

Retirement & Health Survey

March 2019



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About TD Ameritrade Holding Corporation

TD Ameritrade provides investing services and education to more than 11 million client accounts totaling approximately \$1.2 trillion in assets, and custodial services to more than 7,000 registered investment advisors. We are a leader in U.S. retail trading, executing an average of approximately 900,000 trades per day for our clients, more than a quarter of which come from mobile devices. We have a proud history of innovation, dating back to our start in 1975, and today our team of 10,000-strong is committed to carrying it forward. Together, we are leveraging the latest in cutting edge technologies and one-on-one client care to transform lives, and investing, for the better. Learn more by visiting TD Ameritrade’s newsroom at www.amtd.com, or read our stories at Fresh Accounts.

Brokerage services provided by TD Ameritrade, Inc., member FINRA (www.FINRA.org)/SIPC (www.SIPC.org).

About The Harris Poll

The Harris Poll is one of the longest-running surveys in the U.S., tracking public opinion, motivations and social sentiment since 1963. It is now part of Harris Insights & Analytics, a global consulting and market research firm that strives to reveal the authentic values of modern society to inspire leaders to create a better tomorrow. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible.

TD Ameritrade is separate from and not affiliated with the Harris Poll, and is not responsible for their services or policies.

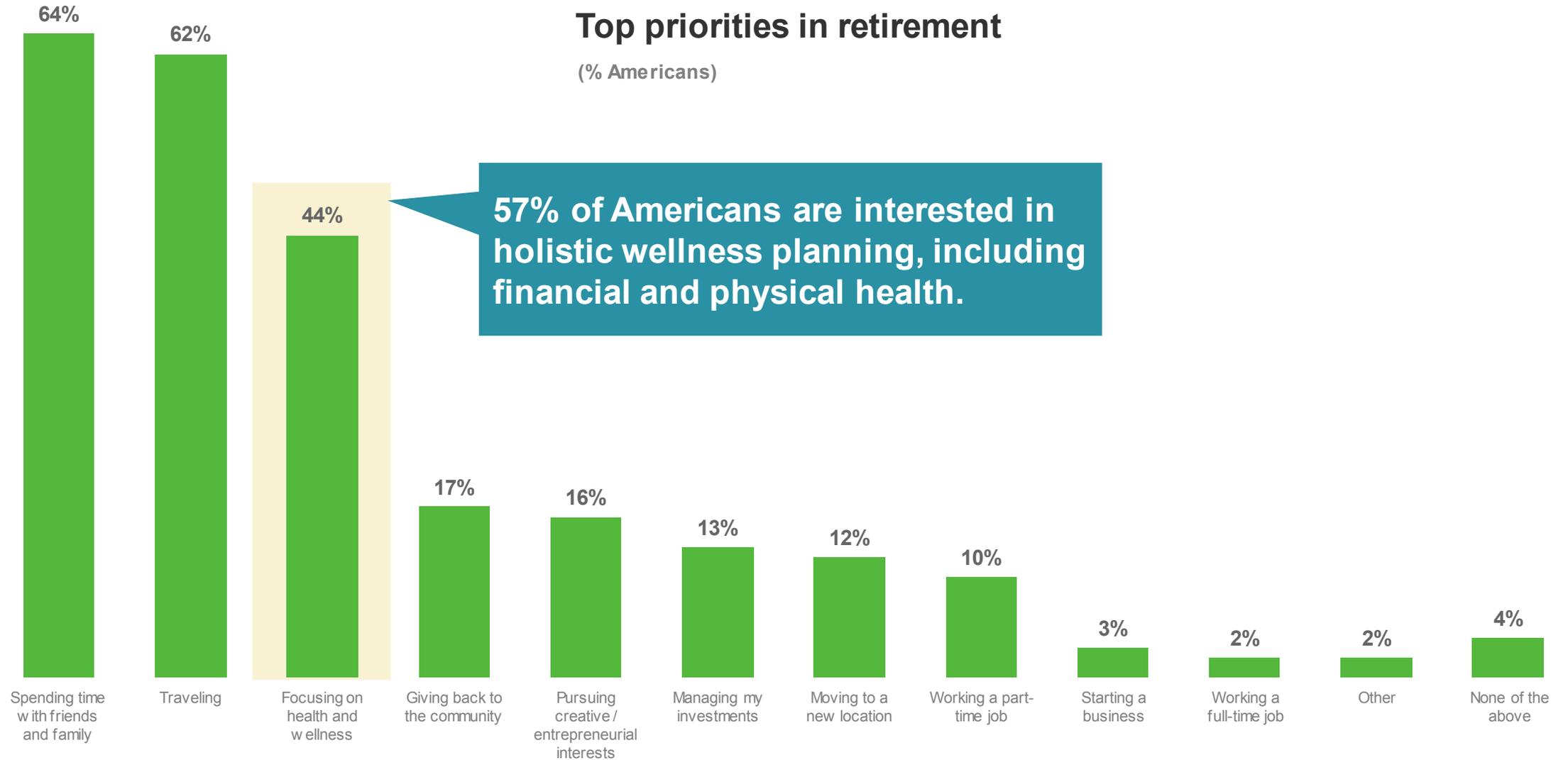
Methodology

This survey was conducted online within the United States by The Harris Poll on behalf of TD Ameritrade from September 28th – October 6th, 2018, among 1,503 U.S. adults aged 45 and older with over \$250,000 in investable assets, including 750 who are financially independent or on the path to be.*

*“Financial independence” is defined as a state in which an individual or household has sufficient wealth to live on without having to depend on income from some form of employment.

Health is a top priority for Americans in retirement

Along with spending time with family/friends and traveling



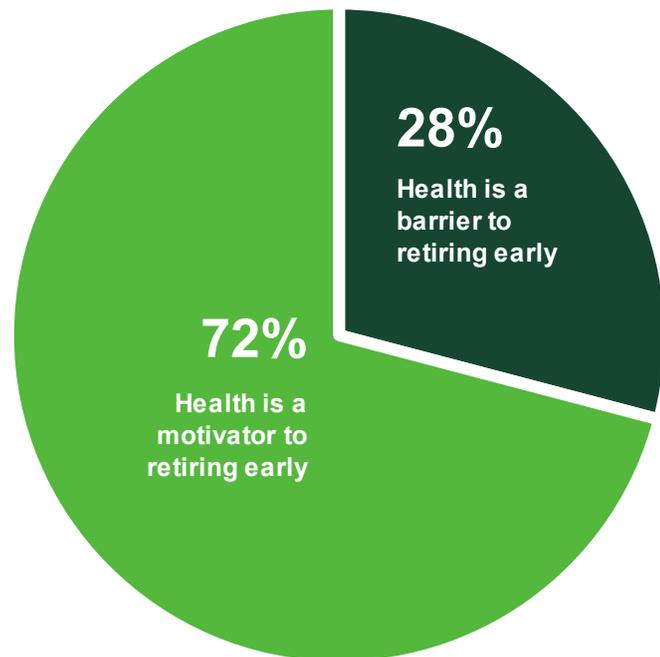
Source: The Harris Poll on behalf of TD Ameritrade (October 2018); n = 1,503

Many actually believe that retiring earlier will help them live longer

Those pursuing financial independence also report having lower levels of stress

Role of health in pursuing financial independence and early retirement

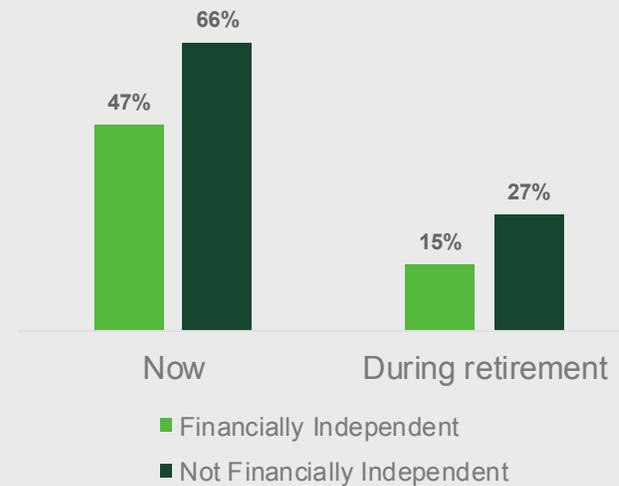
(% Financially Independent)



76%

of the Financially Independent agree that retiring earlier will help them live longer.

