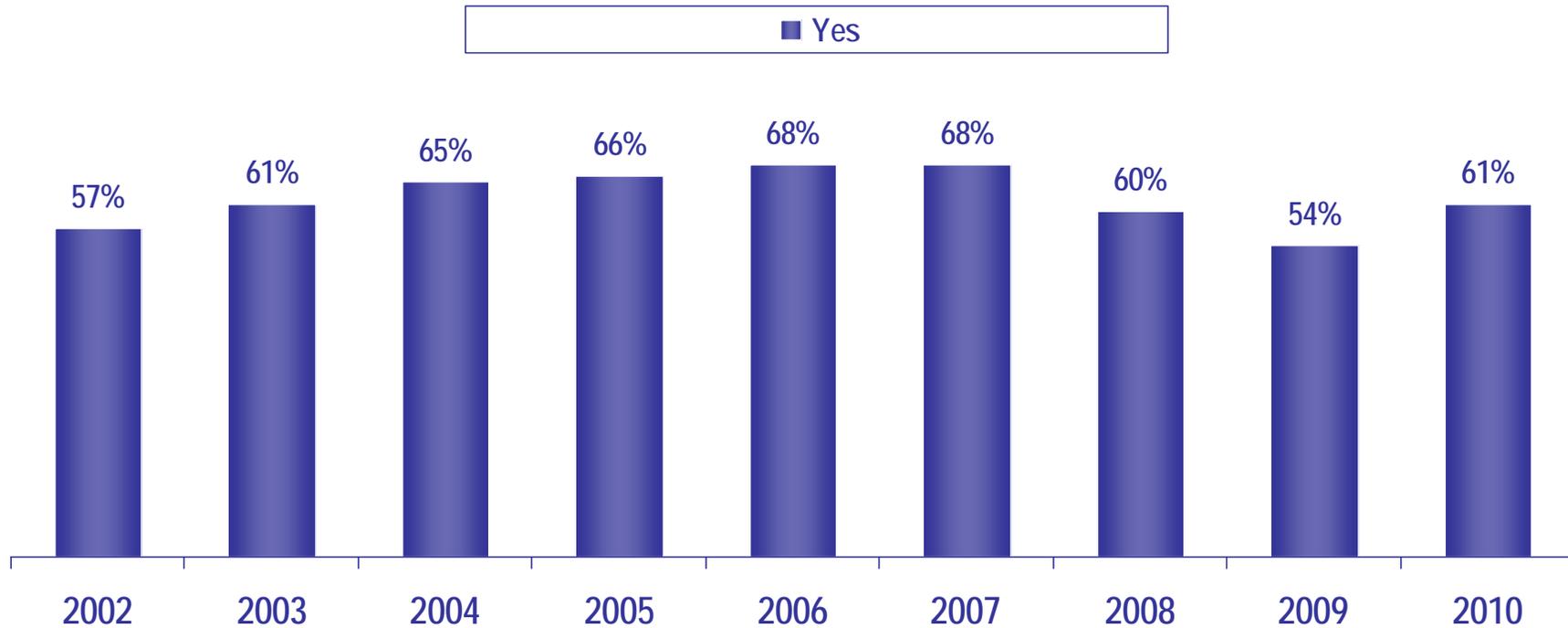




6-in-10 Canadians state that they have an RRSP, a recovery from the low of 54% in 2009

- Recovery has occurred in all age groups except among 18-34 year olds

RRSPs	2002	2003	2004	2005	2006	2007	2008	2009	2010
18-34	44%	49%	53%	50%	62%	53%	49%	44%	39%
35-54	68%	69%	71%	72%	76%	75%	64%	57%	70%
55-69	68%	69%	74%	74%	74%	78%	71%	63%	70%
Male	59%	61%	68%	68%	70%	70%	63%	55%	63%
Female	55%	60%	61%	64%	67%	66%	58%	53%	59%



Q.C1 Do you currently have any Registered Retirement Savings Plans or RRSPs?
Base: All respondents (n=1295)



Reducing debt, retirement savings and saving for a rainy day are the top financial priorities of Canadians

- Reducing debt, general savings for a rainy day and home ownership are the top priorities among 18 to 34-year-olds

