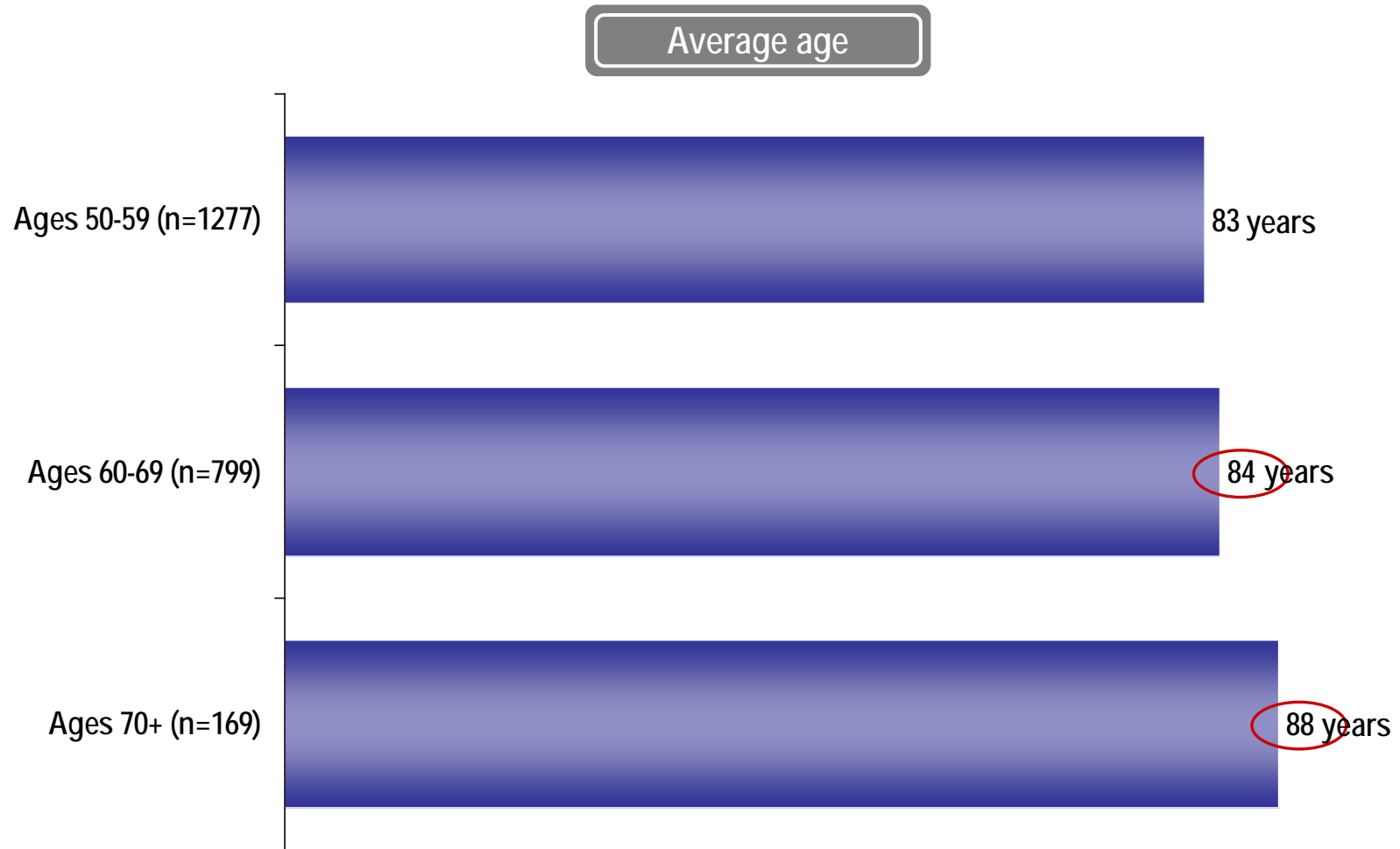


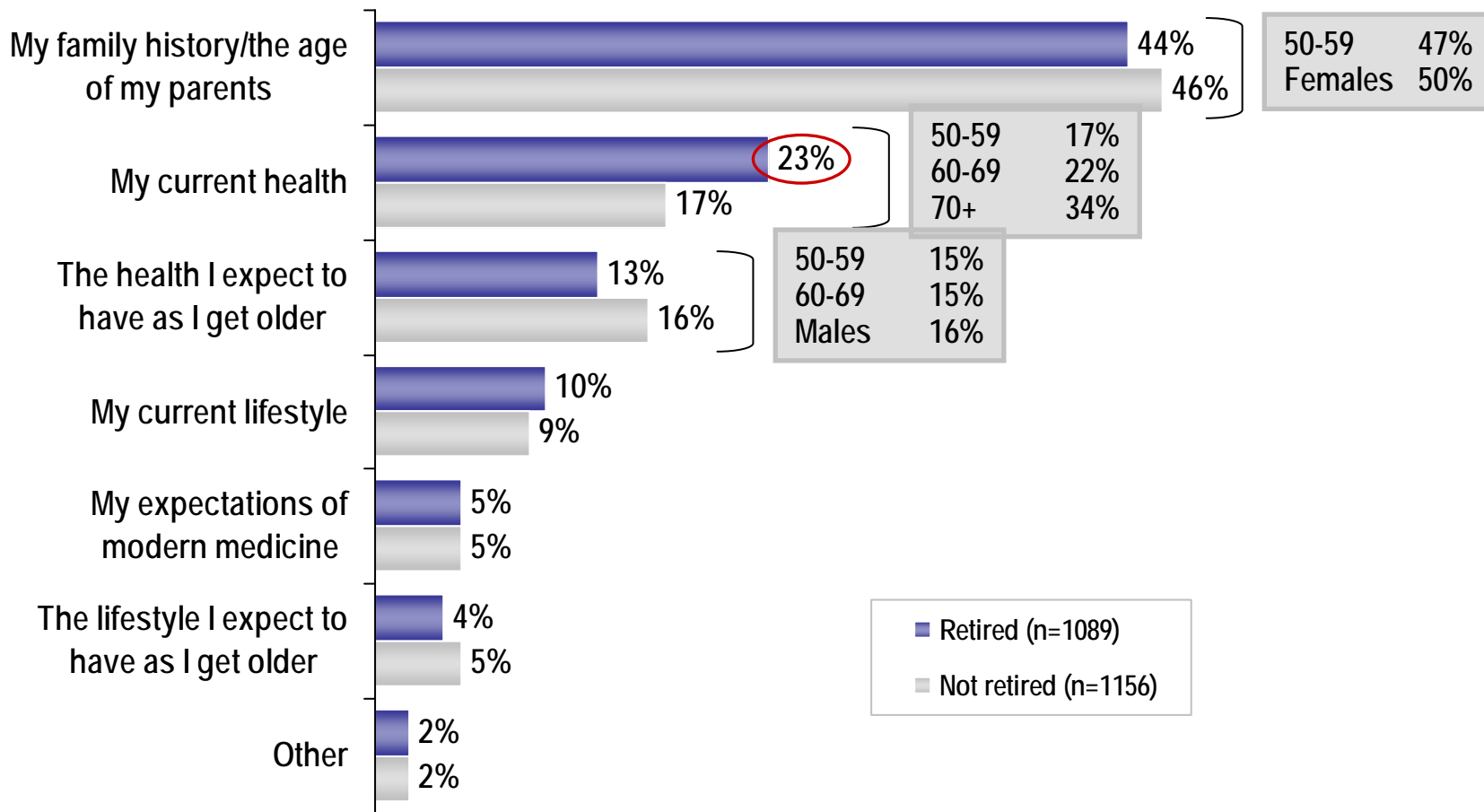
# Older respondents expect to live longer



QB1aNEW. You may or may not have thought a lot about this, but if you had to estimate, until what age do you expect to live?  
Base: All respondents

