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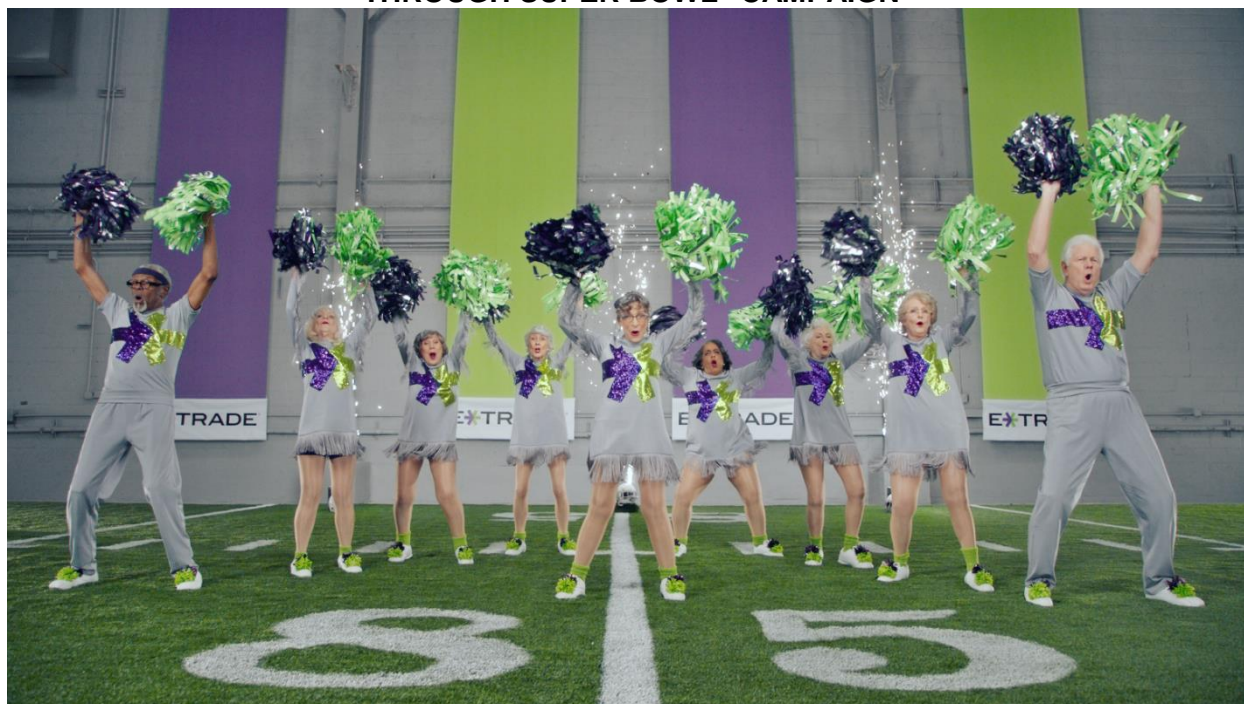
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**THIS IS GETTING OLD: E*TRADE TACKLES RETIREMENT SAVING CHALLENGE
THROUGH SUPER BOWL[®] CAMPAIGN**



*Recent study reveals nearly nine out of ten investors
worry they haven't saved enough for retirement*

NEW YORK, January 29, 2018 — E*TRADE Financial Corporation (NASDAQ: ETFC) announced its return to the Super Bowl with a 30-second spot during the second quarter of the game. The spot highlights the hypothetical, tongue-in-cheek consequences of an aging population working well into their retirement years. As a precursor and extension of E*TRADE's Super Bowl spot, a series of video vignettes will be shared in real time during the game on Twitter, featuring cheers from the "Big Game Silver Squad," a team of silver-haired all-stars and veterans of the cheer trade, who are working through their retirement as a cheer squad.

"The campaign aims to shine a light on the growing financial challenge future retirees may face, while encouraging investors to start saving for retirement," said Lea Stendahl, Chief Marketing Officer for E*TRADE Financial. "We're leveraging E*TRADE's irreverence and humor to show in a more relatable way that at E*TRADE, consumers have access to the resources and tools they need to help get on track. Our hope is to make America think, and ultimately take more control of their retirement destiny so they can enjoy the golden years in whatever way they choose—be

that pursuing a second act, continuing their career, traveling the world, or auditioning for a legendary cheer squad such as ours.”

The Super Bowl spot and Big Game Silver Squad activations aim to expose some concerning trends:

- Nearly nine out of ten investors worry they haven’t saved enough for retirement¹
- One out of three Americans don’t have any retirement savings²
- Nearly seven out of ten investors think they could be doing better financially¹

“Investing for retirement is a serious issue today, but it’s never too late to start,” said Mike Loewengart, VP, Investment Strategy at E*TRADE Financial. “For folks just starting out, the playing field has been leveled with retail investors now having access to tools, education, and products once only reserved for professional money managers, all at a fraction of the cost of previous generations. But one of the biggest factors to getting on track for retirement goals—hands down—may also be the simplest: contributing consistently. You can’t necessarily control your investing returns, but you can control what you add.”

Details of Super Bowl LII spot:

- The 30-second spot will air in the second quarter of Super Bowl LII, broadcasting on NBC
- Directed by Jonathan Dayton and Valerie Faris of Bob Industries, whose body of work includes *Little Miss Sunshine* and *Battle of the Sexes*
- Music recorded by senior chorus group [The Young at Heart](#)
- Follow E*TRADE on Twitter [@ETRADE](#) to see updates before, during, and after the big game
- Visit E*TRADE’s [YouTube page](#) to watch the new ad after it airs during the Super Bowl

Details on the Big Game Silver Squad:

- E*TRADE will post clips of the Big Game Silver Squad on [YouTube](#), [Facebook](#), and [Twitter](#) before kickoff
- During the game, the Big Game Silver Squad will be providing real-time reactions to the play on the field via [Twitter](#)
- Directed by Micah Perta of Greenpoint Pictures

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](#).

For useful trading and investing insights from E*TRADE, follow the company on Twitter, [@ETRADE](#).

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Referenced Data

(1)

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

** Not having enough saved for retirement **	
	Q1'18
Worry about not having enough saved for retirement	65%
Always	11%
Frequently	19%
Sometimes	35%
Rarely	24%
Never Worry	11%

Please rate how much you agree or disagree with the following statements? (Somewhat or very much agree)	
	Q1'18
Despite my current income and savings, I feel I could be doing better.	67%
Financial jargon is a hindrance to my ability to understand how to invest on my own.	57%
Images of exaggerated wealth seen on social media and television makes me feel less successful.	45%
Worrying about finances negatively affects my relationships.	41%
Worrying about finances negatively affects my health.	37%

About the Survey

This wave of the survey was conducted from January 1 to January 15 of 2018 among an online US sample of 923 self-directed active investors who manage at least \$10,000 in an online brokerage account. The survey has a margin of error of ± 3.23 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 61 percent male and 39 percent female with an even distribution across online brokerages, geographic regions, and age bands.

(2) [GoBankingRates' 2017 Retirement Savings Survey](#)

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E*TRADE Financial and its subsidiaries provide financial services including brokerage and banking products and services to retail customers. Securities products and services are offered by E*TRADE Securities LLC (Member FINRA/SIPC). Commodity futures and options on futures products and services are offered by E*TRADE Futures LLC (Member NFA). Managed Account Solutions are offered through E*TRADE Capital Management, LLC, a Registered Investment Adviser. Bank products and services are offered by E*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries. More information is available at www.etrade.com.

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