% Ranking Each Goal First, Second or Third in Importance

	Total (n=1295)	Age		
		18-34 (n=184)	35-54 (n=437)	55+ (n=674)
Regular payments to reduce or eliminate debt	52%	56% ↑	58%	41% ↓
Retirement savings	44%	26% ↓	53% ↑	50% ↑
General savings for a rainy day	43%	45% ↑	35%	51%
Just trying to keep your head above water	34%	34%	36%	32% ↓
Home ownership	31%	44%	28% ↓	23%
Savings for a large self rewarding purchase	28%	29%	23%	33%
Home renovation	22%	17%	22%	27%
Saving for children or grandchildren's education	21%	27%	24%	12%
Building an investment portfolio	18%	11%	16%	29% ↑
Supporting aging parents	6%	12%	5%	3%

Q.A3 The statements below are a list of different financial priorities that you might have. Please select up to three that are the most important priorities to you right now. Put the them in order of importance, by placing a '1' next to the one that is most important to you, a '2' next to the second most important and a '3' next to the third most important.

Base: All respondents

↑ ↓ = significant difference compared to 2009.

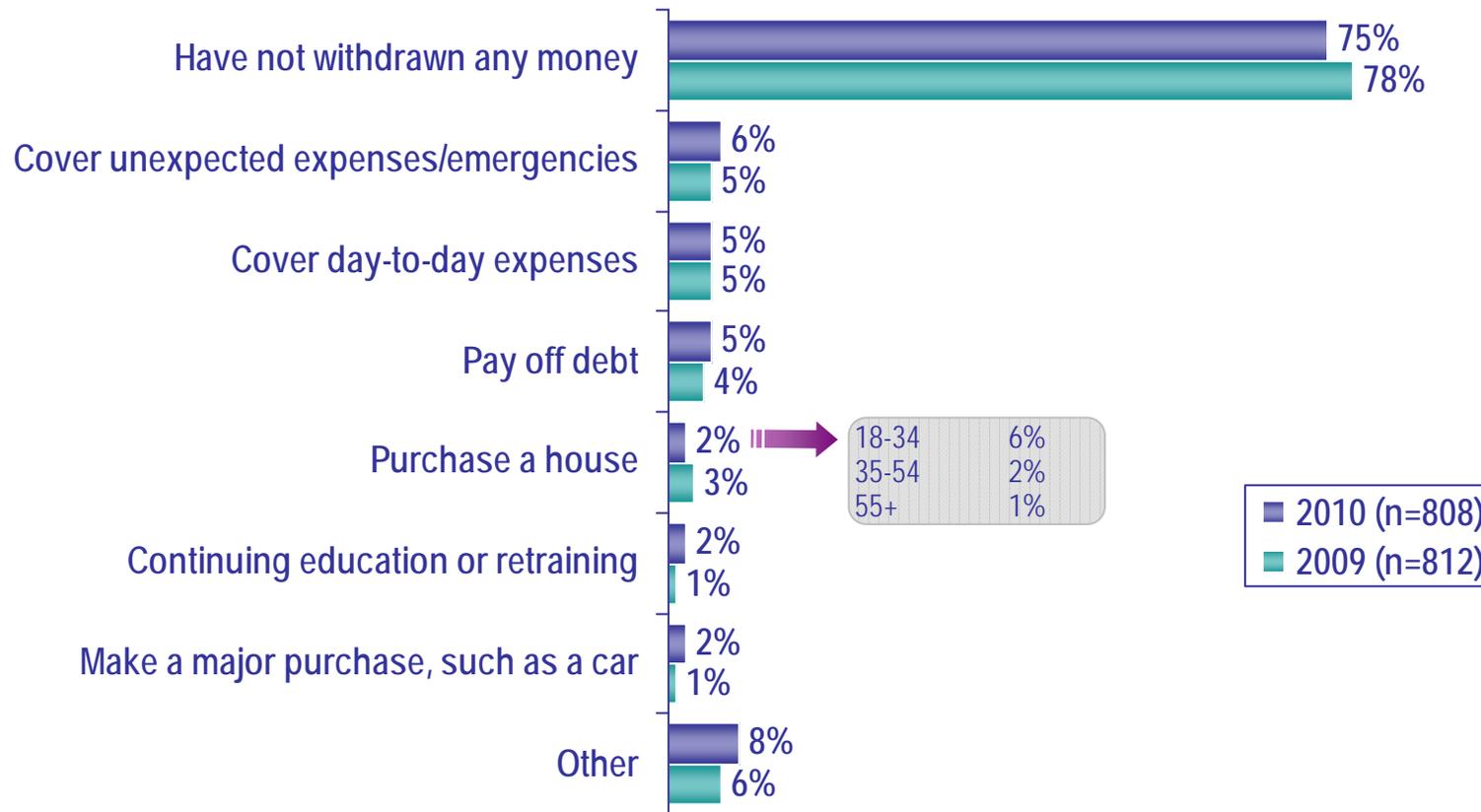
○ = Statistically significant difference