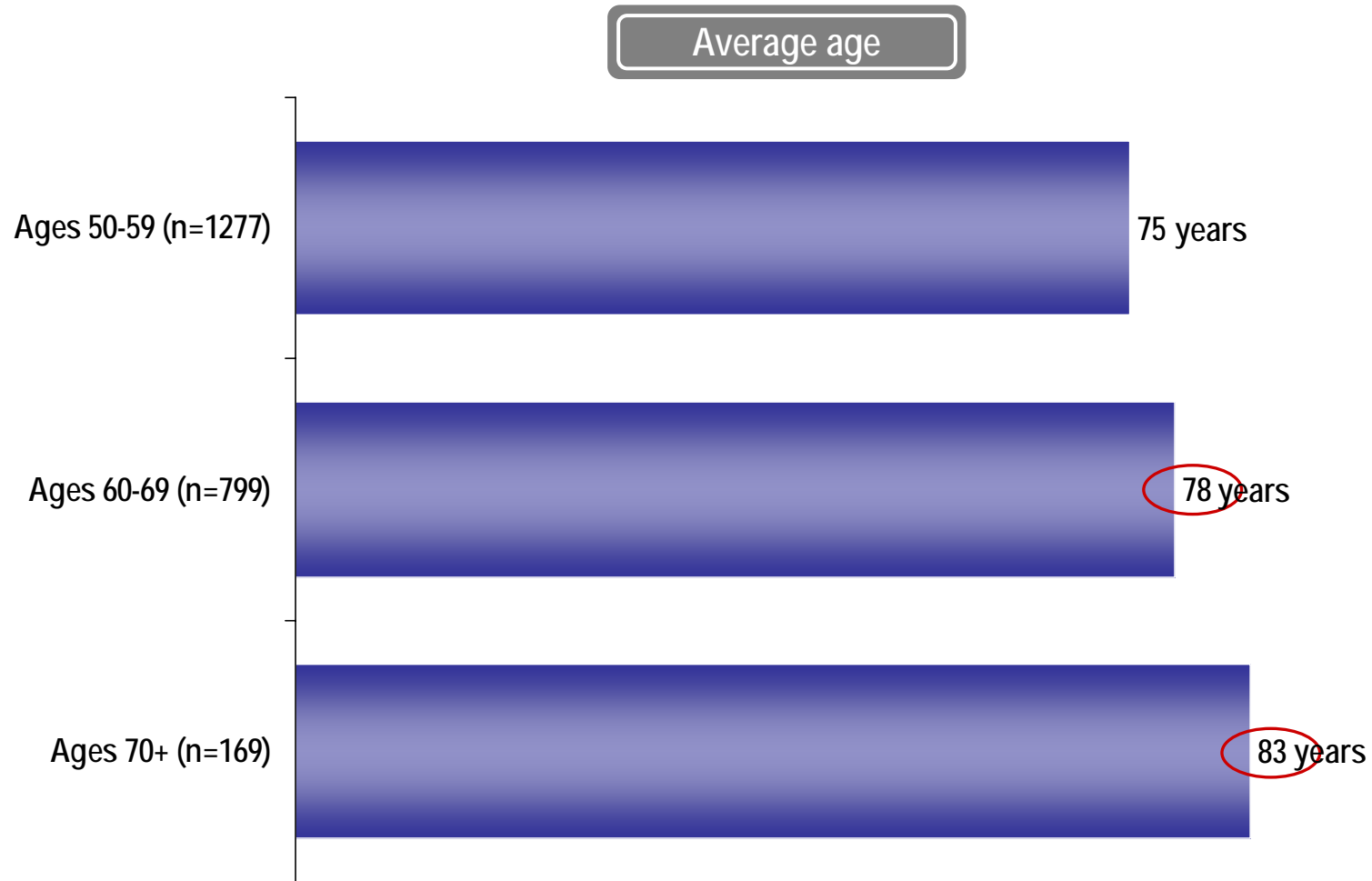


# Younger respondents, and/or females, feel their family history has more influence on their estimate of longevity; retirees, and/or older respondents, feel their current health has more influence

