Table Q1

## Q1 Do you have a workplace retirement plan?

		REGION					
	TOTAL	West	Ontario	Quebec	Maritimes		
	(A)	(B)	(C)	(D)	(E)		
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%		
Yes	1371 100.0%	334 100.0%	455 100.0%	307 100.0%	275 100.0%		

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q2

## Q2 Which of the following best describes your plan?

		REGION			
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	1370 100.0%	334 24.4% E	455 33.2% BDE	306 22.3%	275 20.1%
It is a plan which guarantees a pre-determined percentage of	796 58.1%	172 51.5%	270 59.3% B	203 66.3% BCE	151 54.9%
It is a plan where your retirement income is based on how much	419 30.6%	122 36.5% D	143 31.4% D	62 20.3%	92 33.5% D
I don t know	155 11.3%	40 12.0%	42 9.2%	41 13.4% c	32 11.6%

Table Q3

Q3 How often do you receive financial statements (whether electronically or via regular mail) associated with this plan?

		REGION				
	TOTAL	West	Ontario	Quebec	Maritimes	
	(A)	(B)	(C)	(D)	(E)	
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%	
Monthly	208 15.2%	49 14.7%	78 17.1%	43 14.0%	38 13.8%	
Quarterly	242 17.3%	59 17.7% D	93 20.4% D	33 10.7%	57 20.7% D	
Semi-annually	205 15.0%	52 15.6%	74 16.3%	43 14.0%	36 13.1%	
Annually	597 43.5%	146 43.7%	174 38.2%	159 51.8% BCE	118 42.9%	
Don t know / refused	119 8.7%	28 8.4%	36 7.9%	29 9.4%	26 9.5%	

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Q4 Which of the following best describes what you do with the statements you receive?

		REGION				
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>	
	(A)	(B)	(C)	(D)	(E)	
	1371	334	455	307	275	
	100.0%	24.4% E	33.2% BDE	22.4%	20.1%	
I read them thoroughly	641 46.8%	155 46.4%	206 45.3%	148 48.2%	132 48.0%	
I skim over them	668 48.7%	163 48.8%	232 51.0%	141 45.9%	132 48.0%	
I ignore them	62 4.5%	16 4.8%	17 3.7%	18 5.9%	11 4.0%	

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages Upper case letters indicate significance at the 95% level.

Table Q4

Lower case letters indicate significance at the 90% level.

Table Q5\_1

Q5 Which of the following best describes why you do not examine these statements more closely?

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	729 100.0%	178 24.4% E	249 34.2% BDE	159 21.8%	143 19.6%
I don't understand the content / too much jargon	271 35.8%	68 38.2%	84 33.7%	51 32.1%	68 47.6% bCD
The presentation is boring	172 24.0%	40 22.5%	58 23.3%	45 28.3%	29 20.3%
It's depressing / I don't want to see the results	80 11.6%	18 10.1%	38 15.3% DE	14 8.8%	10 7.0%
I don't like to think about retirement / retirement is not a	137 19.1%	34 19.1%	48 19.3%	31 19.5%	24 16.8%
OTHER (SPECIFY:)	146 20.3%	39 21.9%	49 19.7%	32 20.1%	26 18.2%

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Q6 How much time do you typically spend reviewing these statements?

Table Q6

		REGION				
	TOTAL	West	Ontario	Quebec	Maritimes	
	(A)	(B)	(C)	(D)	(E)	
	1309 100.0%	318 24.3% E	438 33.5% BDE	289 22.1%	264 20.2%	
1 minute	41	10	11	12	8	
	3.1%	3.1%	2.5%	4.2%	3.0%	
2 minutes	68	20	19	12	17	
	5.2%	6.3%	4.3%	4.2%	6.4%	
3 minutes	62	14	21	12	15	
	4.7%	4.4%	4.8%	4.2%	5.7%	
4 minutes	22	4	8	7	3	
	1.7%	1.3%	1.8%	2.4%	1.1%	
5 minutes	280 21.6%	61 19.2%	88 20.1%	81 28.0% BCE	50 18.9%	
6 minutes	22	6	9	5	2	
	1.7%	1.9%	2.1%	1.7%	0.8%	
7 minutes	21 1.6%	11 3.5% Ce	2 0.5%	5 1.7%	3 1.1%	
8 minutes	14	5	3	3	3	
	1.1%	1.6%	0.7%	1.0%	1.1%	
9 minutes	7	1	3	2	1	
	0.5%	0.3%	0.7%	0.7%	0.4%	

