20%
<b>Not sure</b>	13%	4%	22%	13%	10%	9%	7%	-

	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Would Be Embarrassing to Meet with Financial Professional Agree / Disagree</b>								
<b>Agree</b>	34%	35%	31%	45%	35%	27%	27%	60%
<b>Disagree</b>	52%	43%	43%	46%	52%	62%	61%	40%
<b>Not sure</b>	14%	22%	26%	9%	12%	11%	12%	-





	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Understand Difference Between Financial Counselor / Planner Yes / No</b>								
<b>Believe I understand the difference between a financial counselor and a financial planner</b>	41%	52%	35%	45%	42%	41%	38%	80%
<b>Do not believe I understand the difference</b>	32%	26%	33%	30%	36%	31%	40%	-
<b>Not sure</b>	26%	22%	32%	25%	22%	28%	22%	20%





	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>Statement That Best Describes Help with Investments</b>								
I have no investments	39%	87%	58%	51%	29%	16%	28%	60%
I handle all of my own investments	27%	2%	15%	24%	36%	41%	17%	40%
I get help with my investments from a stockbroker	3%	2%	2%	2%	1%	2%	10%	-
I get help from a financial planner	14%	6%	9%	12%	14%	15%	33%	-
I get help from an insurance agent	4%	2%	3%	3%	1%	9%	6%	-
I get help from a financial counselor	3%	-	3%	1%	3%	5%	-	-
I get help from multiple financial professionals	2%	-	4%	0%	4%	2%	3%	-
I get help with my investments but I'm not sure what type of financial professional the person is	8%	-	6%	7%	13%	11%	3%	-





	Base	Highest Level of Education					
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree
<b>How Selected Person Who Helps with Investments</b>							
<b>Personal recommendation</b>	56%	-	49%	58%	56%	67%	36%
<b>Advertisements on TV, radio or in print</b>	3%	-	8%	4%	-	3%	-
<b>Online research</b>	12%	20%	-	10%	3%	10%	42%
<b>Responded to a solicitation by phone, email or mailer</b>	4%	-	1%	11%	-	2%	5%
<b>None of these / Not sure</b>	26%	80%	41%	18%	41%	17%	17%

	Base	Highest Level of Education					
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree
<b>Have Done All / Some / None to Verify Financial Professional</b>							
<b>Have done all of these things</b>	20%	-	42%	14%	12%	15%	22%
<b>Have done some of these things</b>	29%	20%	20%	33%	25%	37%	20%
<b>Have done none of these things</b>	51%	80%	38%	54%	63%	48%	58%





	Base	Highest Level of Education					
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree
<b>Type of Information That Helps Make Best Decision</b>							
What my friends, neighbors, coworkers or other acquaintances say about what my financial professional tells me	23%	20%	22%	32%	21%	23%	14%
What the charts and illustrations show in the printed materials given to me	18%	-	22%	12%	20%	19%	17%
What I find out through my own research	39%	-	34%	27%	44%	36%	66%
Something else	11%	-	16%	11%	8%	15%	-
Not sure	9%	80%	6%	19%	7%	8%	4%





	Base	Highest Level of Education						
		Some high school but did not fi...	High school graduate	Some college but did not finish	2-year college degree	4-year college degree	Post-graduate degree	Don't care to say
<b>What Would Do With Million-Dollar Windfall</b>								
Take a dream vacation and buy a number of things I have always wanted	7%	22%	8%	6%	10%	6%	-	-
Pay off debts and make a major purchase, such as a house	35%	5%	39%	29%	42%	32%	44%	80%
Share much of the money with my children or other family members	19%	25%	28%	13%	14%	19%	14%	-
Save and invest all or most of the money for my retirement	28%	26%	11%	33%	27%	36%	37%	20%
Something else	6%	-	6%	11%	4%	5%	4%	-
Not sure	5%	22%	7%	8%	4%	2%	-	-

