

At what age did you retire?

	Canadian Retirees	Gender		Work with planner?	
		Female	Male	Yes	No
Before I turned 65	76%	78%	75%	71%	79%
At age 65	9%	12%	8%	6%	11%
At age 66 or older	14%	12%	17%	24%	11%
Not sure	0%	0%	0%	0%	0%

Would you say you retired earlier than you expected, at the age you expected, or later than you expected?

	Canadian Retirees	Gender		Work with planner?	
		Female	Male	Yes	No
Earlier than I expected	62%	64%	61%	52%	67%
At the age I expected	28%	28%	27%	35%	25%
Later than I expected	8%	5%	11%	13%	7%
Not sure	1%	2%	0%	0%	1%

Prior to your retirement, did you work with a financial planner or advisor?

	Canadian Retirees	Gender	
		Female	Male
Yes, I did	29%	35%	25%
No, I did not	71%	65%	74%

How long did you work with a financial planner or advisor? - Retired respondents

	Worked with a planner	Gender	
		Female	Male
Less than three years	23%	24%	21%
Three to five years	18%	21%	14%
Six to nine years	5%	3%	7%
Ten years or more	53%	48%	59%

Thinking about your financial plans prior to retirement, would you say your financial planner or advisor helped you have the retirement you wanted?

	Worked with a planner	Gender	
		Female	Male
Definitely	35%	24%	48%
Probably	31%	27%	38%
Probably not	16%	21%	7%
Definitely not	10%	15%	3%
Not sure	6%	12%	0%

In your retirement, do you rely on any of these sources of income?

		Canadian Retirees	Gender		Work with planner?	
			Female	Male	Yes	No
Canada Pension Plan (CPP)	Major source of income	43%	48%	38%	40%	44%
	Minor source of income	39%	31%	46%	47%	35%
	Not a source of income	18%	21%	16%	13%	21%
	Total	100%	100%	100%	100%	100%
Old Age Security (OAS)	Major source of income	33%	40%	28%	31%	35%
	Minor source of income	36%	29%	41%	45%	32%
	Not a source of income	31%	31%	31%	23%	33%
	Total	100%	100%	100%	100%	100%
Another pension plan	Major source of income	37%	35%	40%	52%	32%
	Minor source of income	19%	16%	21%	18%	19%
	Not a source of income	44%	51%	38%	32%	49%
	Total	100%	100%	100%	100%	100%
Withdrawal from Registered Retirement Savings Plan (RRSP) or RIF	Major source of income	15%	15%	15%	19%	14%
	Minor source of income	33%	28%	37%	42%	30%
	Not a source of income	51%	57%	47%	40%	56%
	Total	100%	100%	100%	100%	100%
Interest from savings accounts such as term deposits or GICs	Major source of income	4%	3%	4%	6%	3%
	Minor source of income	35%	32%	38%	39%	33%
	Not a source of income	61%	65%	57%	55%	63%
	Total	100%	100%	100%	100%	100%
Dividends from equities	Major source of income	8%	4%	10%	10%	7%
	Minor source of income	20%	19%	21%	19%	20%
	Not a source of income	73%	78%	68%	71%	73%
	Total	100%	100%	100%	100%	100%
Bond income	Major source of income	1%	0%	2%	2%	1%
	Minor source of income	12%	13%	13%	13%	12%
	Not a source of income	86%	87%	85%	84%	87%
	Total	100%	100%	100%	100%	100%
Annuities	Major source of income	5%	5%	3%	5%	4%
	Minor source of income	12%	7%	15%	13%	11%
	Not a source of income	84%	87%	81%	82%	85%
	Total	100%	100%	100%	100%	100%
Inheritance	Major source of income	6%	9%	3%	13%	3%
	Minor source of income	12%	9%	15%	13%	12%
	Not a source of income	82%	82%	81%	74%	85%
	Total	100%	100%	100%	100%	100%
Part-time work	Major source of income	2%	1%	4%	2%	3%
	Minor source of income	18%	16%	20%	23%	16%
	Not a source of income	79%	83%	76%	76%	81%
	Total	100%	100%	100%	100%	100%
Rent from property	Major source of income	1%	2%	1%	2%	1%
	Minor source of income	6%	4%	8%	3%	7%
	Not a source of income	92%	95%	91%	95%	91%
	Total	100%	100%	100%	100%	100%
Royalties (from music, books, patents)	Major source of income	1%	0%	2%	0%	2%
	Minor source of income	1%	1%	3%	2%	1%
	Not a source of income	97%	99%	96%	98%	97%
	Total	100%	100%	100%	100%	100%
Running a small business	Major source of income	1%	1%	1%	2%	1%
	Minor source of income	4%	1%	6%	5%	4%
	Not a source of income	95%	98%	92%	94%	95%
	Total	100%	100%	100%	100%	100%
Reverse mortgage	Major source of income	0%	0%	0%	0%	0%
	Minor source of income	0%	1%	0%	0%	1%
	Not a source of income	100%	99%	99%	100%	99%
	Total	100%	100%	100%	100%	100%
Equity in home (selling and downsizing, and using extra equity to fund retirement)	Major source of income	4%	6%	2%	10%	2%
	Minor source of income	10%	6%	14%	10%	11%
	Not a source of income	85%	87%	84%	81%	87%
	Total	100%	100%	100%	100%	100%