10 minutes	274 20.5%	61 19.2%	93 21.2%	58 20.1%	62 23.5%
11 minutes	7 0.5%	2 0.6%	5 1.1%	-	-
12 minutes	11 0.8%	2 0.6%	7 1.6%	-	2 0.8%
13 minutes	2 0.2%	1 0.3%	1 0.2%	-	-
14 minutes	5 0.4%	1 0.3%	2 0.5%	2 0.7%	-
15 minutes	168 13.0%	47 14.8%	47 10.7%	43 14.9%	31 11.7%
16 minutes	4 0.3%	1 0.3%	2 0.5%	1 0.3%	-
17 minutes	1 0.1%	-	1 0.2%	-	-
18 minutes	1 0.1%	-	1 0.2%	-	-
19 minutes	8 0.6%	2 0.6%	3 0.7%	2 0.7%	1 0.4%
20 minutes	118 9.0%	31 9.7%	35 8.0%	27 9.3%	25 9.5%
21 minutes	2 0.2%	-	1 0.2%	-	1 0.4%
23 minutes	3 0.2%	-	3 0.7%	-	-
24 minutes	2 0.2%	-	2 0.5%	-	-
25 minutes	17 1.3%	3 0.9%	7 1.6% d	1 0.3%	6 2.3% D
26 minutes	1 0.1%	-	1 0.2%	-	-

29 minutes	3 0.2%	-	1 0.2%	-	2 0.8%
30 minutes	83 6.3%	19 6.0%	36 8.2% D	11 3.8%	17 6.4%
31 minutes	1 0.1%	-	1 0.2%	-	-
35 minutes	4 0.3%	2 0.6%	2 0.5%	-	-
36 minutes	1 0.1%	1 0.3%	-	-	-
39 minutes	1 0.1%	-	-	1 0.3%	-
40 minutes	8 0.6%	2 0.6%	4 0.9%	-	2 0.8%
45 minutes	8 0.6%	2 0.6%	2 0.5%	1 0.3%	3 1.1%
50 minutes	3 0.2%	-	1 0.2%	1 0.3%	1 0.4%
60 minutes	27 2.1%	5 1.6%	13 3.0% D	2 0.7%	7 2.7% d
63 minutes	1 0.1%	1 0.3%	-	-	-
78 minutes	1 0.1%	-	-	-	1 0.4%
90 minutes	3 0.2%	2 0.6%	1 0.2%	-	-
100 minutes	2 0.2%	-	1 0.2%	-	1 0.4%
120 minutes	2 0.2%	1 0.3%	1 0.2%	-	-
Moyenne Écart type Médiane	13.2 13.07 10.0	13.3 13.81 10.0	14.3 14.25 10.0	10.6 8.73 10.0	13.8 13.75 10.0

Table Q7

Q7 Thinking back to before the financial crisis in 2008/2009, would you say that you now pay as, much more, or less attention to financial statements you receive?

		REGION				
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>	
	(A)	(B)	(C)	(D)	(E)	
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%	
More attention	520 37.6%	112 33.5%	180 39.6% b	119 38.8%	109 39.6%	
Less attention	53 4.0%	10 3.0%	30 6.6% BDE	4 1.3%	9 3.3%	
As much attention, neither more nor less	798 58.5%	212 63.5% C	245 53.8%	184 59.9% c	157 57.1%	

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q8\_1

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for:

Indicating what to do to receive more information / guidance or advice

		REGION				
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>	
	(A)	(B)	(C)	(D)	(E)	
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%	
*** NET 1 - 3	159 11.6%	41 12.3%	54 11.9%	34 11.1%	30 10.9%	
1-Failinggrade	46 3.4%	13 3.9%	18 4.0% e	10 3.3%	5 1.8%	
2	37 2.7%	13 3.9% d	14 3.1%	5 1.6%	5 1.8%	
3	76 5.5%	15 4.5%	22 4.8%	19 6.2%	20 7.3%	
*** NET 4 - 6	479 34.9%	129 38.6% d	156 34.3%	96 31.3%	98 35.6%	
4	73 5.3%	16 4.8%	28 6.2% d	11 3.6%	18 6.5%	
5	249 18.2%	66 19.8% c	69 15.2%	63 20.5% c	51 18.5%	
6	157 11.5%	47 14.1% D	59 13.0% D	22 7.2%	29 10.5%	
*** NET 7 - 10	555	121	196	134	104	