1-in-4 RRSP holders withdrew money from their RRSP in the past year

-Just six per cent of 18 to 34-year-olds withdrew money to purchase a home



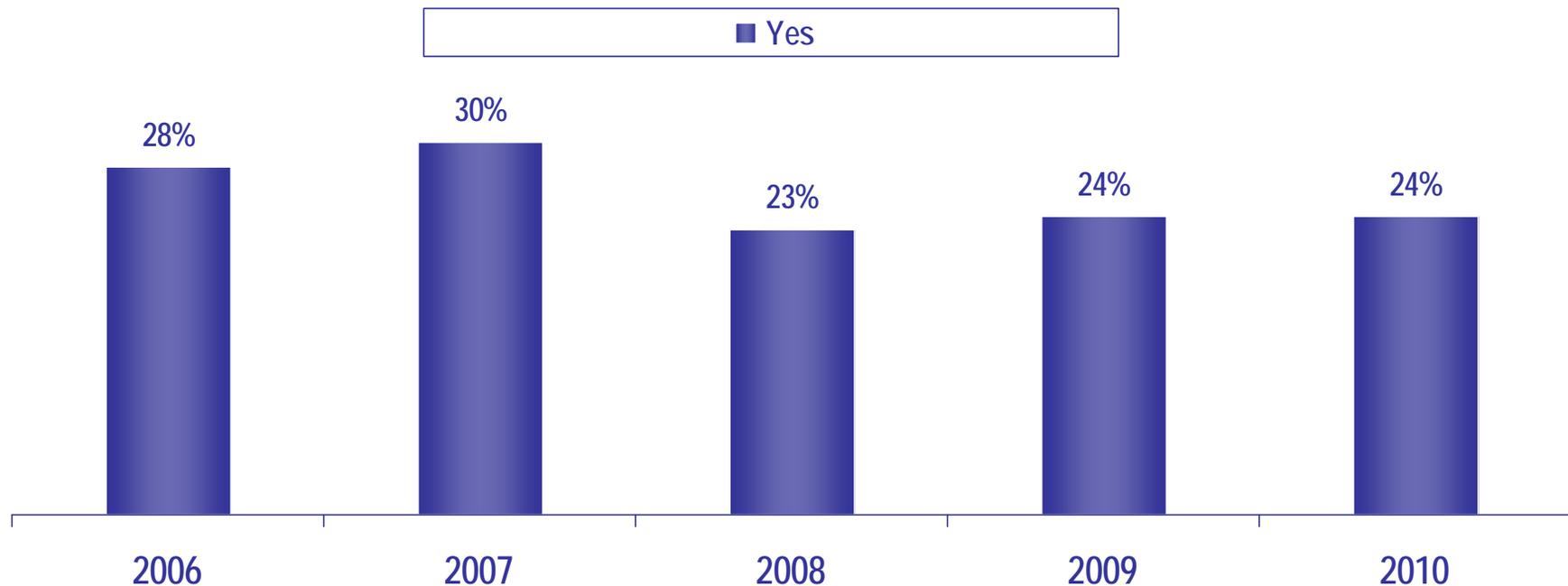
Q.D5b Have you withdrawn money from your RRSP in the past year for any of the following reasons?
Base: Have RRSP



1-in-4 RRSP holders plan to contribute the maximum allowable contribution to their RRSP

- 18 to 34-year-old RRSP holders are the most likely to contribute the maximum

	<u>Will Contribute Maximum</u>				
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
18-34	23%	29%	26%	35%	33%
35-54	30%	32%	22%	19%	20%
55+	28%	27%	25%	22%	24%

