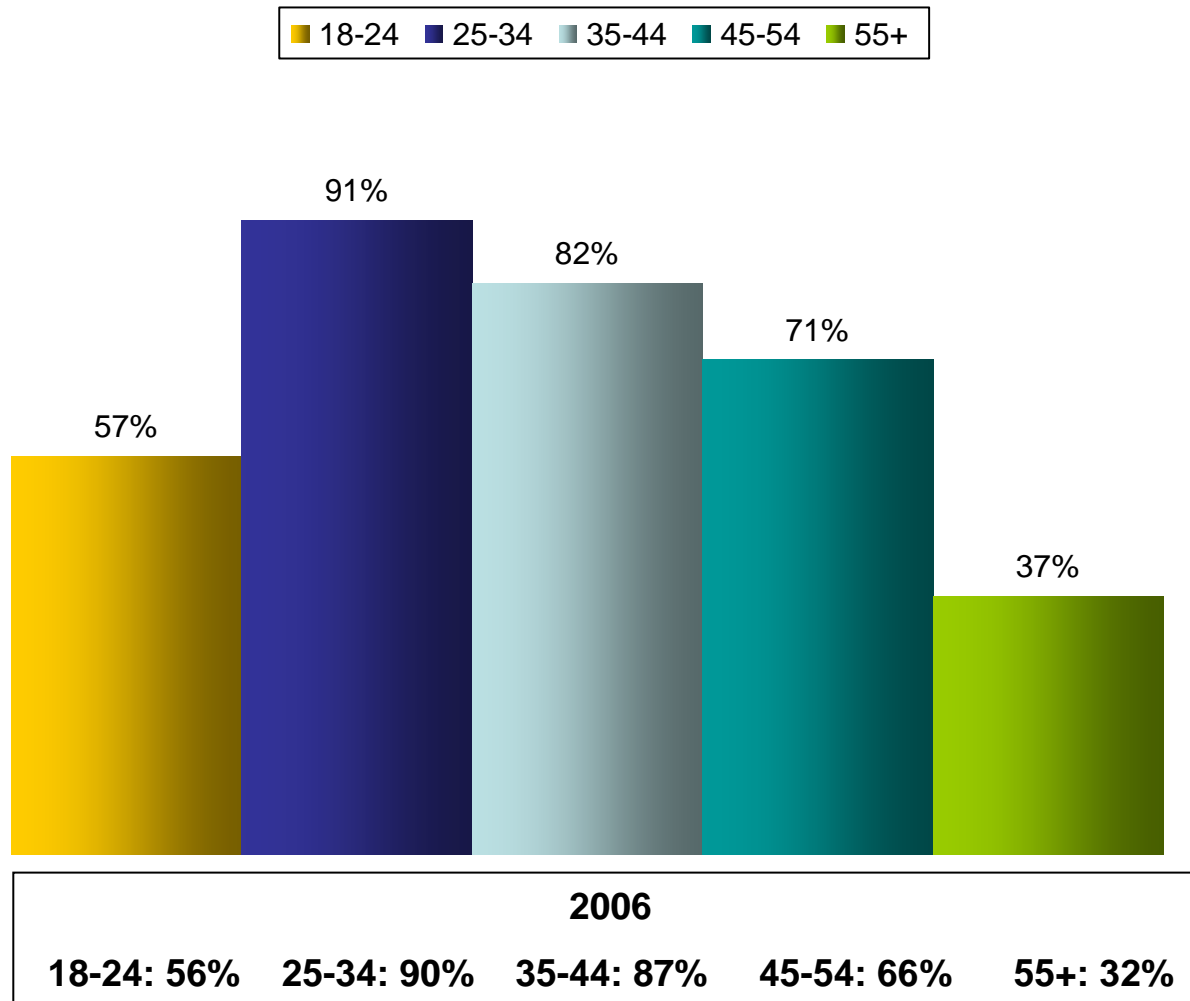




Middle-Aged Homeowners Are Most Likely To Hold A Mortgage – Unchanged From 2006

Do you have a mortgage on your home?