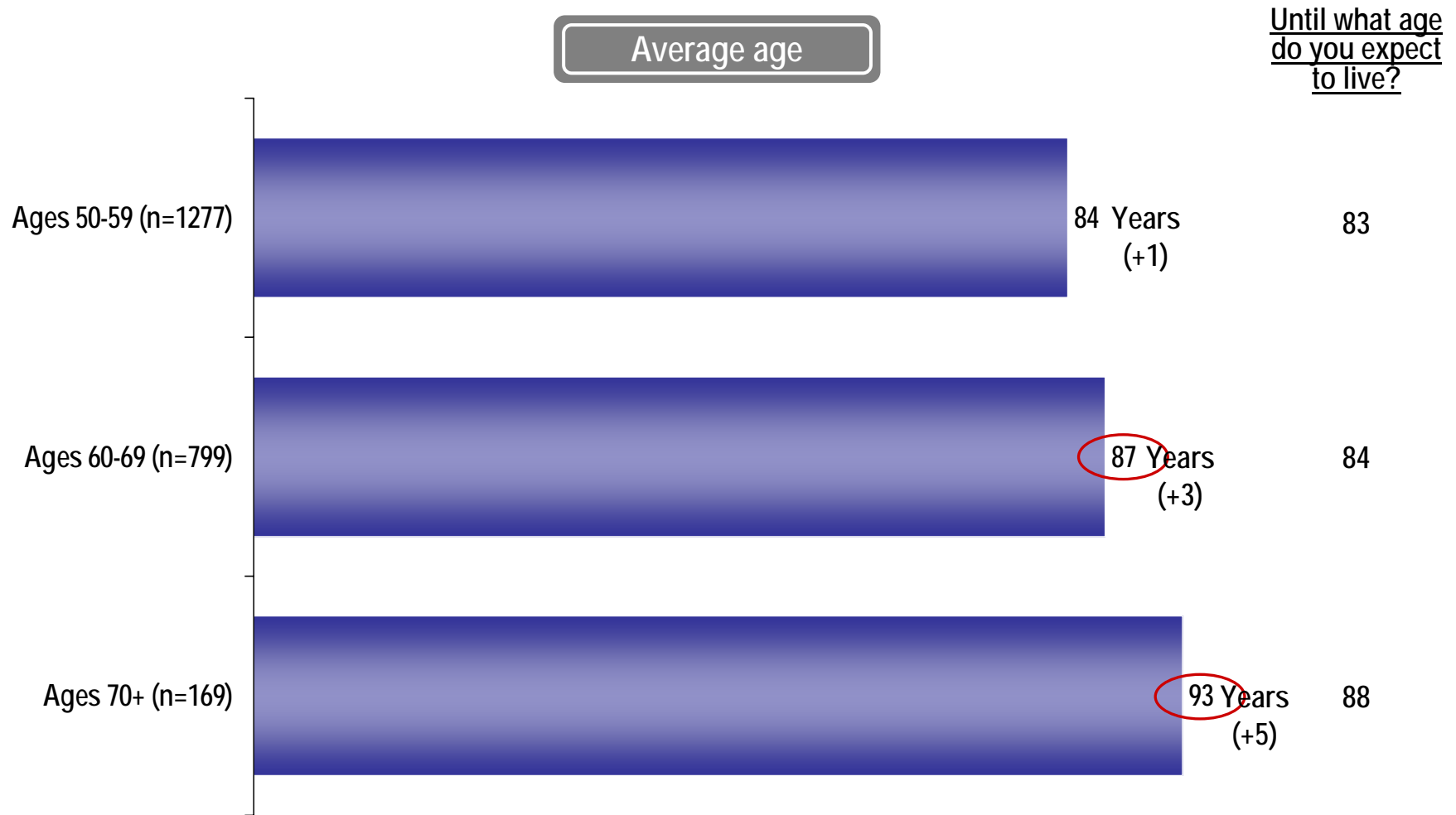


QB1bNEW. Which of the following factors do you think has the most influence on your estimate?  
Base: All respondents