% Somewhat or Very Stressed

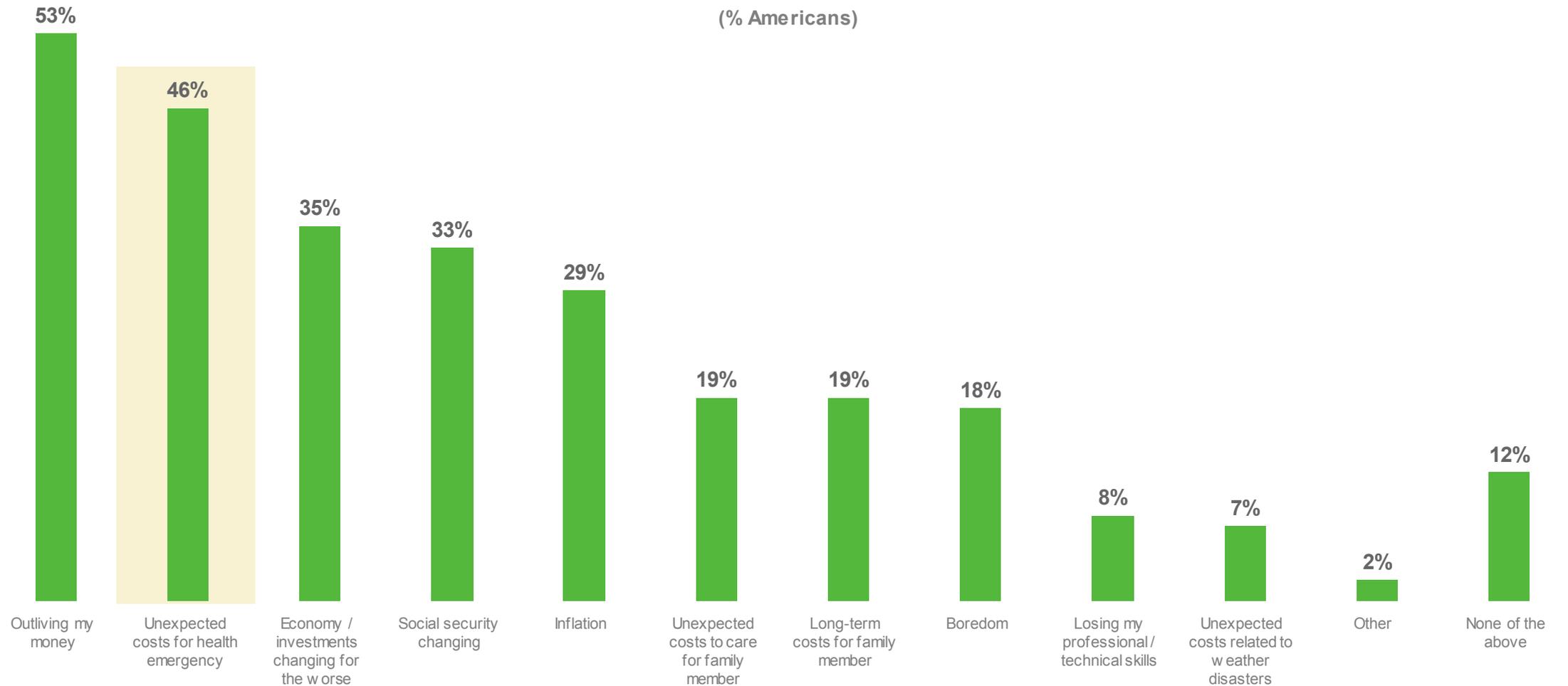


Yet longer lifespans are also generating higher health costs

Americans currently delegate 8% of their monthly income to medical expenses

Top worries about retiring early

(% Americans)