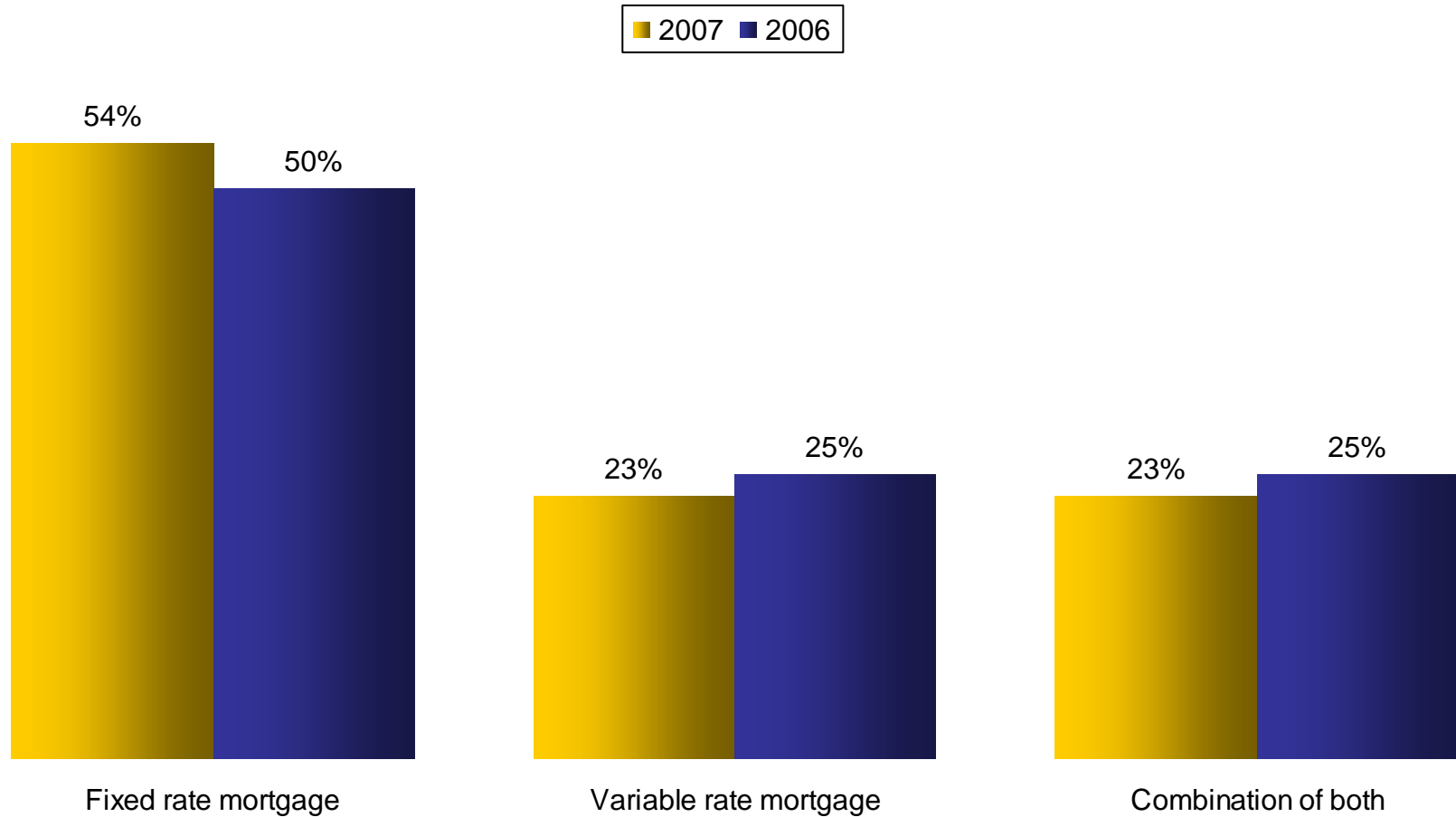
2007: 18-24 N=48*; 25-34 N=179; 35-44 N=274; 45-54 N=416; 55+ N= 576

*Caution Small Base Sizes



Among the 2/3 Of Homeowners with Mortgages, Half Plan To Go Fixed When They Next Renew, the Rest are Split Between Variable and a Combination of Variable/Fixed – Unchanged From Last Year

When you next renew your mortgage, are you likely to choose a fixed rate mortgage, a variable rate mortgage, or a combination of both?

