

## Capping off a Historic Year, E\*TRADE Study Reveals 2018 Investor Resolutions

*Investing for retirement jumped to the top of the list for 2018*

NEW YORK--(BUSINESS WIRE)-- E\*TRADE Financial Corporation (NASDAQ: ETC) today announced results from the most recent wave of *StreetWise*, the E\*TRADE quarterly tracking study of experienced investors. Results reveal that the top resolutions among surveyed investors are to:

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(Photo: Business Wire)

markets, which is consistent with last year.

"The market in 2017 exceeded many investor expectations by continually reaching higher highs, pressing forward amid shifting political and social agendas, and significant Fed moves," commented Mike Loewengart, VP of Investment Strategy at E\*TRADE Financial. "As the sun rises on 2018, it's no surprise that investors are more likely to be engaging with the market through retirement accounts given the bull market's continued run. With a pro-business agenda in Congress, strong corporate earnings, and the economy buzzing, investors are clearly hoping this bull has some more room to run."

Mr. Loewengart observed the following additional insights:

- 1 **Millennials are the most interested in learning more.** Just getting started on their investing journey, this generation seems hungry to expand their knowledge, expressing a greater desire than Gen X and Boomers to learn more about investing, trading, and the markets.
- 1 **Gen Xers are the most focused on retirement investing.** More than half of Gen X investors surveyed want to increase the amount they contribute to their retirement plan next year. This generation is entering an integral stage of investing with at least a decade left until retirement. The potential for compounding growth is still available to this group given their relatively long time horizon.
- 1 **Senior investors want to tweak their allocations.** More than half of Boomers surveyed plan to make changes to their portfolio allocation in 2018. Since these investors are closing in on retirement, or may already be retired, they may feel their portfolios need to be adjusted to preserve income through tax-loss harvesting, align with post-employment goals, or reflect changes in their risk tolerance.

E\*TRADE aims to enhance the financial independence of traders and investors through a powerful digital offering and professional guidance. To learn more about E\*TRADE's trading and investing platforms and tools, visit [etrade.com](http://etrade.com).

For useful trading and investing insights from E\*TRADE, follow the company on Twitter, [@ETRADE](https://twitter.com/ETRADE).

### About the Survey

#### 1. Increase retirement plan

**contributions.** Up six percentage points from last year, 40 percent of investors want to allocate more to their retirement plan in 2018.

**2. Adjust asset allocations.** Nearly 40 percent of investors expressed a desire to tweak their asset mix to reflect changing market conditions, which is consistent with last year.

**3. Leverage educational resources.** 35 percent of investors surveyed want to learn more about investing, trading, and the

This wave of the survey was conducted from October 1 to October 12 of 2017 among an online US sample of 918 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of ±3.24 percent at the 95 percent confidence level. It was fielded and administered by Research Now. 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 58 percent male and 42 percent female with an even distribution across online brokerages, geographic regions, and age bands.

## Referenced Data

### In 2018, my financial resolution is to... (Top 2)

|  | Y/Y         |             | AGE   |       |     |
|--|-------------|-------------|-------|-------|-----|
|  | Total Q4'17 | Total Q4'16 | 25-34 | 35-54 | 55+ |
| ...increase the amount I contribute to my retirement plan                                  | 40%         | 34%         | 51%   | 53%   | 17% |
| ...change my asset allocation to better reflect market conditions                          | 38%         | 39%         | 23%   | 38%   | 52% |
| ...learn more about investing, trading, and the markets                                    | 35%         | 34%         | 41%   | 34%   | 30% |
| ...use online tools more often to make sure I am properly diversified and meeting my goals | 34%         | 42%         | 35%   | 30%   | 36% |
| ...seek the help of investing professionals when I need it                                 | 28%         | 26%         | 35%   | 27%   | 20% |
| ...not make any changes to how I am investing  | 24%         | 22%         | 14%   | 17%   | 42% |
| Other  | 1%          | 2%          | 1%    | 1%    | 3%  |

"Millennials" defined as age 25-34 // "Gen X" defined as age 35-54 // "Baby Boomers" defined as age 55+

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