	40.5%	36.2%	43.1% b	43.6% b	37.8%
7	172 12.5%	43 12.9%	64 14.1%	35 11.4%	30 10.9%
8	186 13.6%	36 10.8%	67 14.7% b	40 13.0%	43 15.6% b
9	87 6.3%	19 5.7%	30 6.6%	26 8.5% E	12 4.4%
10-Topof class	110 8.0%	23 6.9%	35 7.7%	33 10.7% b	19 6.9%
Don't know	178 13.0%	43 12.9%	49 10.8%	43 14.0%	43 15.6% c
Moyenne Écart type Médiane	6.2 2.31 6.0	6.0 2.29 6.0	6.2 2.33 6.0	6.4 2.40 7.0	6.2 2.20 6.0

Table Q8\_2

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Making recommendations to improve your retirement income

		REGION					
	TOTAL	West	Ontario	Quebec	Maritimes		
	(A)	(B)	(C)	(D)	(E)		
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%		
*** NET 1 - 3	308 22.5%	80 24.0%	93 20.4%	70 22.8%	65 23.6%		
1-Failinggrade	119 8.7%	29 8.7%	35 7.7%	32 10.4%	23 8.4%		
2	75 5.5%	22 6.6%	23 5.1%	13 4.2%	17 6.2%		
3	114 8.3%	29 8.7%	35 7.7%	25 8.1%	25 9.1%		
*** NET 4 - 6	506 36.9%	138 41.3% D	165 36.3%	101 32.9%	102 37.1%		
4	111 8.1%	26 7.8%	34 7.5%	21 6.8%	30 10.9% d		
5	242 17.7%	61 18.3%	83 18.2%	50 16.3%	48 17.5%		
6	153 11.2%	51 15.3% cDE	48 10.5%	30 9.8%	24 8.7%		
*** NET 7 - 10	382 27.9%	76 22.8%	151 33.2%	84 27.4%	71 25.8%		

			BdE		
7	143 10.4%	34 10.2%	65 14.3% bDE	22 7.2%	22 8.0%
8	112 8.2%	24 7.2%	36 7.9%	31 10.1%	21 7.6%
9	78 5.7%	10 3.0%	32 7.0% B	18 5.9% b	18 6.5% B
10-Topof class	49 3.6%	8 2.4%	18 4.0%	13 4.2%	10 3.6%
Don't know	175 12.8%	40 12.0%	46 10.1%	52 16.9% bC	37 13.5%
Moyenne Écart type Médiane	5.2 2.47 5.0	5.0 2.31 5.0	5.5 2.45 5.0	5.3 2.62 5.0	5.1 2.50 5.0

Table Q8\_3

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Warning you about investments that are incompatible with your risk tolerance / investment profile

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
*** NET 1 - 3	364	88	119	83	74
	26.5%	26.3%	26.2%	27.0%	26.9%
1-Failinggrade	141	39	46	32	24
	10.3%	11.7%	10.1%	10.4%	8.7%
2	96	25	31	18	22
	7.0%	7.5%	6.8%	5.9%	8.0%
3	127	24	42	33	28
	9.3%	7.2%	9.2%	10.7%	10.2%
*** NET 4 - 6	471	123	160	97	91
	34.4%	36.8%	35.2%	31.6%	33.1%
4	99 7.2%	26 7.8% d	36 7.9% d	14 4.6%	23 8.4% d
5	244	68	74	57	45
	17.8%	20.4%	16.3%	18.6%	16.4%
6	128	29	50	26	23
	9.3%	8.7%	11.0%	8.5%	8.4%
*** NET 7 - 10	327 23.9%	70 21.0%	120 26.4% b	75 24.4%	62 22.5%
7	114	30	47	17	20

	8.3%	9.0% d	10.3% D	5.5%	7.3%
8	105 7.7%	19 5.7%	37 8.1%	29 9.4% b	20 7.3%
9	53	11	17	14	11
	3.9%	3.3%	3.7%	4.6%	4.0%
10-Topof class	55	10	19	15	11
	4.0%	3.0%	4.2%	4.9%	4.0%
Don't know	209 15.2%	53 15.9%	56 12.3%	52 16.9% c	48 17.5% c
Moyenne	5.0	4.8	5.1	5.1	4.9
Écart type	2.54	2.47	2.52	2.64	2.53
Médiane	5.0	5.0	5.0	5.0	5.0

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q8\_4

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Providing information on your personal rate(s) of return

