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E*TRADE Media Relations

Thayer Fox
646-521-4418
thayer.fox@etrade.com

E*TRADE Investor Relations

Brett Goodman
646-521-4406
brett.goodman@etrade.com

**SELF-DIRECTED INVESTORS SHOW REMARKABLE CONFIDENCE IN REACHING
RETIREMENT GOALS**

Investors more likely to recommend online tools than talking with a professional

NEW YORK, March 11, 2014 – E*TRADE Financial Corporation (NASDAQ: ETFC) today announced results from the most recent wave of its quarterly self-directed online investor tracking study.

- 89 percent age 55-64 believe retirement is real and they will one day not need to work and be able to live comfortably.
- 81 percent of the total population believes they will retire between the age of 55 and 74 — only 5 percent believe they will never retire.
- 63 percent age 55-64 believe they won't need to work at all in retirement.

"At first look this level of confidence may seem surprising," said Lena Haas, SVP, Retirement, Investing and Saving at E*TRADE Financial. "But it's important to remember that these are self-directed investors, and they are all about doing their homework, validating their thinking with professionals when they have a question, and executing a plan. Confidence is a direct result of this process — it's about knowing that the steps you take today will set you up for tomorrow."

Several data points also suggest that a successful strategy for these investors is simple yet disciplined: start early, use an online tool, make automatic contributions and don't tap the well early.

- 47 percent age 65+ wish they started to save earlier for retirement.
- 81 percent have never taken out money from an IRA or 401(k) before the age of 59.5.
- 55 percent of the total population recommends online tools that help determine monthly contributions, followed by talking with a professional (43 percent), attending in-person seminars (25 percent) and watching online tutorials (23 percent).
- 63 percent of the total population believes automated contributions are better than periodically deciding how much you want to invest (37 percent).

"Discipline in investing is the best advice," continued Haas. "What is striking is that while professional advice continues to be relevant, online tools are leading the pack on what's most helpful. This is a critical trend.

“While many investors will always value professional advice, investors are less willing to cede complete control to professionals and instead want more control and insight into their investments — even if they want their plan managed by someone else. And today investors have the tools and technology to do just that. When it comes to saving for retirement we are in a different world than we were a decade ago.”

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.

E*TRADE will host its third annual National Retirement Education Day on March 13, 2014. The day offers a number of events, all of which are free for any investor looking for guidance in achieving their financial goals. Visit E*TRADE’s [Retirement Day section](#) on etrade.com for registration details and a full schedule of events.

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

About E*TRADE Financial

The E*TRADE Financial family of companies provides 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.
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About the Survey

This wave of survey was conducted from Dec. 2 to Dec. 10 of 2013 among an online U.S. sample 900 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of ± 3.2 percent at the 95 percent confidence level. It was fielded and administered by ResearchNow. The panel is 59 percent male and 41 percent female with an even distribution across online brokerages, geographic regions and age bands.

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