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**STUDY OUTLINES THE INCOME SOURCES EXPERIENCED INVESTORS  
PLAN TO USE IN RETIREMENT**



**E\*TRADE®**

**EXPERIENCED INVESTORS EMPLOY  
A BALANCED APPROACH  
TO RETIREMENT INCOME**



\*Annuity (6%), other (6%), unknown (5%)

*Plans include over one-third of retirement income coming from sources outside Social Security or an employer-sponsored plan*

**NEW YORK, June 23, 2014** – E\*TRADE Financial Corporation (NASDAQ: ETFC) today announced results from the most recent wave of *Streetwise*, its quarterly experienced investor tracking study, which outlines the income sources experienced investors plan to use in retirement.

Results indicate investors will not depend solely on employer-sponsored plans and social security to reach their retirement goals. Almost all (92 percent) agree that there is more to saving for retirement than 401(k)s. Experienced investors employ a diversified approach to their retirement income:

- 42 percent of income from an employer-sponsored plan (27 percent from 401(k), 15 percent from pension).
- 25 percent of income from personal savings or investment account such as an IRA.
- 16 percent of income from social security.
- And 17 percent of income from other sources.

(more)

"Employer-sponsored plans and Social Security are a critical foundation for retirement income," said Lena Haas, SVP, Retirement, Investing and Saving at E\*TRADE Securities. "But investors have the potential to generate more consistent and sustainable retirement income when they supplement these with additional investments. Look to create an income strategy that will make the most of your money throughout your retirement." To do so Haas offered the following:

- **Develop a plan you can stick to.** Evaluate it critically to ensure it will provide the lifestyle you're looking for. Don't hesitate to seek help — whether you use an online tool or consult an investment professional.
- **Prioritize your expenses.** Be honest with yourself: ask which expenses are must-haves and which are nice-to-haves.
- **Be comprehensive.** Develop a holistic investment strategy designed to generate dependable cash flows throughout your retirement.
- **Stage your income.** Identify which sources will provide income at each stage of your retirement. For example, your monthly social security payments should be higher if you're able to subsidize your income until age 70.

E\*TRADE is a partner in helping investors balance today's needs with tomorrow's goals, through access to curated content and insights with actionable tools — complemented by unbiased guidance — online and from seasoned financial consultants. To learn more about retirement planning, visit [etrade.com/retirement](http://etrade.com/retirement).

For useful insight from E\*TRADE and third-party investment professionals, follow the Company on Twitter, [@ETRADE](https://twitter.com/ETRADE).

#### **About E\*TRADE Financial**

E\*TRADE Financial and its subsidiaries provide financial services including online brokerage and related banking products and services to retail investors. Specific business segments include Trading and Investing and Balance Sheet Management. Securities products and services, including IRAs, are offered by E\*TRADE Securities LLC (Member FINRA/SIPC). Bank products and services are offered by E\*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries and affiliates. More information is available at [www.etrade.com](http://www.etrade.com). ETFC-G

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#### **About the Survey**

This wave of survey was conducted from March 28 to April 1 of 2014 among an online U.S. sample 900 self-directed investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of  $\pm 3.3$  percent at the 95 percent confidence level. It was fielded and administered by ResearchNow. The panel is 61 percent male and 39 percent female with an even distribution across online brokerages, geographic regions and age bands.

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