		REGION				
	TOTAL	West	Ontario	Quebec	Maritimes	
	(A)	(B)	(C)	(D)	(E)	
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%	
*** NET 1 - 3	149	38	43	38	30	
	10.9%	11.4%	9.5%	12.4%	10.9%	
1-Failinggrade	57	14	18	17	8	
	4.2%	4.2%	4.0%	5.5%	2.9%	
2	38	10	13	7	8	
	2.8%	3.0%	2.9%	2.3%	2.9%	
3	54	14	12	14	14	
	3.9%	4.2%	2.6%	4.6%	5.1%	
*** NET 4 - 6	431 31.4%	110 32.9% d	155 34.1% D	81 26.4%	85 30.9%	
4	61 4.4%	12 3.6%	29 6.4% bD	8 2.6%	12 4.4%	
5	218	56	76	40	46	
	15.9%	16.8%	16.7%	13.0%	16.7%	
6	152	42	50	33	27	
	11.1%	12.6%	11.0%	10.7%	9.8%	
*** NET 7 - 10	644	152	215	152	125	
	47.0%	45.5%	47.3%	49.5%	45.5%	
7	162	46	56	28	32	
	11.8%	13.8%	12.3%	9.1%	11.6%	

8	212 15.5%	50 15.0%	69 15.2%	57 18.6% e	36 13.1%
9	146 10.6%	26 7.8%	49 10.8%	33 10.7%	38 13.8% B
10-Topof class	124 9.0%	30 9.0%	41 9.0%	34 11.1% e	19 6.9%
Don't know	147 10.7%	34 10.2%	42 9.2%	36 11.7%	35 12.7%
Moyenne Écart type Médiane	6.5 2.39 7.0	6.4 2.35 7.0	6.5 2.36 7.0	6.6 2.53 7.0	6.5 2.35 7.0

Table Q8\_5

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Providing an appropriate level of detail (i.e. not too much, not too little)

			REG		
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
*** NET 1 - 3	110 8.0%	34 10.2% C	28 6.2%	27 8.8%	21 7.6%
1-Failinggrade	30 2.2%	9 2.7%	8 1.8%	9 2.9%	4 1.5%
2	34 2.5%	9 2.7%	12 2.6%	8 2.6%	5 1.8%
3	46 3.4%	16 4.8% C	8 1.8%	10 3.3%	12 4.4% c
*** NET 4 - 6	493 36.0%	119 35.6%	166 36.5%	100 32.6%	108 39.3% d
4	78 5.7%	20 6.0%	24 5.3%	13 4.2%	21 7.6% d
5	244 17.8%	56 16.8%	85 18.7%	52 16.9%	51 18.5%
6	171 12.5%	43 12.9%	57 12.5%	35 11.4%	36 13.1%
*** NET 7 - 10	643 46.9%	149 44.6%	226 49.7% e	150 48.9%	118 42.9%

7	190 13.9%	53 15.9% E	72 15.8% E	37 12.1%	28 10.2%
8	213	52	63	56	42
	15.5%	15.6%	13.8%	18.2%	15.3%
9	131 9.6%	20 6.0%	50 11.0% B	33 10.7% B	28 10.2% b
10-Topof class	109	24	41	24	20
	8.0%	7.2%	9.0%	7.8%	7.3%
Don't know	125	32	35	30	28
	9.1%	9.6%	7.7%	9.8%	10.2%
Moyenne	6.5	6.3	6.6	6.6	6.4
Écart type	2.18	2.19	2.13	2.25	2.16
Médiane	7.0	6.0	7.0	7.0	6.0

Table Q8\_6

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Providing information about where you stand versus your target

	TOTAL	West	REG Ontario	ION Quebec	Maritimes
	IOTAL	West	Ontario	Quebeo	Maritimos
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
*** NET 1 - 3	208 15.2%	55 16.5%	65 14.3%	48 15.6%	40 14.5%
1-Failinggrade	68 5.0%	21 6.3% e	23 5.1%	15 4.9%	9 3.3%
2	61 4.4%	15 4.5%	16 3.5%	19 6.2% c	11 4.0%
3	79 5.8%	19 5.7%	26 5.7%	14 4.6%	20 7.3%
*** NET 4 - 6	486 35.4%	133 39.8% D	159 34.9%	94 30.6%	100 36.4%
4	99 7.2%	28 8.4%	36 7.9%	20 6.5%	15 5.5%
5	234 17.1%	60 18.0%	75 16.5%	43 14.0%	56 20.4% D
6	153 11.2%	45 13.5%	48 10.5%	31 10.1%	29 10.5%
*** NET 7 - 10	514 37.5%	109 32.6%	185 40.7% B	124 40.4% B	96 34.9%

