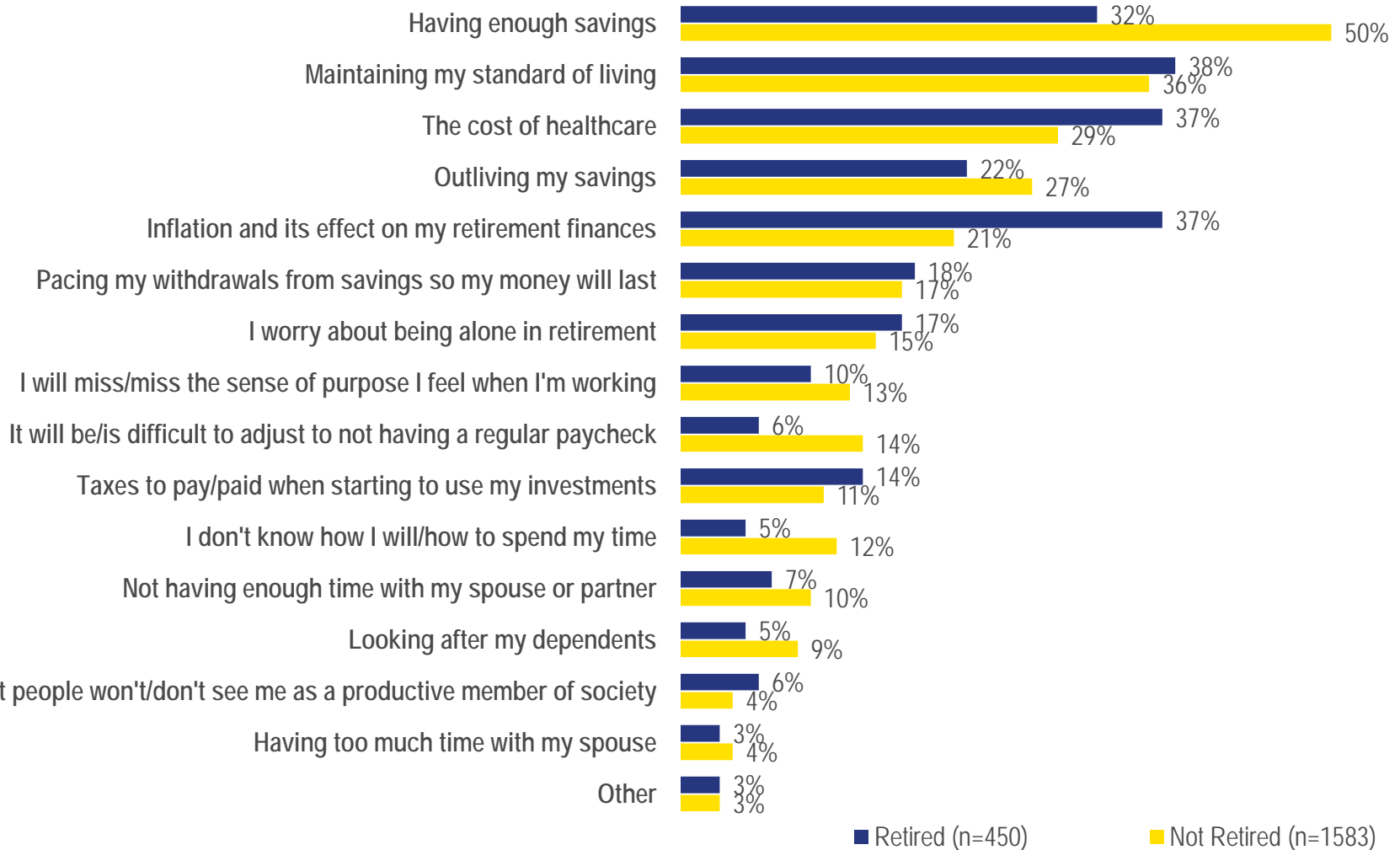




# RBC 2017 FINANCIAL INDEPENDENCE IN RETIREMENT POLL

## Worries about retirement

### Worries among all Canadian adults: Rank 1-3



■ Retired (n=450)

