

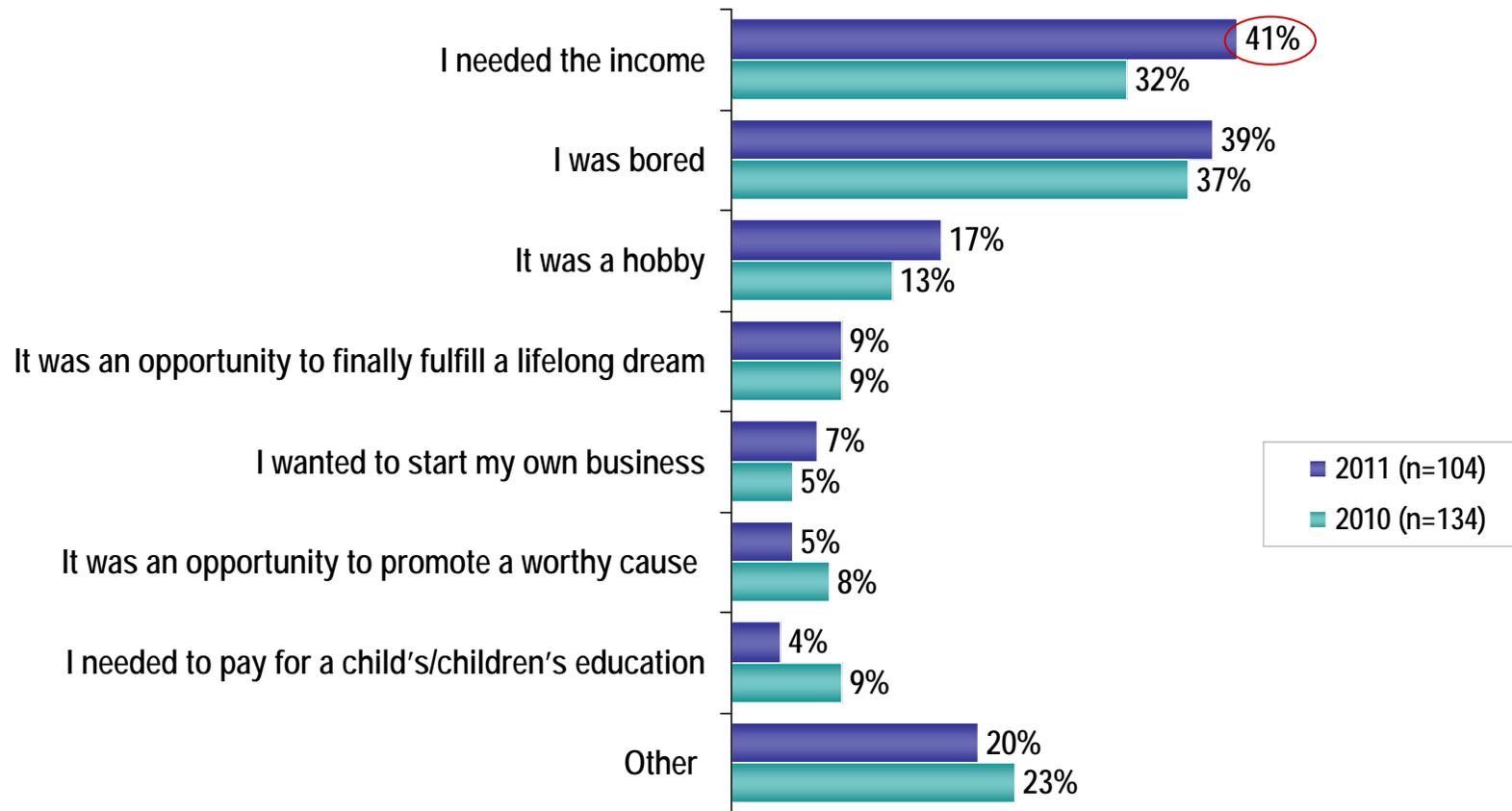


Methodology

- Online interviews with a sample of 2245 Canadian adults (aged 50 and over) with household assets of at least \$100,000
- Sample consists of:
 - 1070 respondents who are not yet retired or don't expect to ever be fully retired
 - 1071 respondents who are fully or partially retired
 - 104 respondents who retired but then went back to work
 - 18 are no longer working and were added to the retired group
 - 86 are still working and were added to the not retired group
 - Thus, data for retired versus not retired are based on total sample sizes of 1089 and 1156, respectively
 - 374 respondents who own a business or owned a business when they retired
 - 150 are retired
 - 224 are not retired
- Data collected February 25 – March 7, 2011
- Margin of error ± 2 percentage points, 19 times out of 20
 - Margin of error for retired sample ± 3 percentage points, 19 times out of 20
 - Margin of error for non-retired sample ± 3 percentage points, 19 times out of 20