7	137 10.0%	34 10.2% D	56 12.3% D	18 5.9%	29 10.5% D
8	165	37	51	43	34
	12.0%	11.1%	11.2%	14.0%	12.4%
9	106 7.7%	17 5.1%	41 9.0% B	29 9.4% B	19 6.9%
10-Topof class	106 7.7%	21 6.3%	37 8.1% e	34 11.1% BE	14 5.1%
Don't know	163	37	46	41	39
	11.9%	11.1%	10.1%	13.4%	14.2%
Moyenne	6.0	5.7	6.1	6.2	5.9
Écart type	2.49	2.43	2.48	2.69	2.31
Médiane	6.0	6.0	6.0	6.0	6.0

Comparison Groups: BCDE/FGH/IJ/KL

Table Q8\_7

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Avoiding jargon / technical terminology with which you are unfamiliar

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
*** NET 1 - 3	186 13.6%	46 13.8%	64 14.1%	35 11.4%	41 14.9%
1-Failinggrade	48 3.5%	14 4.2%	18 4.0%	8 2.6%	8 2.9%
2	62 4.5%	19 5.7% c	14 3.1%	17 5.5%	12 4.4%
3	76 5.5%	13 3.9%	32 7.0% BD	10 3.3%	21 7.6% bD
*** NET 4 - 6	502 36.6%	132 39.5%	156 34.3%	115 37.5%	99 36.0%
4	100 7.3%	25 7.5%	30 6.6%	23 7.5%	22 8.0%
5	245 17.9%	64 19.2%	82 18.0%	52 16.9%	47 17.1%
6	157 11.5%	43 12.9%	44 9.7%	40 13.0%	30 10.9%
*** NET 7 - 10	542 39.5%	119 35.6%	197 43.3% B	121 39.4%	105 38.2%

7	144 10.5%	38 11.4%	56 12.3% d	26 8.5%	24 8.7%
8	158	34	54	31	39
	11.5%	10.2%	11.9%	10.1%	14.2%
9	122 8.9%	23 6.9%	46 10.1%	34 11.1% be	19 6.9%
10-Topof class	118	24	41	30	23
	8.6%	7.2%	9.0%	9.8%	8.4%
Don't know	141	37	38	36	30
	10.3%	11.1%	8.4%	11.7%	10.9%
Moyenne	6.1	5.9	6.2	6.3	6.0
Écart type	2.43	2.39	2.45	2.45	2.42
Médiane	6.0	6.0	6.0	6.0	6.0

Table Q8\_8

Q8 On a scale from 1 to 10 where 1 is a failing grade and 10 is top of class, please rate your statements for: Overall ease of reading / clarity

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
*** NET 1 - 3	139 10.1%	34 10.2%	49 10.8%	28 9.1%	28 10.2%
1-Failinggrade	33 2.4%	10 3.0%	11 2.4%	7 2.3%	5 1.8%
2	44 3.2%	15 4.5%	15 3.3%	8 2.6%	6 2.2%
3	62 4.5%	9 2.7%	23 5.1% b	13 4.2%	17 6.2% B
*** NET 4 - 6	476 34.7%	127 38.0% c	146 32.1%	102 33.2%	101 36.7%
4	85 6.2%	20 6.0%	25 5.5%	19 6.2%	21 7.6%
5	227 16.6%	64 19.2%	71 15.6%	47 15.3%	45 16.4%
6	164 12.0%	43 12.9%	50 11.0%	36 11.7%	35 12.7%
*** NET 7 - 10	648 47.3%	144 43.1%	226 49.7% b	157 51.1% Be	121 44.0%

7	153 11.2%	40 12.0% e	61 13.4% E	31 10.1%	21 7.6%
8	188	44	60	45	39
	13.7%	13.2%	13.2%	14.7%	14.2%
9	164	34	57	44	29
	12.0%	10.2%	12.5%	14.3%	10.5%
10-Topof class	143 10.4%	26 7.8%	48 10.5%	37 12.1% b	32 11.6%
Don't know	108	29	34	20	25
	7.9%	8.7%	7.5%	6.5%	9.1%
Moyenne	6.5	6.3	6.6	6.7	6.5
Écart type	2.35	2.31	2.36	2.36	2.36
Médiane	7.0	6.0	7.0	7.0	6.0

Comparison Groups: BCDE/FGH/IJ/KL

Table Q9

Q9 How often do you make adjustments to the investments in your plan based upon what you learn in your statements?