# Older respondents also expect to maintain their independence, free of health or disability constraints, to an older age



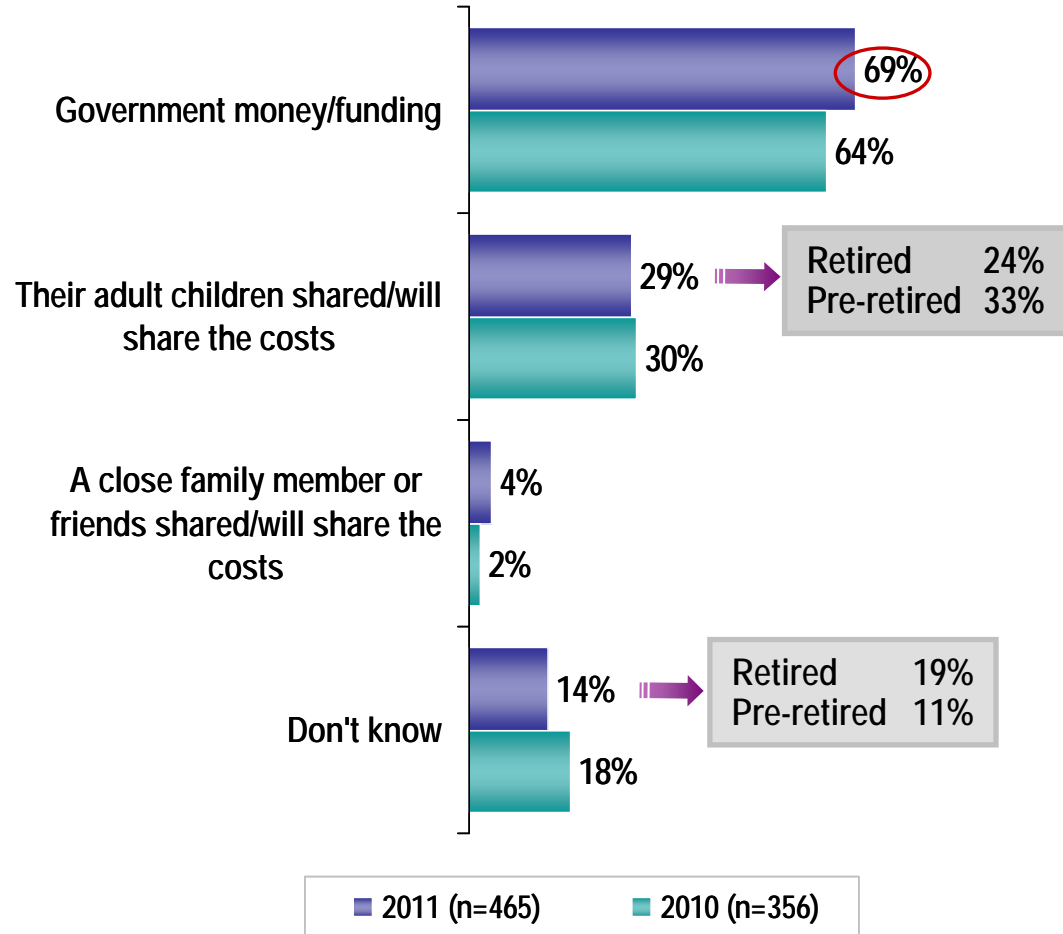
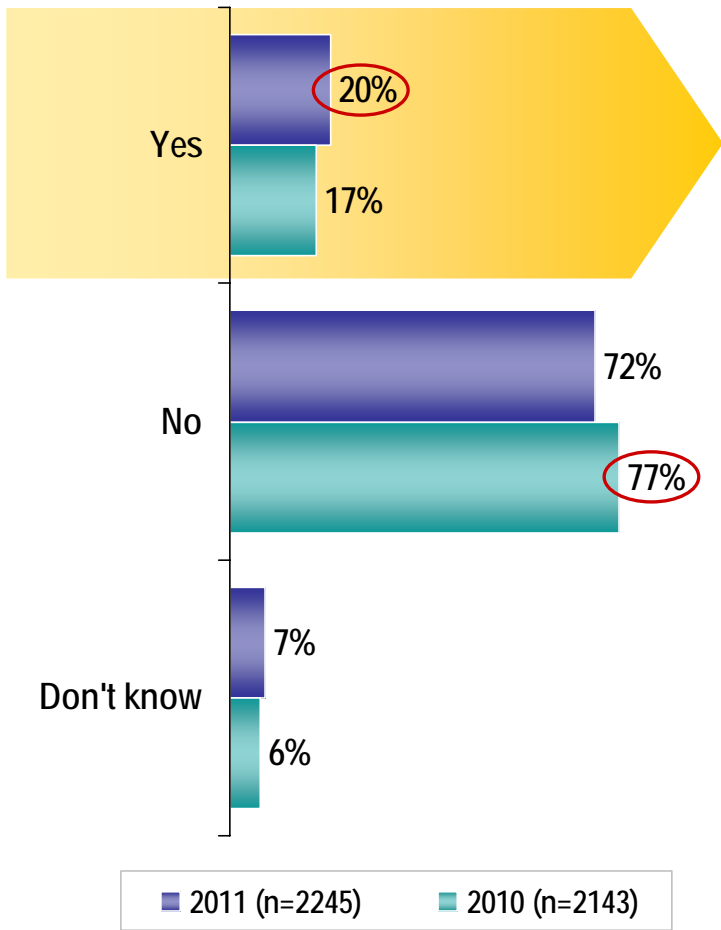
# All age groups expect their money to outlast them; among ages 50-59 there is not a big margin



