Transamerica Center for Retirement Studies[®] 11th Annual Survey - Gender (For-profit, Full & Part-time Employees)

Section Sec						
debt/Just getting by 2008 52% 48% 58% getting by 2007 52% 48% 58% getting by 2007 52% 48% 58% saving for retirement 2008 21% 22% 18% 2008 22% 23% 21% 2008 22% 23% 21% 2008 22% 23% 22						
getting by 2007 5.2% 4.9% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8% 2.0% 1.7% 2.009 2.0% 2.2% 1.7% 2.007 2.2% 2.3% 1.7% 2.007 2.2% 2.3% 2.1% 2.0% 2.2% 2.3% 2.1% 2.0% 2.0% 2.2% 2.3% 2.1% 2.0% 2.0% 2.0% 2.2% 2.3% 2.1% 2.0	Q500. Greatest financial priority right now					
Saving for retirement 2008 21% 22% 18% 17% 2007 22% 23% 17% 2007 22% 23% 21% 2007 22% 23% 21% 2007 22% 23% 21% 2007 22% 23% 21% 2007 22% 23% 21% 2007 22% 23% 21% 2008 25% 2						
Petirement 2008 21% 23% 21% 23% 21% 2007 22% 23% 21% 2007 22% 25%						
Commons Comm		_	2009			
Get worse		retirement	2008		23%	17%
U.S. economy to: Stay the same 2008 48% 45% 45% Stay the same 2008 31% 29% 33% Control of the next 12 months, expect their own financial situation to: 2008 18% 16% 15% 17% Stay the same 2009 49% 48% 52% Stay the same 2009 49% 48% 52% Stay the same 2009 59% 59% 60% Control of the next 12 months 2009 59% 59% 60% Control of the next 12 months 2009 59% 59% 60% Control of the next 12 months 2009 59% 59% 60% Control of the next 12 months 2009 59% 59% 60% Control of the next 12 months 2009 59% 59% 60% Control of the next 12 months 2009 59% 59% 60% Control of the next 12 months 2009 50% 60% 60% Control of the next 12 months 2009 71% 74% 67% Control of the next 12 months 2009 71% 74% 67% Control of the next 12 months 2009 71% 74% 67% Control of the next 12 months 2009 71% 72% 72% Control of the next 12 months 2009 20% 73% 76% Control of the next 12 months 2009 68% 77% 68% Control of the next 12 months 2009 20% 32% 33% Control of the next 12 months 2009 20% 32% 33% Control of the next 12 months 2009 20% 32% 32% 18% Control of the next 12 months 2009 20% 32% 20% Control of the next 12 months 2009 20% 32% 32% 18% Control of the next 12 months 2009 20% 32% 32% 20% Control of the next 12 months 2009 20%			2007	22%	23%	21%
Stay the same 2009 42% 37% 47% 33% 37% 33% 329% 33% 2008 31% 229% 33% 33% 329% 33% 33% 329% 33% 320% 33% 320% 33% 320% 33% 320% 33% 320% 33% 320% 33% 32% 33%	Q501. In the next 12 months, expect the	Get worse		25%	25%	25%
Same 2008 31% 29% 33% 31% 29% 33% 32% 32% 33% 32% 32% 33% 32% 32% 33% 32% 32% 33% 32% 33% 32% 33	U.S. economy to:		2008	46%	45%	48%
Get worse 2009 16% 15% 17% 17% 2008 18% 16% 19% 19% 2008 20% 49% 48% 52% 52% 520% 2008 22% 63% 60% 60% 2008 22% 63% 60% 60% 2008 22% 63% 60% 60% 2008 22% 63% 60% 60% 2008 22% 63% 60% 60% 2008 22% 63% 60% 60% 2008 62% 63% 60% 60% 2008 62% 63% 60% 60% 2008 68% 67% 63% 66% 67% 62% 63% 60% 2008 68% 75% 63% 66% 67% 62% 63% 60% 60% 2009 77% 63% 65% 63% 60% 2009 77% 63% 65% 63% 60% 2009 77% 63% 65% 63% 60% 2009 77% 63% 70% 63% 70% 63% 70% 63% 70% 63% 70% 63% 70% 63% 70% 63% 70% 63% 70% 63%		Stay the	2009	42%	37%	47%
Own financial situation to: Zook 18% 16% 19% Stay the same 2008 49% 48% 52% Q571-5. Feel a 401(k) or similar plan is very important 2009 59% 59% 60% Q580. Company offers a 401(k) or similar plan (Net) 2007 65% 63% 60% Q590. Currently participate in, or have money invested in their company's employee-funded retirement plan 2009 71% 74% 67% Q590. Currently participate in, or have money invested in their company's employee-funded retirement plan 2009 77% 82% 70% Q600. Median percentage of salary they are saving for retirement through their company-sponsored plan 2008 78% 80% 74% 78% Q630. Company offers them a matching contribution 2009 68% 70% 6% 7% 6% 7% 6% 7% 6% 7% 6% 6% 7% 6% 6% 6% 6% 7% 6% 6% 7% 6% 6% 6% 6% 6% 6% 6% 6% 6%		same	2008	31%	29%	33%