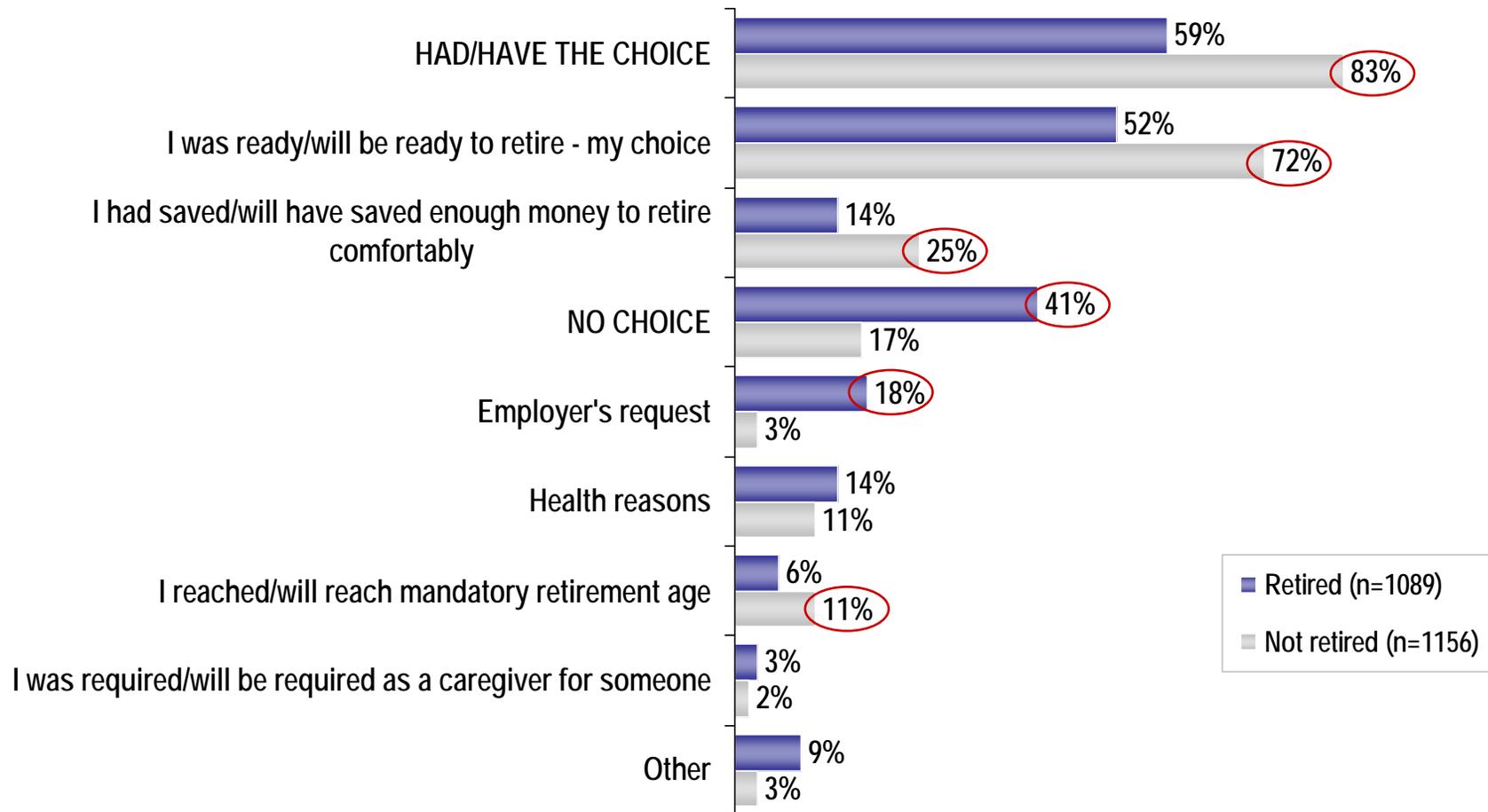
The primary reason retirees reported in 2011 for returning to work was the need for income, higher than in 2010



