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**E\*TRADE STUDY REVEALS INVESTORS' NEW YEAR'S RESOLUTIONS**



*Top investing resolutions among experienced investors are to learn more about investing and trading, use digital investing tools more often, and increase retirement contributions*

**NEW YORK, December 14, 2015** — 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 reveal that the top investing resolutions for 2016 among surveyed experienced investors are to:

1. Learn more about investing, trading, and the markets.
2. Use digital tools more often to make sure they are diversified and meeting their goals.
3. Increase their retirement plan contributions.
4. Adjust the risk tolerance of their investing style.
5. Seek the help of investing professionals.

“The desire to learn more and use tools more often in 2016 suggests that experienced investors increasingly want to feel like they are in the driver’s seat,” said Lena Haas, SVP, Retirement, Investing and Savings at E\*TRADE Financial. “Given the explosion of free educational resources and easy-to-use online tools, it has never been a better time for investors to start taking more control over their finances.”

As the New Year approaches, Ms. Haas offered the following observations on the state of long-term investing:

- **Investors are going digital for their annual reviews.** Nearly three out of five investors surveyed — and nearly two out of three millennials — plan to use a digital tool to review their portfolios at year-end.
- **Retirement worry looms.** Investors surveyed throughout 2015 worried more about saving for retirement than they did about the loss of a job or personal injury.
- **Short-term decisions can undermine long-term goals.** Roughly a quarter of all investors surveyed took an early withdrawal from their qualified retirement accounts, and on average, half of those investors later regretted it. To combat emotional decision-making, Ms. Haas suggests establishing a long-term plan mapped to your goals and risk tolerance, supported by disciplined contributions.

For the full report of the Q415 *StreetWise* study results, click [here](#).

E\*TRADE helps investors balance today's needs with tomorrow's goals through pioneering digital tools and personalized, smart guidance, both online and from nearly 300 seasoned Financial Consultants on the phone or in-person at branches throughout the U.S. To learn more about how E\*TRADE helps investors make retirement easier, 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](#).

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

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#### **About the Survey**

This wave of the survey was conducted from October 1 to October 6 of 2015 among an online U.S. sample of 1000 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of  $\pm 3.1$  percent at the 95 percent confidence level. It was fielded and administered by ResearchNow. The tracking study fields quarterly at the beginning of each quarter and does not reflect data from the complete quarter. 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) investors. The panel is 65 percent male and 35 percent female with an even distribution across online brokerages, geographic regions, and age bands. Millennials defined as investors age 25 to 34. Gen X defined as investors age 35 to 44. Baby Boomers defined as investors age 55+.

## Referenced Data

Please choose which two of the following best complete the below sentence for you. 'In 2016, my financial resolution is to...'

**\*\* %= Combined First/Second Choice Among Investors Who Selected a Resolution \*\***

	TOTAL	AGE: 25-34	AGE: 35-54	AGE: 55+
...learn more about investing, trading, and the markets	41%	38%	39%	46%
...use online tools more often to make sure I am properly diversified and meeting my goals	38%	36%	33%	46%
...increase the amount I contribute to my retirement plan	33%	42%	42%	17%
...invest more aggressively	31%	37%	35%	19%
...invest more conservatively	30%	19%	27%	40%
...seek the help of investing professionals when I need it	26%	27%	23%	29%
Other	2%	1%	1%	3%

**As we approach the end of the year, which, if any, of the following will you complete? (Select all that apply)**

	TOTAL	AGE: 25-34	AGE: 35-54	AGE: 55+
Use an online tool to check that my portfolio is properly allocated and is meeting target goals	57%	65%	57%	53%
A check-in with a financial advisor	36%	35%	35%	35%
I don't plan to check on my portfolio at the end of the year	18%	12%	18%	22%

**How often, if at all, do you worry about each of the following?**

**\*\* Summary of 'Always/ Frequently' \*\***

	TOTAL	AGE: 25-34	AGE: 35-54	AGE: 55+
Loss of a loved one	29%	35%	27%	26%
Not having enough saved for retirement	27%	36%	35%	16%
Not understanding how to invest smartly	18%	28%	19%	11%
Personal relationship issues	17%	27%	17%	9%
Loss of a job	17%	28%	20%	4%
Physical injury	16%	25%	15%	13%

**Have you ever taken out money from an IRA or 401(k) before the age of 59.5?**

	TOTAL	AGE: 25-34	AGE: 35-54	AGE: 55+
No, I have never taken out money from an IRA or 401(k) before the age of 59.5	75%	66%	71%	85%
Yes	25%	34%	29%	15%

**Have you ever regretted your decision to take money from an IRA or 401(k) before the age of 59.5?**

	TOTAL	AGE: 25-34	AGE: 35-54	AGE: 55+
Top 2 Box	56%	71%	57%	32%
Very much regretted	20%	24%	21%	13%
Somewhat regretted	36%	47%	37%	19%
Regretted a little bit	18%	16%	19%	20%
Did not regret at all	26%	14%	24%	48%
Bottom 2 Box	44%	29%	43%	68%

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