Stay the same 2009 49% 48% 52%	Q502. In the next 12 months, expect their	Get worse	2009	16%	15%	17%
Same 2008 50% 49% 50% 60			2008	18%	16%	19%
Q571-5. Feel a 401(k) or similar plan is very important 2009 59% 63% 60%		Stay the	2009	49%	48%	52%
Q580. Company offers a 401(k) or similar plan (Net)		same	2008	50%	49%	50%
Q580. Company offers a 401(k) or similar plan (Net)	Q571-5. Feel a 401(k) or similar plan is very	important	2009	59%	59%	60%
Q580. Company offers a 401(k) or similar plan (Net)		•	2008	62%	63%	60%
Q580. Company offers a 401(k) or similar plan (Net)				65%		
Q590. Currently participate in, or have money invested in their company's employee-funded retirement plan	Q580. Company offers a 401(k) or similar pl	lan (Net)				
Q590. Currently participate in, or have money invested in their company's employee-funded retirement plan 2009 77% 82% 70% 74% 2009 78% 80% 74% 74% 2007 77% 76% 78% 2007 77% 76% 78% 2007 77% 76% 78% 2007 77% 76% 78% 2007 77% 76% 78% 2007 77% 76% 78% 2007 2009 6% 7% 6% 69% 2007 8% 10% 88% 69% 2007 8% 10% 88% 2007 8% 10% 88% 2007 73% 72% 74% 2009 26% 32% 18% 2007 26% 30% 20% 20% 20% 20% 35% 19% 2007 26% 30% 20%		,	2008			63%
Company Comp						
Q600. Median percentage of salary they are saving for retirement through their company's employee-funded retirement plan 2007 77% 76% 78% 67% 78% 68% 74% 78%	0500 0 4 4 4 4 4 4 4 4					
Q600. Median percentage of salary they are saving for retirement through their company-sponsored plan 2009 6% 7% 6% 6% 6% 6% 6% 6%						
Q600. Median percentage of salary they are saving for retirement through their company-sponsored plan 2008 7% 8% 6% 6% 2007 8% 10% 8% 6% 66% 2007 8% 66% 66% 66% 66% 66% 2008 73% 76% 66% 66% 2008 73% 76% 66% 66% 2008 73% 76% 66% 66% 2008 73% 76% 66% 66% 2008 73% 76% 66% 66% 2008 73% 76% 66% 2007 73% 72% 74%	tneir company's employee-funded retiremen	nt plan				
retirement through their company-sponsored plan Q630. Company offers them a matching contribution Q630. Company offers them a matching contribution Q634. Aware of the fees associated with their company's retirement plan Q634. Aware, consider themselves familiar with the fees associated with their company's retirement plan Q635. If aware, consider themselves familiar with the fees associated with their company's retirement plan Q635. If aware, consider themselves familiar with the fees associated with their company's retirement plan Q640. Changed the percentage of income that they put into their employee-funded plan, in the last 12 months Q640. Changed the percentage of income that they put into their employee-funded plan, in the last 12 months Q640. Changed the percentage of income that they put into their employee-funded plan, in the last 12 months Q770. Aren't offered a retirement plan and are likely to leave their current employer for a similar job if that employer offered a retirement plan Q730. Aren't offered a retirement plan Q760. Understand asset allocation principles as they engloyer offered a retirement investing: A great deal Q800. Agree they are currently building a large enough retirement nest egg (strongly/somewhat agree) Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer Q880. Confident in their ability to fully retire with a comfortable lifestyle Q880. Confident in their ability to fully retire with a comfortable lifestyle	Q600. Median percentage of salary they are	e saving for				