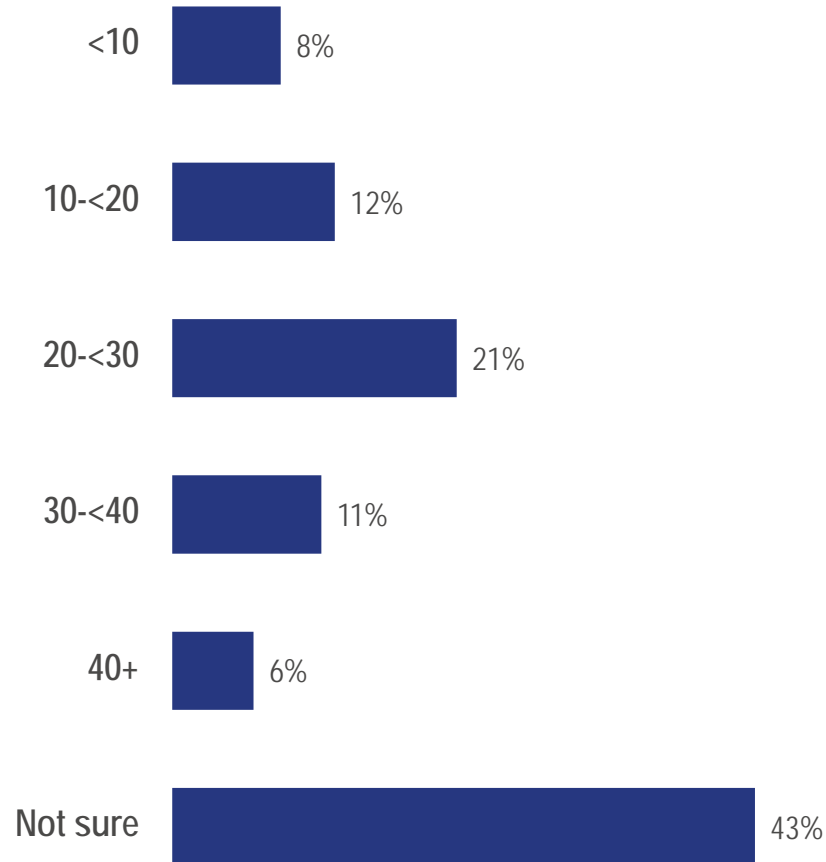
■ Not Retired (n=1583)

QK8. What, if anything, worries you about retirement?  
 Base: All respondents Retired (n=450), Non-Retired (n=1583)



# RBC 2017 FINANCIAL INDEPENDENCE IN RETIREMENT POLL

## Expected Length of Retirement



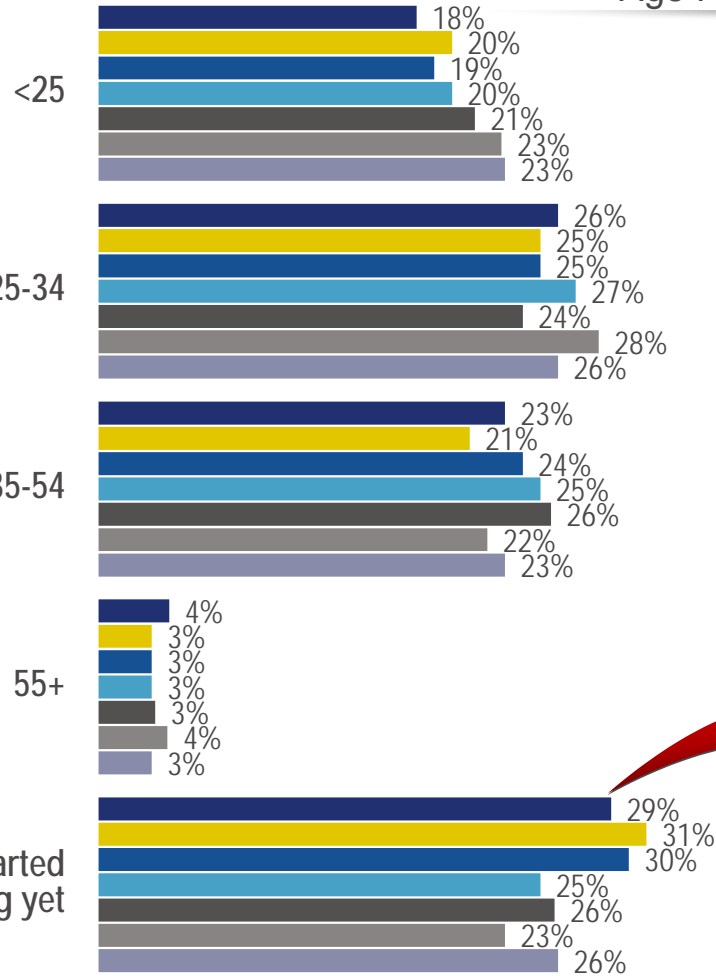
Average length	
Males	21
Females	23
18-34	30
35-54	20
55+	20

QB2016\_4. Roughly how many years do you expect your retirement to be?  
Base: All respondents