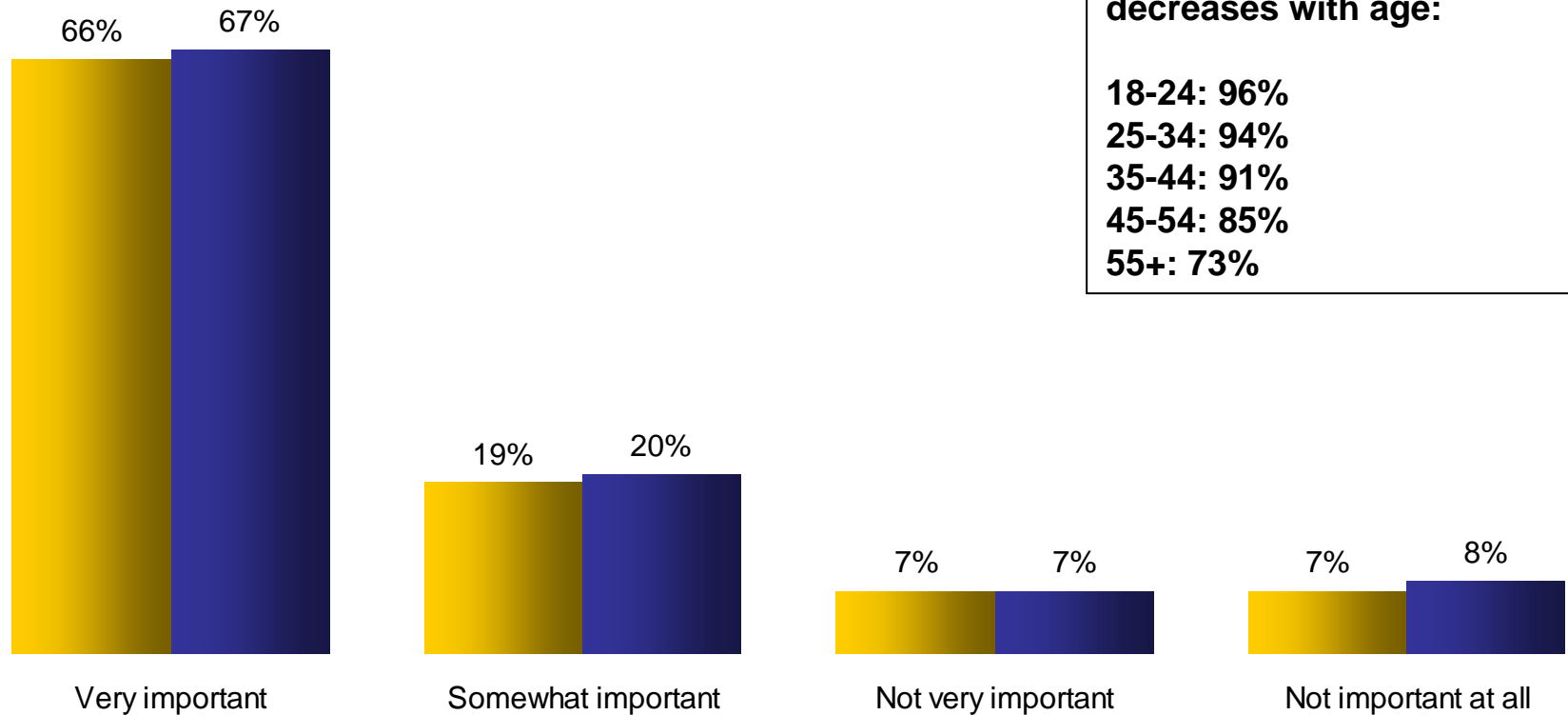




Most Canadians Think It's Important That Their Mortgage Be Paid Off By The Time They Retire

How important is it for you to have your mortgage entirely paid off by the time you retire?

■ 2007 ■ 2006

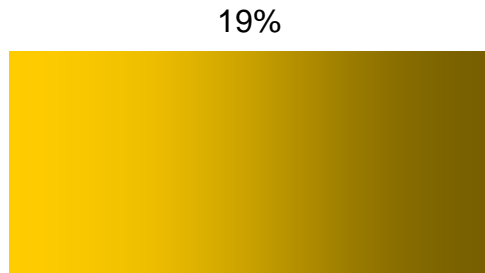




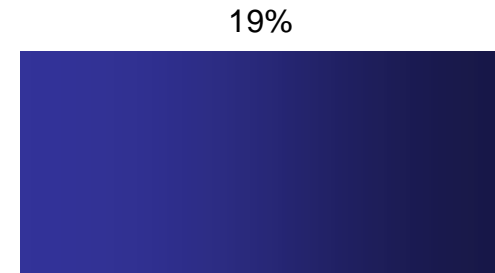
Two In Ten Expect Their Home To Be Their Primary Source Of Income When They Retire

Do you expect your home to be your primary source of retirement income when you retire?

■ 2007 ■ 2006



Yes



Expectations decrease with age:

18-24: 26%

25-34: 25%

35-44: 20%

45-54: 19%

55+: 13%