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**DISCIPLINED SAVING FOR RETIREMENT REMAINS A KEY CHALLENGE**



**E\*TRADE®**

NEARLY **9** OUT OF **10** REMAIN  
CONFIDENT  
IN THEIR LONG-TERM GOALS

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BUT SAVING IS A KEY CHALLENGE

*This year's increased market volatility did not dampen positive long-term views,  
but retirement saving challenges remain*

**NEW YORK, December 19, 2014** – 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. Results indicate that even during a year of rising volatility, investors remain optimistic, with 89 percent agreeing that they will reach their retirement goals.

That said, tracking data throughout 2014 suggest that investors are struggling with being disciplined about retirement saving:

- Many deprioritize retirement. Two out of five (40 percent) investors (and 58 percent of those under 34) agree that saving for retirement is difficult because they would rather spend on themselves today. And investors plan to use less than a third (28 percent) of their year-end bonuses to save for retirement.
- They are pulling from their primary source of retirement saving. Almost half (47 percent) of all investors under 34 have made early withdrawals from their 401(k), and half of this population relies on it as their sole retirement account.

“The end of the year is a natural time to review your retirement goals and the progress you made in achieving them,” says Lena Haas, SVP, Retirement, Investing and Saving at E\*TRADE Financial. “Making disciplined contributions is the key to success—and may be the most significant factor in the health of your retirement account. Fortunately, there are a number of actions investors can take to create a systematic approach to saving for retirement.”

Ms. Haas offered the following New Year's resolutions for investors looking to boost their retirement saving in 2015:

- **Automate the burden.** Setting up automatic contributions removes the guesswork from how much you will contribute each period.
- **Look under the hood.** Either on your own or with a financial professional, dig into the particulars of your plan. Review the critical components like asset allocation and fee structures, but also some of the lesser-known features. For example, some plans offer the ability to draw loans, which will give you options if you have a short-term setback. Additionally, for those 50 or older, several retirement plans offer increased contribution amounts, or 'catch-ups.'
- **Harvest losers.** Tax season is around the corner. Review your portfolio and consider selling positions that have lost value in order to offset capital gains from the year, and reinvest the proceeds in better performing positions.
- **Do not leave money on the table.** A variety of plans offer cash incentives. For instance, many employers offer 401(k) plans with a contribution match. For those with IRAs, make sure to contribute the annual maximum (\$5,500 for those under 50, and \$6,500 for those 50 or over) to take advantage of the potential pre-tax dollar benefit.

E\*TRADE empowers smarter investing by balancing today's needs with tomorrow's goals through access to curated content and insights with actionable tools — complemented by professional guidance — online and from seasoned financial consultants. To learn more about E\*TRADE's trading and investing platforms and tools, visit [etrade.com](http://etrade.com).

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

Systematic investing does not assure a profit or protect your portfolio against a loss in declining markets.

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

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#### **About the Survey**

This wave of the survey was conducted from Sept. 29 to Oct. 6 of 2014 among an online U.S. sample of 925 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of  $\pm 3.6$  percent at the 95 percent confidence level. It was fielded and administered by ResearchNow. The panel is 65 percent male and 35 percent female with an even distribution across online brokerages, geographic regions and age bands.

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