Did you do any of the following to save for retirement? (Select all that apply)

	Canadian Retirees	Gender		Work with planner?	
		Female	Male	Yes	No
Monthly contributions to a savings account	32%	25%	37%	34%	31%
Contributions to a Registered Retirement Savings Plan (RRSP)	63%	56%	69%	89%	52%
Contributions to a Group RSP where my employer contributed	33%	26%	39%	39%	31%
By working a second job	9%	5%	13%	11%	9%
Having a business on the side	4%	3%	5%	2%	6%
Relying on a future inheritance	5%	6%	4%	2%	7%
None of these	22%	27%	17%	6%	28%

Thinking about your retirement, do you agree or disagree with each of the following statements?

		Canadian Retirees	Gender		Work with planner?	
			Female	Male	Yes	No
My retirement is everything I thought it would be	Strongly agree	16%	14%	18%	21%	14%
	Somewhat agree	41%	40%	41%	44%	39%
	Somewhat disagree	22%	21%	22%	24%	21%
	Strongly disagree	16%	21%	11%	8%	19%
	Not sure	6%	4%	7%	2%	7%
	Total	100%	100%	100%	100%	100%
My health has improved since I retired	Strongly agree	8%	15%	3%	11%	7%
	Somewhat agree	35%	34%	35%	35%	35%
	Somewhat disagree	33%	23%	40%	32%	33%
	Strongly disagree	18%	23%	14%	16%	19%
	Not sure	6%	5%	7%	3%	7%
	Total	100%	100%	100%	100%	100%
I have enough money to sustain me through my retirement years	Strongly agree	25%	18%	30%	35%	20%
	Somewhat agree	43%	45%	41%	42%	43%
	Somewhat disagree	11%	7%	14%	10%	12%
	Strongly disagree	14%	20%	9%	3%	19%
	Not sure	7%	8%	5%	10%	6%
	Total	100%	100%	100%	100%	100%
In hindsight, I should have saved more when I was in my working years	Strongly agree	35%	43%	27%	27%	38%
	Somewhat agree	33%	27%	38%	32%	33%
	Somewhat disagree	14%	8%	18%	18%	13%
	Strongly disagree	13%	14%	13%	19%	11%
	Not sure	5%	7%	3%	5%	5%
	Total	100%	100%	100%	100%	100%
I am satisfied with my current situation in retirement	Strongly agree	22%	19%	25%	29%	19%
	Somewhat agree	47%	44%	50%	50%	46%
	Somewhat disagree	19%	19%	19%	13%	21%
	Strongly disagree	12%	17%	8%	6%	14%
	Not sure	0%	1%	0%	0%	1%
	Total	100%	100%	100%	100%	100%
I have more debt than I expected in retirement	Strongly agree	11%	14%	9%	6%	13%
	Somewhat agree	19%	22%	17%	18%	19%
	Somewhat disagree	14%	11%	16%	13%	14%
	Strongly disagree	53%	52%	56%	61%	50%
	Not sure	3%	3%	3%	2%	3%
	Total	100%	100%	100%	100%	100%
I find myself having to work during retirement	Strongly agree	4%	3%	4%	2%	5%
	Somewhat agree	14%	19%	10%	6%	17%
	Somewhat disagree	18%	20%	17%	19%	18%
	Strongly disagree	58%	52%	62%	66%	55%
	Not sure	6%	6%	5%	6%	5%
	Total	100%	100%	100%	100%	100%