QB4. Until what age do you think you could financially live comfortably in retirement? (Question updated in 2011)  
 Base: All respondents



# More respondents in 2011 think their parents may outlive their money; there is also a greater expectation this year that the government will help support their parents; retirees are less sure who will cover the shortfall



QB6. Did your mother or father outlive their money in retirement or are they likely to outlive their money in retirement?  
 QB7. Who supported/will support them?

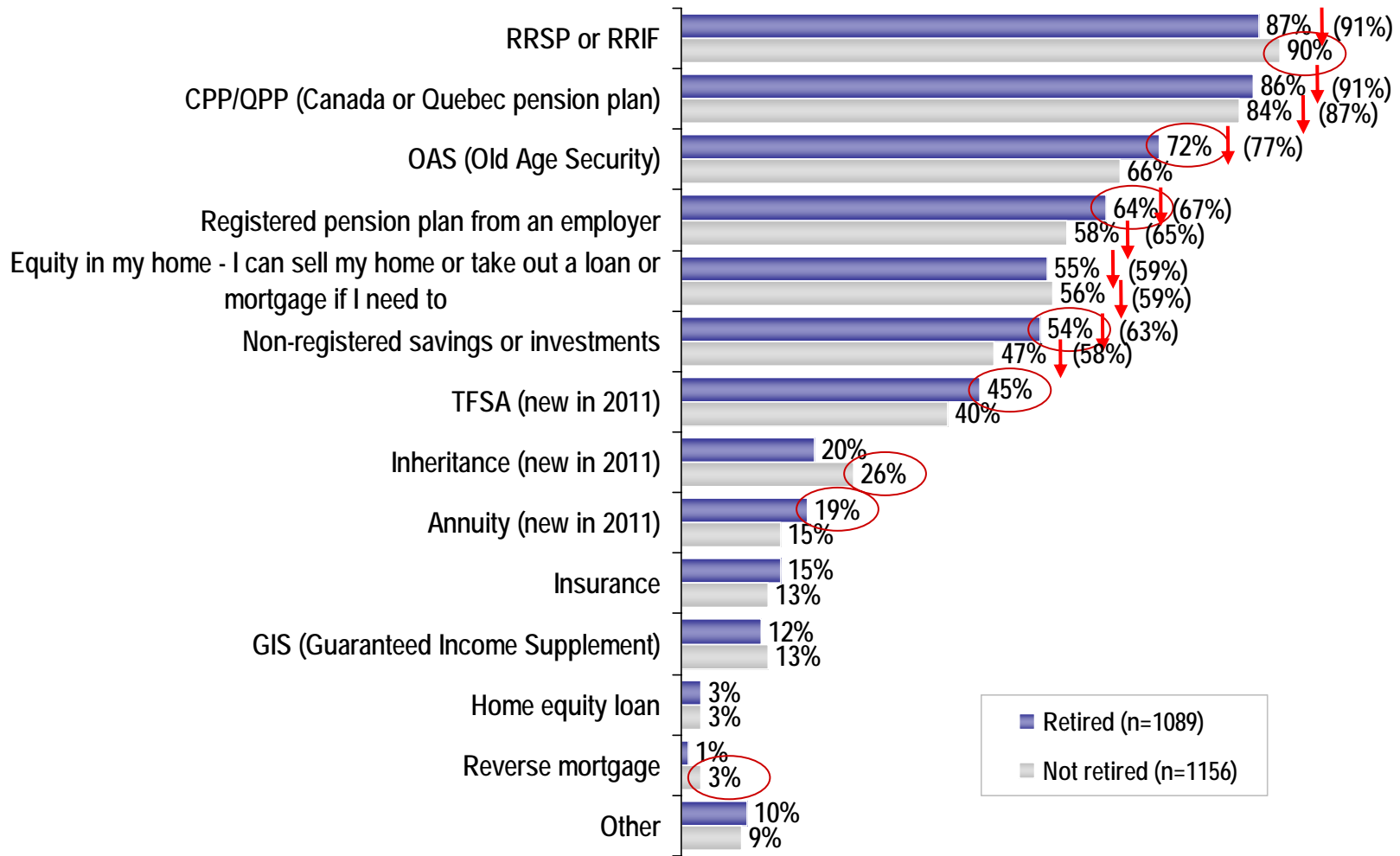
Base: All respondents  
 Base: Parents outlived/outliving money



○ = Statistically significant difference



# Retirees are more likely than pre-retirees to say TFSAs and Annuities will be income sources for them in retirement; 1-in-4 pre-retirees are expecting an inheritance to be one of their income sources



QD2. Which of the following income sources does your household have/ expect to have to fund your retirement?  
Base: All respondents

↓ ↑ = significant difference compared to 2010.  
○ = Statistically significant difference



