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**E*TRADE STUDY REVEALS THE EMOTIONAL DRIVERS BEHIND
USING AN ONLINE INVESTING TOOL**



*Investors want to feel confident first—and have peace of mind second—
when using an online investing tool*

NEW YORK, September 27, 2016 — E*TRADE Financial Corporation (NASDAQ: ETFC) today announced results from the most recent wave of *StreetWise*, E*TRADE's quarterly tracking study of experienced investors. The majority of survey participants selected ease of use as both the biggest driver of satisfaction as well as the most important attribute of an online investing experience. To better understand what ease of use really means to the retail investor, E*TRADE asked not just *what* investors want from a digital experience, but *how* they want to feel when using it. And while results show that confidence and peace of mind are the most important feelings for investors of all ages, emotional drivers also shift across the generations:

- Two out of three investors surveyed want to feel confident more than any other emotion when using an online investing tool.
- More than half of investors surveyed are looking for peace of mind in their experience with online tools.
- For Boomers, who are nearing retirement, confidence is even more valued, with about three out of four viewing it as the most important emotion.
- Millennials are slightly less focused on confidence and peace of mind, with higher percentages also valuing enthusiasm, excitement, and joy than other age demographics.

“While gaming and social networking experiences may instill feelings of excitement and enthusiasm, investing money requires careful deliberation,” said Hiram Veciana, Vice President of the Web Channel at E*TRADE Financial. “It is no surprise that main street investors are looking for confidence as they make investing decisions online.”

Mr. Veciana offered the following insights on how to deliver confidence and peace of mind through digital tools:

- **Focus on the job at hand:** Digital experiences need to purposefully help investors execute their core tasks. For instance, stock plan participants require a succinct summary of benefits and reminders on key actions for quick consumption. Consolidating tools with historical benefit metrics and upcoming educational events for participants that want to learn more is crucial.
- **Demystify investment choices:** For newer investors, knowing which securities to trade and what strategies to deploy may be fraught with uncertainty. A well-designed trading experience with educational resources at critical moments may help investors work through the potential results of certain transactions. For instance, contextual education that uses plain language and explains risk-reward tradeoffs is critical for options trading.
- **Guide investors at every step of the way:** Investors tend to seek validation of their investment ideas at each stage of an experience. It is essential that online trading platforms do their part by providing easy access to key information such as purchasing power, open orders, prior positions, and quotes that may further confirm an investor’s intuition, the moment before a trade is finally submitted.

Visit E*TRADE’s [Newsroom](#) for the full Q3’16 StreetWise study results.

E*TRADE helps investors balance today’s needs with tomorrow’s goals, through pioneering digital tools coupled with guidance online and from Financial Consultants. To learn more about E*TRADE’s trading and investing platforms and tools, visit etrade.com.

For useful insight from E*TRADE and third-party investment professionals, follow the Company on Twitter, [@ETRADE](#).

About the Survey

This wave of the survey was conducted from July 2 to July 11 of 2016 among an online U.S. sample of 949 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of ±3.18 percent at the 95 percent confidence level. It was fielded and administered by ResearchNow. The panel is broken into thirds of active (trade more than once a week), swing (trade less than once a week but more than once a month) and passive (trade less than once a month). The panel is 65 percent male and 35 percent female with an even distribution across online brokerages, geographic regions, and age bands.

Referenced Data

1. What are the biggest drivers of customer satisfaction?				
	TOTAL	AGE: 25–34	AGE: 35–54	AGE: 55+
Ease of use of website	47%	36%	49%	53%
Accuracy and breadth of account/portfolio information	36%	38%	38%	34%
Fees and commissions	36%	33%	36%	39%

Investing tools and research	25%	23%	24%	29%
Speed in resolving problems	13%	16%	14%	11%
Ease of use of mobile app	12%	19%	13%	8%
Breadth of products	11%	15%	11%	9%
Call center experience	11%	12%	10%	11%
Branch experience	7%	10%	6%	6%

2. Please rate how important each of the following are when it comes to using a digital tool.				
	TOTAL	AGE: 25–34	AGE: 35–54	AGE: 55+
Intuitive, easy to use, and understand	54%	48%	51%	61%
Trusted, ensuring you feel confident your transactions are secure	49%	46%	47%	53%
Hassle-free, helping get things done quickly	42%	46%	44%	40%
Helpful, offering access to support and guidance when you need it	17%	18%	19%	14%
Insightful, offering value-added information, and expertise	11%	17%	9%	10%
Engaging, offering interactive experiences	11%	15%	16%	3%
Personalized to your needs and behaviors	9%	6%	8%	10%
Seamless across all channels	7%	4%	7%	9%

3. Which of the following do you most want to feel when using an online investing tool?				
	TOTAL	AGE: 25–34	AGE: 35–54	AGE: 55+
Confidence	66%	60%	64%	74%
Peace of mind	54%	46%	56%	56%
Satisfaction	39%	41%	38%	40%
Enthusiasm	7%	13%	8%	3%
Excitement	7%	16%	6%	2%
Joy	5%	10%	5%	1%
Other	4%	3%	4%	5%

“Millennials” defined as age 25–34 // “Gen X” defined as age 35–54 // “Baby Boomers” defined as age 55+

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