		REGION				
	TOTAL	West	Ontario	Quebec	Maritimes	
	(A)	(B)	(C)	(D)	(E)	
	419 100.0%	122 29.1% DE	143 34.1% DE	62 14.8%	92 22.0% D	
Never	135 31.1%	46 37.7% C	34 23.8%	18 29.0%	37 40.2% C	
Rarely	230 55.7%	60 49.2%	87 60.8% be	38 61.3%	45 48.9%	
Regularly	42 10.5%	15 12.3%	15 10.5%	5 8.1%	7 7.6%	
Often or always	12 2.8%	1 0.8%	7 4.9% B	1 1.6%	3 3.3%	

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q10\_1

How likely is each of the following to prompt you to make adjustments to the investments in your plan? Significant changes in market conditions

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	419 100.0%	122 29.1% DE	143 34.1% DE	62 14.8%	92 22.0% D
*** NET 1 - 3	128 30.5%	38 31.1%	47 32.9%	14 22.6%	29 31.5%
1-Not at all likely	62 14.8%	17 13.9%	23 16.1%	10 16.1%	12 13.0%
2	21 5.0%	5 4.1%	10 7.0% D	1 1.6%	5 5.4%
3	45 10.7%	16 13.1% D	14 9.8%	3 4.8%	12 13.0% d
*** NET 4 - 6	186 44.4%	49 40.2%	60 42.0%	36 58.1% BCe	41 44.6%
4	33 7.9%	8 6.6%	13 9.1%	7 11.3%	5 5.4%
5	114 27.2%	30 24.6%	34 23.8%	22 35.5% c	28 30.4%
6	39 9.3%	11 9.0%	13 9.1%	7 11.3%	8 8.7%
*** NET 7 - 10	105 25.1%	35 28.7%	36 25.2%	12 19.4%	22 23.9%
7	42	16	11	4	11

	10.0%	13.1%	7.7%	6.5%	12.0%
8	37	10	14	6	7
	8.8%	8.2%	9.8%	9.7%	7.6%
9	11	2	7	1	1
	2.6%	1.6%	4.9%	1.6%	1.1%
			е		
10-Highlylikely	15	7	4	1	3
	3.6%	5.7%	2.8%	1.6%	3.3%
Moyenne	4.8	4.9	4.7	4.8	4.8
Écart type	2.43	2.51	2.53	2.23	2.32
Médiane	5.0	5.0	5.0	5.0	5.0

Table Q10\_2

Q10 How likely is each of the following to prompt you to make adjustments to the investments in your plan? Changes in my personal situation (ex. children, house purchase, change in marital status)

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	419 100.0%	122 29.1% DE	143 34.1% DE	62 14.8%	92 22.0% D
*** NET 1 - 3	99 23.6%	28 23.0%	33 23.1%	16 25.8%	22 23.9%
1-Not at all likely	51 12.2%	16 13.1%	16 11.2%	11 17.7%	8 8.7%
2	13 3.1%	1 0.8%	10 7.0% BDE	1 1.6%	1 1.1%
3	35 8.4%	11 9.0%	7 4.9%	4 6.5%	13 14.1% C
*** NET 4 - 6	156 37.2%	50 41.0%	50 35.0%	28 45.2% e	28 30.4%
4	29 6.9%	9 7.4% e	9 6.3%	9 14.5% cE	2 2.2%
5	85 20.3%	27 22.1%	28 19.6%	11 17.7%	19 20.7%
6	42 10.0%	14 11.5%	13 9.1%	8 12.9%	7 7.6%
*** NET 7 - 10	164 39.1%	44 36.1%	60 42.0%	18 29.0%	42 45.7%

			d		D
7	59	13	24	4	18
	14.1%	10.7%	16.8%	6.5%	19.6%
			D		bD
8	53	15	18	9	11
	12.6%	12.3%	12.6%	14.5%	12.0%
9	24	5	10	3	6
	5.7%	4.1%	7.0%	4.8%	6.5%
10-Highlylikely	28	11	8	2	7
3 7 7	6.7%	9.0%	5.6%	3.2%	7.6%
		d			
Moyenne	5.5	5.5	5.5	5.0	5.8
Écart type	2.6	2.6	2.6	2.6	2.5
Médiane	5.0	5.0	6.0	5.0	6.0

Table Q10\_3

Q10 How likely is each of the following to prompt you to make adjustments to the investments in your plan? Dissatisfaction with my financial results