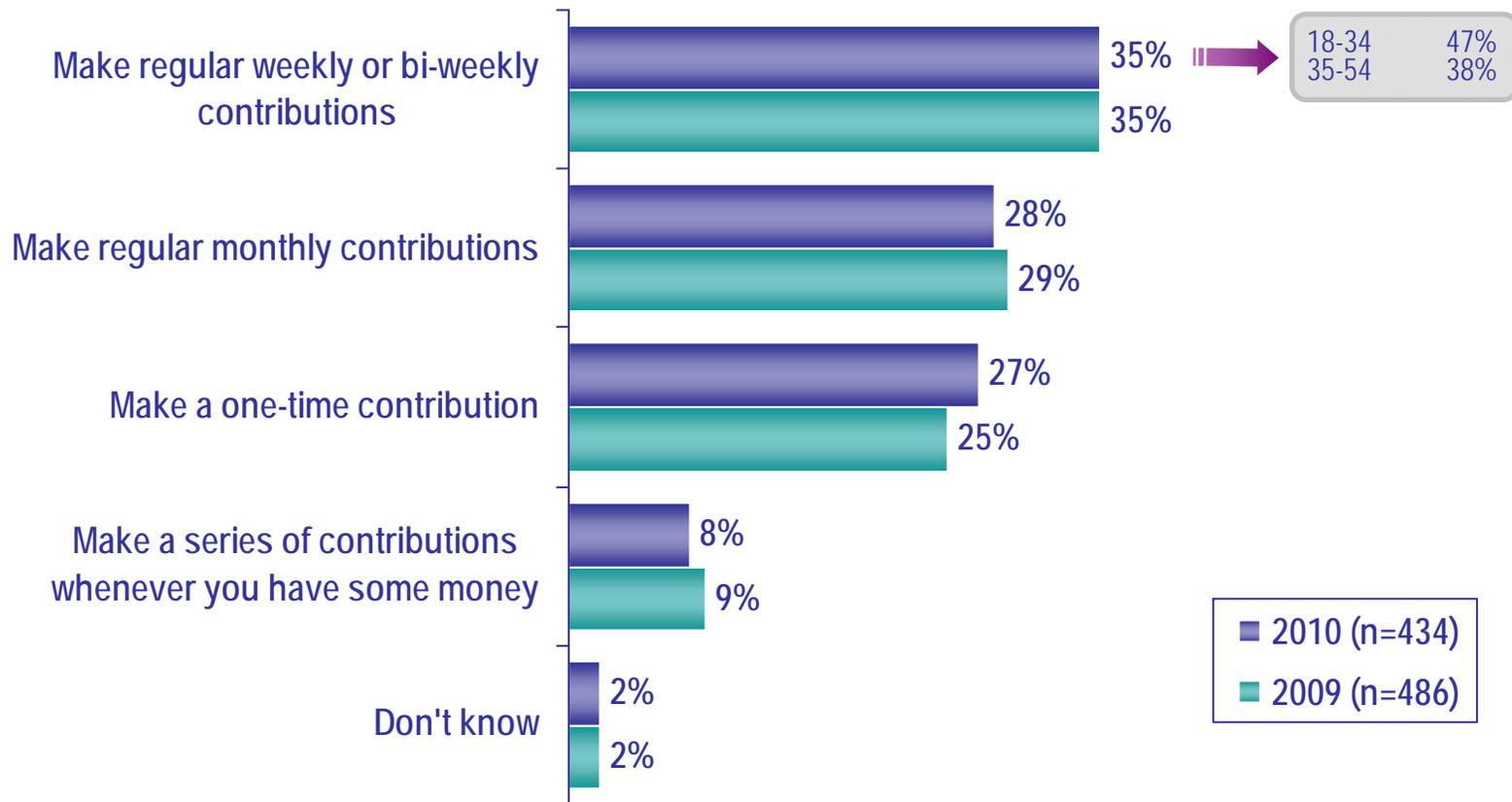


Q.C3 And for the 2010 tax year, will contribute the maximum allowable contribution to your RRSP that Revenue Canada says you, personally, can make?
Base: Have Registered Retirement Savings Plans (n=808)



1-in-3 Canadians who have contributed or plan to contribute to their RRSP make regular weekly or bi-weekly contributions

- 18 to 34-year-old RRSP contributors are more likely to make regular weekly or bi-weekly contributions

