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**PRE-RETIRES SAVVY WITH TECHNOLOGY;  
PREFER DIGITAL TOOLS**



**E\*TRADE®**

**54 PERCENT  
OF PRE-RETIRES**

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**FIND ONLINE TOOLS MORE HELPFUL  
THAN ANY OTHER RESOURCE**

*Insights challenge conventional wisdom, showing investors closer to retirement are more comfortable with digital investing tools than younger investors*

**NEW YORK, September 30, 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. For pre-retirees, ages 55 to 64, retirement remains the number-one investing goal, and the majority (54 percent) finds online tools more helpful than any other resource when saving and investing for it. Meanwhile, investors under the age of 35 are split: 46 percent prefer online tools while 45 percent say speaking with a professional is most helpful. In contrast, 37 percent of pre-retirees find it most helpful to speak with a professional.

“The myth that investors closer to retirement are less inclined to embrace technology is firmly busted,” says Lena Haas, SVP, Retirement, Investing and Saving at E\*TRADE Financial. “Investors of all ages are seeking a hybrid relationship, defined by digital tools backed by human guidance, squarely on their terms and timeline.”

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When asked which character better represents the type of relationship investors want—R2D2, a copilot with a diverse skill set who comes to your aid when needed, or C-3PO, a constant companion with a focused set of skills that will always offer advice—pre-retirees are far more likely than young investors to choose R2D2 (80 percent versus 65 percent, respectively). In thinking of the brokerage of the future, Haas had the following insights:

- **Support and guidance will grow more seamless across all channels.** In addition to picking up the phone or walking into a branch, investors will increasingly access support, self-help content and tools across desktop and mobile channels. Regardless of the channel they choose, investors will demand a consistent experience.
- **Content will become more digestible.** As investors demand information in new ways, technology and content will have to evolve along with their preferences. For example, educational content will become easier to consume on-the-go so investors can access quick insight during commutes.
- **Human advice will continue to play a role.** The preference between digital and human is not binary. Investors may prefer digital tools, but also continue to seek professional guidance for their investment decisions.

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).

#### **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 are offered by E\*TRADE Securities LLC (Member FINRA/SIPC). Managed Account Solutions are offered through E\*TRADE Capital Management, LLC, an investment adviser registered with the Securities and Exchange Commission. 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).

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**About the Survey**

This wave of the survey was conducted from June 30 to July 11 of 2014 among an online U.S. sample of 960 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of  $\pm 3.2$  percent at the 95 percent confidence level. It was fielded and administered by ResearchNow. The panel is 60 percent male and 40 percent female with an even distribution across online brokerages, geographic regions and age bands.

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