		REGION			
	TOTAL	West	Ontario		Maritimes
	(A)	(B)	(C)	(D)	(E)
	419 100.0%	122 29.1% DE	143 34.1% DE	62 14.8%	92 22.0% D
*** NET 1 - 3	87 20.8%	26 21.3%	26 18.2%	16 25.8%	19 20.7%
1-Not at all likely	38 9.1%	13 10.7%	11 7.7%	7 11.3%	7 7.6%
2	17 4.1%	3 2.5%	11 7.7% BE	2 3.2%	1 1.1%
3	32 7.6%	10 8.2% c	4 2.8%	7 11.3% C	11 12.0% C
*** NET 4 - 6	178 42.5%	52 42.6%	59 41.3%	27 43.5%	40 43.5%
4	34 8.1%	9 7.4%	14 9.8%	6 9.7%	5 5.4%
5	92 22.0%	32 26.2% d	28 19.6%	10 16.1%	22 23.9%
6	52 12.4%	11 9.0%	17 11.9%	11 17.7%	13 14.1%
*** NET 7 - 10	154 36.8%	44 36.1%	58 40.6%	19 30.6%	33 35.9%

7	53	18	17	6	12
	12.6%	14.8%	11.9%	9.7%	13.0%
8	48	11	17	8	12
	11.5%	9.0%	11.9%	12.9%	13.0%
9	25	7	11	3	4
	6.0%	5.7%	7.7%	4.8%	4.3%
10-Highlylikely	28 6.7%	8 6.6%	13 9.1% d	2 3.2%	5 5.4%
Moyenne	5.6	5.5	5.8	5.2	5.6
Écart type	2.5	2.5	2.6	2.4	2.3
Médiane	5.0	5.0	6.0	5.0	5.5

Table Q10\_4

Q10 How likely is each of the following to prompt you to make adjustments to the investments in your plan? Suggestions / recommendations on my statements for potential adjustments

		REGION			
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>
	(A)	(B)	(C)	(D)	(E)
	419 100.0%	122 29.1% DE	143 34.1% DE	62 14.8%	92 22.0% D
*** NET 1 - 3	86	23	24	17	22
	20.5%	18.9%	16.8%	27.4%	23.9%
1-Not at all likely	44 10.5%	11 9.0%	12 8.4%	11 17.7% c	10 10.9%
2	14	3	5	3	3
	3.3%	2.5%	3.5%	4.8%	3.3%
3	28	9	7	3	9
	6.7%	7.4%	4.9%	4.8%	9.8%
*** NET 4 - 6	220	68	72	34	46
	52.5%	55.7%	50.3%	54.8%	50.0%
4	35	8	14	7	6
	8.4%	6.6%	9.8%	11.3%	6.5%
5	110	37	34	16	23
	26.3%	30.3%	23.8%	25.8%	25.0%
6	75	23	24	11	17
	17.9%	18.9%	16.8%	17.7%	18.5%
*** NET 7 - 10	113 27.0%	31 25.4%	47 32.9% D	11 17.7%	24 26.1%
7	60	16	24	6	14
	14.3%	13.1%	16.8%	9.7%	15.2%

8	31	7	14	2	8
	7.4%	5.7%	9.8%	3.2%	8.7%
			D		
9	10	2	5	2	1
	2.4%	1.6%	3.5%	3.2%	1.1%
10-Highlylikely	12	6	4	1	1
<b>5</b> , ,	2.9%	4.9%	2.8%	1.6%	1.1%
		е			
Moyenne	5.2	5.3	5.4	4.6	5.1
Écart type	2.2	2.2	2.2	2.3	2.1
Médiane	5.0	5.0	5.0	5.0	5.0

Table Q10\_5

Q10 How likely is each of the following to prompt you to make adjustments to the investments in your plan? If I see a gap between my projected retirement income needs and my current position

			REG	ION	
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	419 100.0%	122 29.1% DE	143 34.1% DE	62 14.8%	92 22.0% D
*** NET 1 - 3	82	22	27	11	22
	19.6%	18.0%	18.9%	17.7%	23.9%
1-Not at all likely	41	12	13	7	9
	9.8%	9.8%	9.1%	11.3%	9.8%
2	13	2	7	1	3
	3.1%	1.6%	4.9%	1.6%	3.3%
3	28	8	7	3	10
	6.7%	6.6%	4.9%	4.8%	10.9%
*** NET 4 - 6	175	53	58	28	36
	41.8%	43.4%	40.6%	45.2%	39.1%
4	29	9	9	6	5
	6.9%	7.4%	6.3%	9.7%	5.4%
5	100	31	33	13	23
	23.9%	25.4%	23.1%	21.0%	25.0%
6	46	13	16	9	8
	11.0%	10.7%	11.2%	14.5%	8.7%
*** NET 7 - 10	162	47	58	23	34
	38.7%	38.5%	40.6%	37.1%	37.0%
7	68	19	26	10	13