Q630. Company offers them a matching contribution 2007 88% 69% 66% 66% 66% 2008 73% 76% 69% 66% 2007 73% 72% 74% 74% 76% 69% 2007 73% 72% 74						
Q630. Company offers them a matching contribution 2009 68% 69% 66% 69% 66% 2008 73% 76% 69% 69% 2007 73% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 74% 72% 72% 74% 72% 72% 74% 72% 72% 74% 72% 72% 72% 72% 72% 72% 76% 65% 72% 72% 76% 72% 76% 65% 72% 72% 76% 72% 72% 76% 72% 76% 65% 72%	Train and agreement of the contract of the con	<u></u> р.с				
Q634. Aware of the fees associated with their company's retirement plan 2008 2009 26% 32% 18% 2008 2008 29% 35% 19% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 20% 68% 69% 67% 65% 2007 2007 70% 72% 67% 2007 2007 20% 2007 20% 2008 22% 23% 20% 2008 2008 22% 23% 20% 2007 2007 27% 28% 25% 2007 2007 27% 28% 25% 2008 2009 31% 31% 31% 2007 2008 2009 33% 33% 33% 33% 2008 2008 2009 2009 33% 33% 33% 2008 2009	O630. Company offers them a matching cor	ntribution				
Q634. Aware of the fees associated with their company's retirement plan 2009 26% 32% 18% 19% 2007 26% 30% 20% 20% 35% 19% 2007 26% 30% 20% 20% 35% 35% 19% 2007 26% 30% 20% 20% 35% 30% 20% 20% 20% 35% 30% 20% 20% 20% 35% 30% 20% 20% 20% 36% 66%	Quote Company energ them a matering con	Milbation				
Q634. Aware of the fees associated with their company's retirement plan 2008 29% 35% 19% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2007 26% 30% 20% 2008 2009 72% 76% 65% 2008 68% 69% 67% 67% 2007 70% 72% 67% 2007 70% 72% 20% 2008 2008 22% 23% 20% 20% 2008 22% 23% 20% 2008 2008 22% 23% 20% 20% 2008 20%						
Retirement plan	O634 Aware of the fees associated with their company's					
Q635. If aware, consider themselves familiar with the fees associated with their company's retirement plan (very/somewhat familiar) Q640. Changed the percentage of income that they put into their employee-funded plan, in the last 12 months Decreased Q730. Aren't offered a retirement plan and are likely to leave their current employer for a similar job if that employer offered a retirement plan Q730. Aren't offered a retirement plan and are likely to leave their current employer for a similar job if that employer offered a retirement plan Q760. Understand asset allocation principles as they relate to retirement investing: A great deal Q800. Agree they are currently building a large enough retirement nest egg (strongly/somewhat agree) Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer Q880. Confident in their ability to fully retire with a comfortable lifestyle 2008 59% 54% 61% 45% comfortable lifestyle		on company 5				
Q635. If aware, consider themselves familiar with the fees associated with their company's retirement plan (very/somewhat familiar)	Total official plant					
Associated with their company's retirement plan	O635 If aware consider themselves familia	r with the fees				
Very/somewhat familiar Q640. Changed the percentage of income that they put into their employee-funded plan, in the last 12 months Decreased 2009 16% 16% 15% 2008 22% 23% 20% 20% 2007 27% 28% 25% 2008 2007 11% 110% 11%						
Comparison of the comparison		pian				
