

Presented Exclusively To The Members Of The Real Estate Investment Network



The Survey Says...



Ispos Reid, RBC's 20th annual RRSP poll, Canadian Securities Administrator, The Vanier Institute of the Family, BMO Financial, RBC

Reality... Average Canadians

- ▶ **barely 32 % have begun saving** for retirement, compared to 24% in 2008.
- ▶ **only 36 % say they are planning**, or have actual plan for retirement, down from 42% in 2008.
- ▶ **the average Canadian** feels they can't afford to save for the future.

Reality...average Canadian

- ▶ **53% of respondents** who have established financial goals feel they are:
- ▶ somewhat short or nowhere close to where they think they should be to ensure a comfortable retirement
- ▶ up from 36% in 2007.

Ispos Reid, RBC's 20th annual RRSP poll shows, Canadian Securities Administrator

Intentions...Reality

- ▶ **80% of adult Canadians** agree its their responsibility to acquire the knowledge and skills necessary to make investment decisions
- ▶ **84% recognize the need** for reliable unbiased information about investing.
- ▶ **only 32% have actually** sought information about investing.

Ispos Reid, RBC's 20th annual RRSP poll shows, Canadian Securities Administrator

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of Canadians aged 45+ who have an RRSP and still working...

- ▶ 39% have less than \$50,000 saved
- ▶ 31% of those aged 35 to 54, don't have an RRSP or investment plan at all.

Ipsos Reid, RBC's 20th annual RRSP poll, Canadian Securities Administrator

Intention...Reality average Canadian

- ▶ 64% agree having a written financial plan with clear investment goals is important.
- ▶ Yet only 25% have a financial plan

Average Canadian after tax savings...

- ▶ 1985, saved 15.8 %
- ▶ 1995, saved 9.2 %
- ▶ 2003, saved 1.4 per %
- ▶ 2009, average Canadian is saving even less... personal debt skyrocketing

Ipsos Reid, RBC's 20th annual RRSP poll, Canadian Securities Administrator

Intentions...Reality

- ▶ 41% of Canadians intend to retire before 60
- ▶ 50%+ of that group has no idea where the money will come from to achieve that goal.
- ▶ 38% of current retired Canadians lack sufficient savings to sustain lifestyle they envisioned for retirement years.

Ipsos Reid, RBC's 20th annual RRSP poll, Canadian Securities Administrator

Intention....Reality

- ▶ 81% of boomers wish they had started earlier, to plan and build retirement fund
- ▶ 46% of boomers do not feel on track to saving enough to fund their retirement

Ipsos Reid RBC's 20th annual RRSP poll, Canadian Securities Administrator

Uncertainty

- ▶ More than half of Canadians feel that the state of their personal finances is not strong enough to ensure they'll have a comfortable retirement.

Ipsos Reid RBC's 20th annual RRSP poll, Canadian Securities Administrator

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Dreams...

- ▶ 20%+ of Canadians expecting inheritance to improve/support their future.
- ▶ 11% of Canadians are betting some of their retirement income will come from winning the lottery!

Ispos Reid, RBC's 20th annual RRSP poll Canadian Securities Administrator



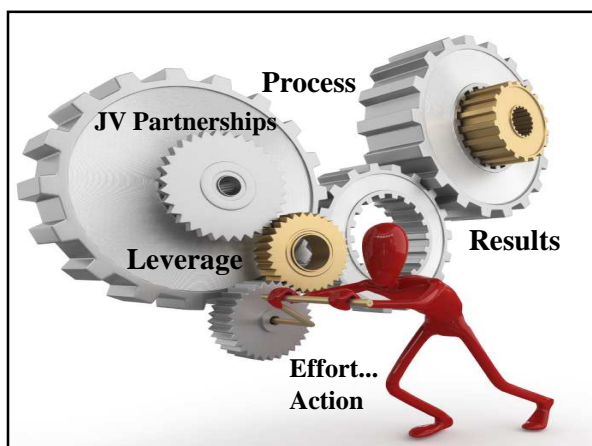
10 years of stock market

- ▶ more than 3%-a-year returns over the past decade, you are an above-average investor.
- ▶ classic portfolio composed of 40% Canadian bonds and 60% stocks would have eked out an annual return of 4.4% over the past 10 years.”

Ian McGugan Financial Post March 2010

Real Estate...

Real Opportunity



Real Opportunity



Long term sustainable wealth