	16.2%	15.6%	18.2%	16.1%	14.1%
8	53	12	17	9	15
	12.6%	9.8%	11.9%	14.5%	16.3%
9	24	8	10	3	3
	5.7%	6.6%	7.0%	4.8%	3.3%
10-Highlylikely	17 4.1%	8 6.6% d	5 3.5%	1 1.6%	3 3.3%
Moyenne	5.6	5.7	5.6	5.5	5.4
Écart type	2.4	2.4	2.4	2.3	2.4
Médiane	5.0	5.0	6.0	6.0	5.0

Table Q11

Q11 Do you know what your projected annual income from your plan will be upon your retirement?

		REGION			
	TOTAL	West	Ontario	Quebec	Maritimes
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
Yes	767 55.9%	184 55.1%	265 58.2%	163 53.1%	155 56.4%
No	604 44.1%	150 44.9%	190 41.8%	144 46.9%	120 43.6%

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q12

Q12 Do you know where you currently stand versus your retirement target?

		REGION				
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>	
	(A)	(B)	(C)	(D)	(E)	
	1371	334	455	307	275	
	100.0%	24.4% E	33.2% BDE	22.4%	20.1%	
Yes	807 58.9%	195 58.4%	275 60.4%	176 57.3%	161 58.5%	
No	564 41.1%	139 41.6%	180 39.6%	131 42.7%	114 41.5%	

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q13\_1

Q13 how much attention do you pay to where you stand versus your retirement target?

		REGION				
	TOTAL	West	Ontario	Quebec	Maritimes	
	(A)	(B)	(C)	(D)	(E)	
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%	
*** NET 1 - 3	235 17.1%	65 19.5% c	66 14.5%	56 18.2%	48 17.5%	
1-None at all	102 7.4%	25 7.5%	26 5.7%	30 9.8% C	21 7.6%	
2	49 3.6%	16 4.8%	16 3.5%	10 3.3%	7 2.5%	
3	84 6.1%	24 7.2%	24 5.3%	16 5.2%	20 7.3%	
*** NET 4 - 6	499 36.4%	126 37.7%	168 36.9%	102 33.2%	103 37.5%	
4	86 6.3%	23 6.9%	25 5.5%	15 4.9%	23 8.4% d	
5	232 16.9%	61 18.3%	81 17.8%	46 15.0%	44 16.0%	
6	181 13.2%	42 12.6%	62 13.6%	41 13.4%	36 13.1%	
*** NET 7 - 10	637 46.5%	143 42.8%	221 48.6%	149 48.5%	124 45.1%	

7	212	47	70	54	41
	15.5%	14.1%	15.4%	17.6%	14.9%
8	175	40	65	34	36
	12.8%	12.0%	14.3%	11.1%	13.1%
9	91	22	32	22	15
	6.6%	6.6%	7.0%	7.2%	5.5%
10-A great deal	159	34	54	39	32
	11.6%	10.2%	11.9%	12.7%	11.6%
Moyenne	6.1	5.9	6.3	6.1	6.0
Écart type	2.6	2.6	2.5	2.7	2.6
Médiane	6.0	6.0	6.0	6.0	6.0

Table Q14

Q14 Has a professional ever walked you through how to read the financial statement provided for your employer-sponsored pension plan?

		REGION				
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>	
	(A)	(B)	(C)	(D)	(E)	
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%	
Yes	429 30.5%	94 28.1%	143 31.4%	92 30.0%	100 36.4% B	
No	942 69.5%	240 71.9% E	312 68.6%	215 70.0%	175 63.6%	

Comparison Groups: BCDE/FGH/IJ/KL Independent Z-Test for Percentages

Table Q15

Q15 Which would you rather: Read your financial statement or undergo a root canal?

		REGION			
	TOTAL	West	Ontario	Quebec	<b>Maritimes</b>
	(A)	(B)	(C)	(D)	(E)
	1371 100.0%	334 24.4% E	455 33.2% BDE	307 22.4%	275 20.1%
I'll read my financial statement, thanks	1279 93.3%	314 94.0%	421 92.5%	291 94.8%	253 92.0%
I'll take the root canal, please	92 6.7%	20 6.0%	34 7.5%	16 5.2%	22 8.0%