QA3 Why did you go back to work? Select all that apply.
Base: Retired and returned to work



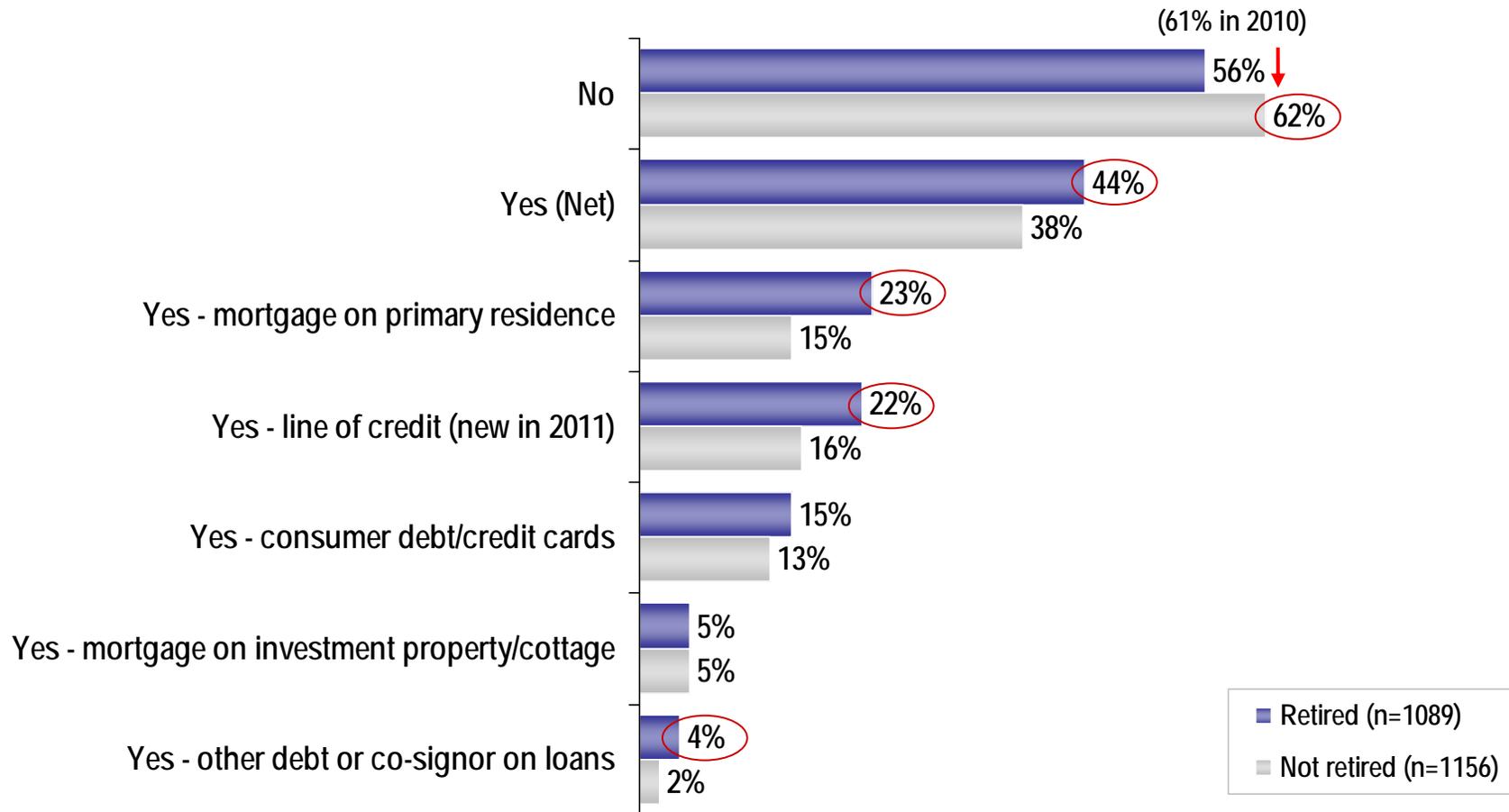
Almost half (41%) of retirees had no choice as to their retirement date



QA5. Why did you retire? / Thinking about the first time you retired, why did you retire from your primary job/ profession? / When you do retire from your primary job/ profession, what do you expect will be the reason(s)?
Base: All respondents