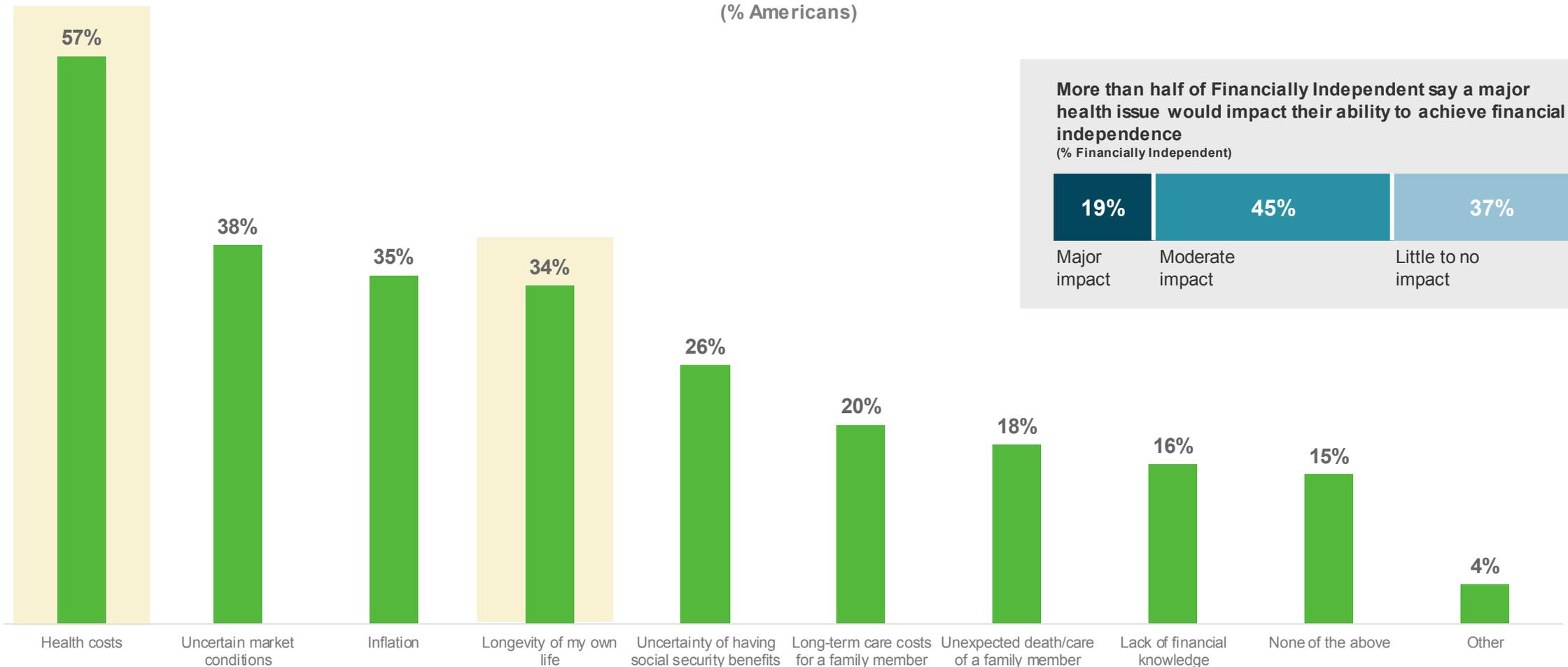
Source: The Harris Poll on behalf of TD Ameritrade (October 2018); n = 1,503

Making healthcare costs the #1 barrier to pursuing financial independence

For 1 in 5 Americans, long-term and unexpected care costs for family are also a concern

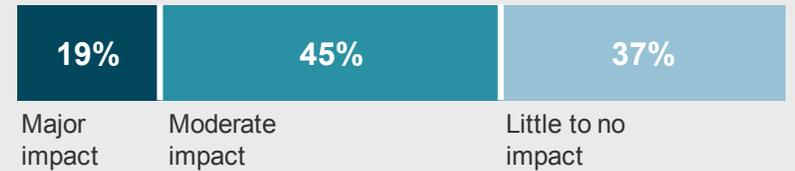
Barriers that would prevent one from pursuing financial independence