# RBC 2017 FINANCIAL INDEPENDENCE IN RETIREMENT POLL

## Age Retirement Savings Began



### Average age (excl. 0)

Total	32
Males	33
Females	31
18-34	23
35-54	30
55+	38
RRSP: Yes	30
RRSP: No	36

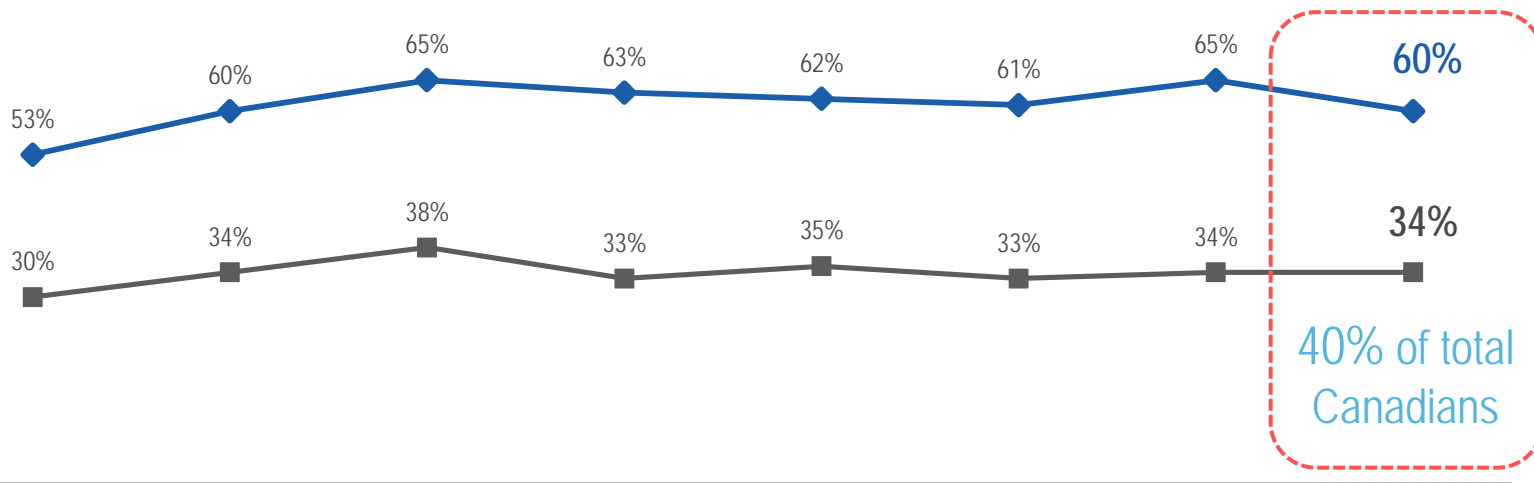
	2008	2009	2010	2011	2012	2013	2014	2015	2016
18-34	41%	45%	45%	40%	43%	38%	52%	52%	47%
35-54	22%	33%	22%	21%	25%	24%	27%	30%	30%
55+	12%	18%	14%	10%	14%	16%	17%	15%	16%
Females	26%	37%	31%	28%	32%	30%	37%	36%	35%
Males	22%	31%	21%	18%	20%	21%	23%	25%	24%

■ 2016 (n=2033) ■ 2015 (n=2217) ■ 2014 (n=3205) ■ 2013 (n=2062) ■ 2012 (n=1225) ■ 2011 (n=1224) ■ 2010 (n=1295)

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

Base: All respondents

## Yes: Retirement planning ahead of retiring



◆ Retired  
■ Not retired

	2009 (n=1457)	2010 (n=1295)	2011 (n=1224)	2012 (n=1225)	2013 (n=2062)	2014 (n=3205)	2015 (n=2217)	2016 (n= 2033)
<b>Total</b>	36%	41%	45%	42%	42%	39%	41%	40%
18-34	26%	23%	26%	24%	29%	22%	22%	23%
35-54	33%	39%	44%	37%	35%	36%	35%	34%
55+	53%	62%	64%	60%	59%	54%	60%	57%
Males	39%	42%	49%	46%	43%	45%	44%	46%
Females	33%	41%	41%	38%	40%	33%	38%	33%
RRSP: Yes	52%	55%	58%	58%	52%	53%	53%	52%
RRSP: No	18%	20%	25%	23%	19%	16%	26%	26%

All Canadians  
Yes – Retirement planning

Q.B3 Prior to retiring, did you do any retirement planning?/ Are you currently doing any retirement planning?  
Base: Retired (2015 n=469); Not retired (2015 n=1748)

## Retirement Activities

	Total (n=2033)	Age	Retired		Gender	
		55+ (n=730)	Yes (n=450)	No (n=1583)	Male (n=1034)	Female (n=999)
Take time for myself	52%	55%	62%	49%	49%	55%
Travel	51%	46%	42%	53%	46%	56%
Spend more time with my spouse/partner	38%	40%	45%	36%	37%	39%
Spend more time with my family (other than spouse/partner)	35%	31%	32%	35%	28%	42%
Improve my health	33%	38%	38%	32%	31%	36%
Volunteer work	33%	33%	30%	34%	29%	37%
Get more rest (sleep more, sleep later in the morning, have afternoon naps, etc.)	32%	36%	43%	29%	29%	36%
Spend more time with friends	29%	30%	31%	29%	25%	33%
Make a contribution/give back to the community	22%	22%	18%	23%	19%	25%
Being/be a snowbird (regularly go somewhere warm in the winter)	17%	15%	14%	18%	16%	19%
Improve my knowledge about finances	8%	9%	9%	8%	9%	8%
Start a new business	6%	3%	1%	8%	7%	6%
Go back to school	5%	3%	1%	6%	4%	6%
Start a new career	5%	4%	2%	6%	5%	5%
Other	7%	7%	8%	7%	8%	6%

QFB2016\_23. Which of the following are you doing in your retirement?/Which of the following would you want to do when you are retired?

Base: All respondents