Retirees are less likely to have retired debt free than in 2010



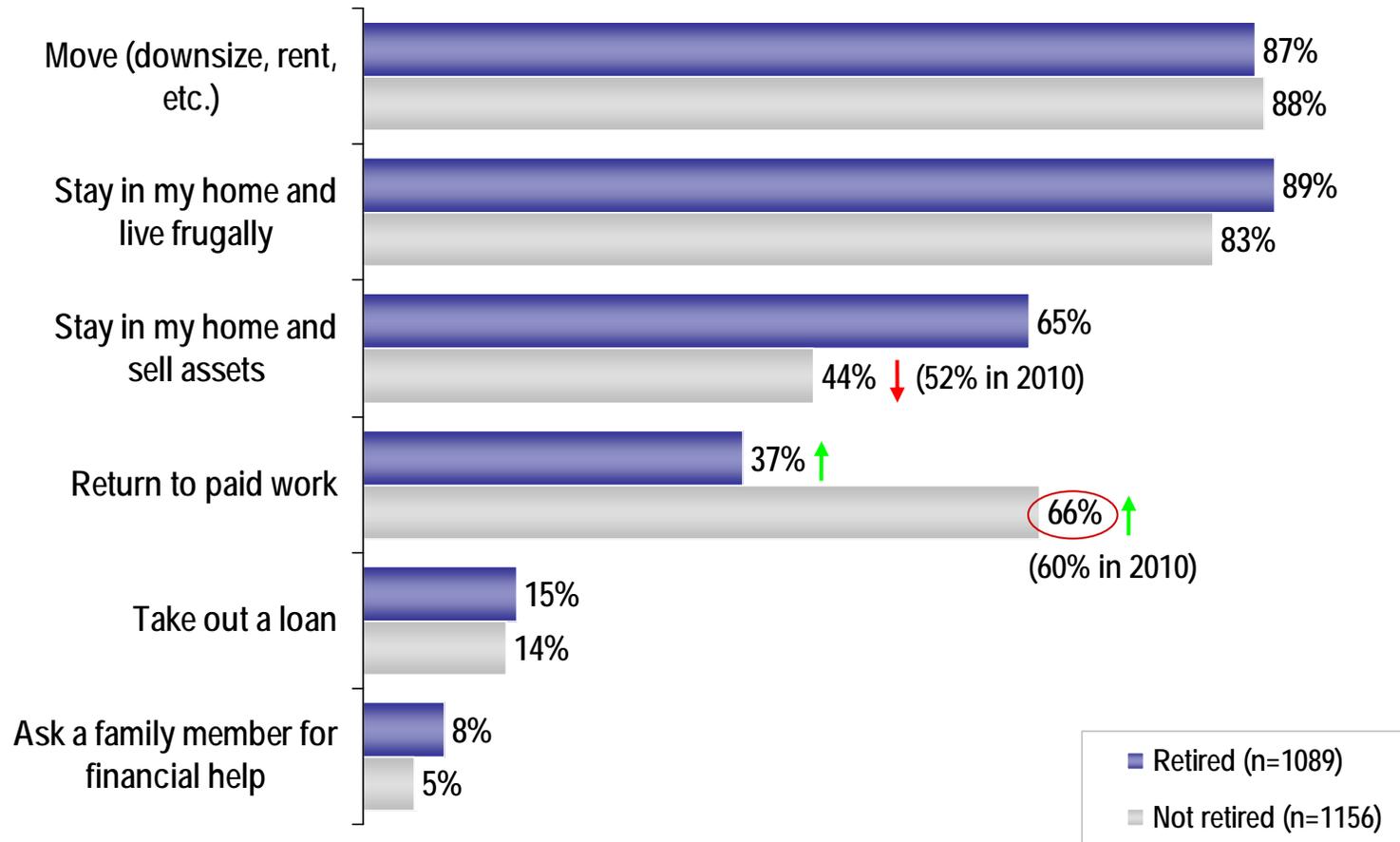
QD10. When you retired the first time - did you have any debt? / When you retired did you have any debt? / When you retire do you expect to have any debt?
Base: All respondents

↓ ↑ = significant difference compared to 2010.

○ = Statistically significant difference



Top three options preferred by retirees and pre-retirees if their retirement income is not enough: move; live frugally; sell assets



QF4. [RANK 1/3; 1=Most important] If at some point in your retirement you determined that your household income was not enough – what 'survival strategies' would you put in place?
Base: All respondents

↓ ↑ = significant difference compared to 2010.

○ = Statistically significant difference