# Older respondents are more likely to include CPP and OAS in their retirement income; those with a plan are more likely to expect income from RRSPs, employer pension plans, non-registered savings and TFSAs

	Total	Age			Gender		Retirement plan	
		(n=2245)	50-59 (n=1277)	60-69 (n=799)	70+ (n=169)	Males (n=1255)	Females (n=990)	Yes (n=1353)
	%	%	%	%	%	%	%	%
RRSP or RRIF	88	88	88	86	87	89	90	85
CPP/QPP (Canada or Quebec pension plan)	85	81	91	92	84	87	86	83
OAS (Old Age Security)	69	61	76	92	66	72	69	69
Registered pension plan from an employer	61	61	61	64	63	59	64	57
Equity in my home - I can sell my home or take out a loan or mortgage if I need to	55	54	56	62	53	58	57	53
Non-registered savings or investments	50	49	51	62	49	52	52	48
TFSA	43	42	42	52	42	44	45	39
Inheritance	23	28	18	12	21	26	25	21
Annuity	17	15	19	21	18	15	17	15
Insurance	14	15	13	16	14	14	14	14
GIS (Guaranteed Income Supplement)	12	12	12	17	12	13	12	13
Home equity loan	3	3	3	3	4	3	3	4
Reverse mortgage	2	3	2	1	3	2	2	3

QD2. Which of the following income sources does your household have/ expect to have to fund your retirement?  
Base: All respondents



# The majority of respondents, particularly women, are prepared to adjust their lifestyles in order to keep pace with inflation in retirement; those with a plan are more likely to have invested with inflation in mind