At what age do you expect to retire?

	Canadian Non- Retirees	Gender		Age			Working with planner?	
		Female	Male	18-34	35-54	55+	Yes	No
Before I turn 65	29%	27%	31%	31%	29%	24%	42%	23%
At age 65	21%	21%	21%	22%	22%	18%	21%	21%
At age 66 or older	27%	27%	27%	29%	21%	37%	26%	27%
Not sure	23%	25%	21%	18%	28%	21%	11%	28%

Have you spoken with a financial planner or advisor to discuss retirement?

	Canadian Non- Retirees	Gender		Age		
		Female	Male	18-34	35-54	55+
Yes, I have	29%	29%	30%	19%	37%	36%
No, I have not	71%	71%	70%	82%	63%	64%

Do you have a financial plan for your retirement?

	Canadian Non- Retirees	Gender		Age			Working with planner?	
		Female	Male	18-34	35-54	55+	Yes	No
Yes, I have a plan	42%	37%	49%	33%	45%	54%	85%	24%
No, I do not have a plan	58%	63%	51%	67%	55%	46%	15%	76%

How much have you saved for retirement at this point?

	Canadian Non- Retirees	Gender		Age			Working with planner?	
		Female	Male	18-34	35-54	55+	Yes	No
No retirement savings	30%	33%	25%	41%	22%	24%	2%	41%
Less than \$10,000	13%	14%	11%	19%	10%	6%	9%	14%
\$10,000 to \$49,000	16%	16%	16%	20%	15%	13%	12%	18%
\$50,000 to \$99,000	12%	8%	17%	10%	16%	5%	22%	8%
\$100,000 to \$150,000	5%	5%	5%	1%	6%	9%	9%	3%
\$151,000 to \$250,000	5%	5%	4%	1%	7%	6%	12%	1%
More than \$250,000	10%	6%	15%	3%	11%	24%	25%	4%
Not sure	10%	11%	9%	6%	13%	13%	8%	11%

Are you doing any of the following to save for retirement? (Select all that apply)

	Canadian Non- Retirees	Gender		Age			Working with planner?	
		Female	Male	18-34	35-54	55+	Yes	No
Monthly contributions to a savings account	33%	29%	37%	32%	35%	28%	44%	28%
Contributions to a Registered Retirement Savings Plan (RRSP)	38%	36%	40%	30%	44%	40%	67%	26%
Contributions to a Group RSP where my employer contributed	24%	21%	27%	22%	27%	17%	37%	18%
By working a second job	9%	7%	11%	10%	6%	11%	12%	8%
Having a business on the side	10%	10%	10%	10%	7%	16%	14%	8%
Relying on a future inheritance	11%	12%	10%	11%	12%	10%	11%	11%
Other	5%	6%	4%	2%	6%	11%	10%	3%
None of these	33%	34%	31%	38%	28%	34%	10%	42%