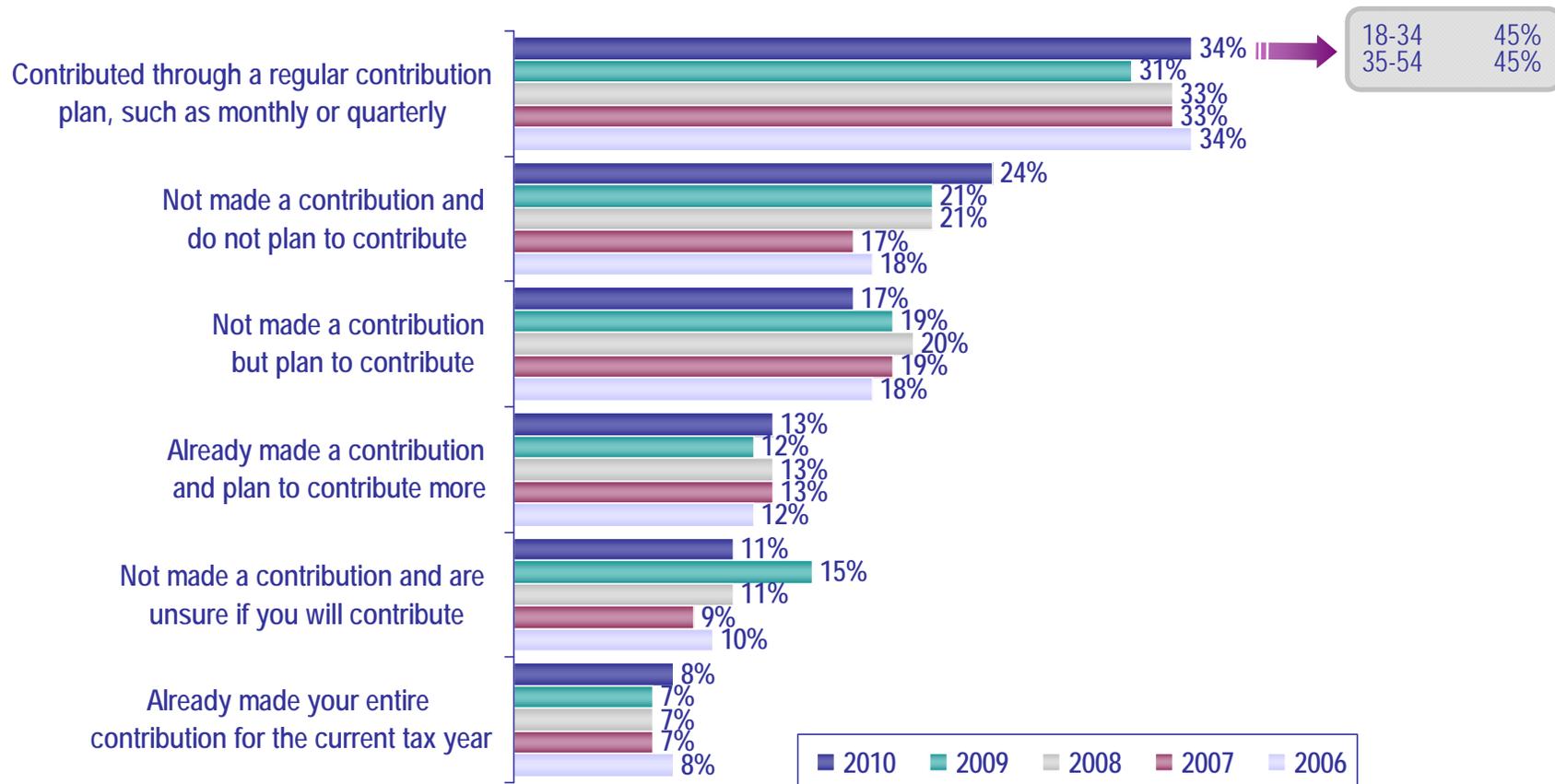


Q.C5c Which of the following best describes when you contribute or plan to contribute to your RRSP? Do you ...
Base: Have RRSP and contributed/plan to contribute



Regular contribution plans are used by 1-in-3

- 45 per cent of 18 to 34-year-old RRSP holders make regular contributions through a plan



Q.C4a Now, as you may know, the 2010 tax year runs from January 1st 2010 until December 31st 2010. However, you are able to contribute to your RRSP right up until March 1st, 2011. Knowing this, have you...?

Base: Have Registered Retirement Savings Plans (n=808)