(% Americans)



More than half of Financially Independent say a major health issue would impact their ability to achieve financial independence

(% Financially Independent)



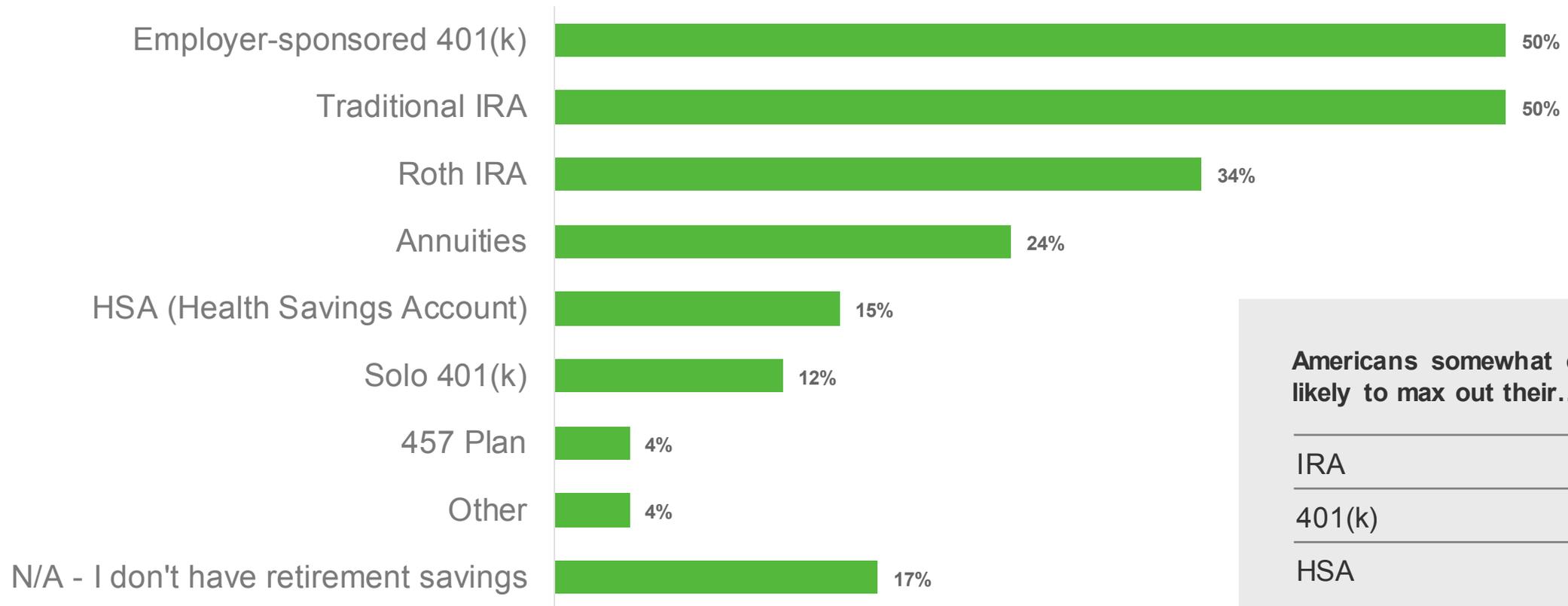
Source: The Harris Poll on behalf of TD Ameritrade (October 2018); n = 1,503

Many are maxing out their HSAs to cover these rising costs

As well as their IRAs and 401ks

Included in retirement savings

(% Americans)



Americans somewhat or very likely to max out their...

IRA	46%
401(k)	45%
HSA	46%

And plan to turn to Medicare as their top tool for support in retirement

Followed by supplemental and primary health care insurance

Planning to cover the costs of healthcare in retirement with...		% Americans
1	Medicare	76%
2	Supplemental health care insurance	51%
3	Health insurance	42%
4	Social security	41%
5	HSA	9%
6	Other	5%
7	None of the above	4%

Yet confidence in Medicare is lacking

Especially by those who have not yet retired

“Medicare will cover the bulk of my retirement medical expenses.”

44%

Americans

56% Retired

39% Not Retired