that they put into their employee-funded plan, in the last 12 months 2008 22% 23% 20% 20% 2007 27% 28% 25% 20% 2007 27% 28% 25% 20% 2008 11% 11% 11% 11% 2008 11% 11% 11% 11% 2007 5% 5% 5% 5% 2008 2009 3% 3% 3% 3% 2008 2008 2% 2% 3% 2007 1% 2% 1% 2007 1% 2% 1% 2007 1% 2% 1% 2007 1% 2% 1% 2007 2008 59% 59% 57% 2007 2007 2009 58% 59% 59% 2007 2009 58% 59% 59% 2007 2007 2009		Increased				
Decreased Decreased 2007 27% 28% 25%	that they put into their employee-funded					
Decreased 2009 11% 10% 12% 2008 11% 11% 11% 11% 11% 2007 5% 5% 5% 5% 5% 5% 5% 5						
2008	plan, in the last 12 months	Decreased				
Stopped 2007 5% 5% 5% 5% 3% 3% 3% 3%						
Stopped 2009 3% 3% 3% 3% 2008 2008 2% 2% 3% 3% 2007 1% 2% 1% 1% 2% 1% 2007 1% 2% 1% 2007 1% 2% 1% 2007 1% 2% 1% 2007 1% 2% 1% 2007 1% 2009 58% 59% 57% 2008 59% 58% 59% 59% 2007 61% 59% 62% 2007 61% 59% 62% 2007 61% 59% 62% 2008 8% 12% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 2008 40% 45% 33% 2007 45% 48% 41% 2007 45% 48% 41% 2007 45% 48% 41% 2007 50% 50% 49% 2007 50% 50% 50% 49% 2007 50% 50% 54% 45% 2008 54% 61% 2008 54% 61% 2008 54% 61% 2008 54% 61% 2008 54% 61% 2008 54% 61% 2008 54% 61% 2008 54% 6						
2008 2% 2% 3% 2007 1% 2% 1% 1% 2007 1% 2% 1% 1% 2007 1% 2% 1% 1% 2007 1% 2009 58% 59% 57% 2008 59% 58% 59% 59% 58% 59% 2007 61% 59% 62% 2007 61% 59% 62% 2007 61% 59% 62% 2007 61% 59% 62% 2007 61% 59% 62% 2007 61% 2008 8% 3% 2008 8% 12% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 45% 48% 31% 2007 45% 48% 41% 2007 45% 48% 41% 2007 45% 46% 47% 2007 50% 50% 49% 2008 54% 61% 45% 2008 54% 61% 4						
Q730. Aren't offered a retirement plan and are likely to leave their current employer for a similar job if that employer offered a retirement plan 2008 59% 59% 59% 59% 62% 2007 61% 59% 62% 62% 2007 61% 59% 62		Stopped				
Q730. Aren't offered a retirement plan and are likely to leave their current employer for a similar job if that employer offered a retirement plan 2009 58% 59% 57% leave their current employer for a similar job if that employer offered a retirement plan 2007 61% 59% 62% Q760. Understand asset allocation principles as they relate to retirement investing: A great deal 2009 6% 8% 3% Q800. Agree they are currently building a large enough retirement nest egg (strongly/somewhat agree) 2009 40% 45% 33% Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer 2009 47% 46% 47% Q880. Confident in their ability to fully retire with a comfortable lifestyle 2009 50% 54% 45%						
Leave their current employer for a similar job if that employer offered a retirement plan 2008 59% 58% 59% 62% 2007 61% 59% 62%	O730 Aren't offered a ratiroment plan and a	l are likely to				
Q760. Understand asset allocation principles as they relate to retirement investing: A great deal 2007 61% 59% 62% 3% 2009 6% 8% 3% 3% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 2008 40% 45% 33% 2007 45% 48% 31% 2007 45% 48% 41% 2007 45% 48% 41% 46% 47% 46% 47% 46% 47% 2007 50% 50% 49% 2008 54% 61% 45% 2008 54% 61% 45% 45%	leave their current employer for a similar job if that employer offered a retirement plan					
Q760. Understand asset allocation principles as they relate to retirement investing: A great deal 2008 8% 12% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 4% 2007 7% 9% 45% 33% retirement nest egg (strongly/somewhat agree) 2008 40% 45% 33% 31% 2007 45% 48% 41% 2007 45% 48% 41% 2007 45% 48% 41% 2007 45% 46% 47% 46% 47% 2008 40% 45% 2008 40% 45% 2009 40% 45% 2009 40% 45% 31% 2007 45% 48% 41% 2007 45% 46% 47% 2008 47% 46% 47% 2008 47% 46% 47% 2008 2008 50% 50% 49% 2008 54% 61% 45% 2008 54% 61% 45%						
relate to retirement investing: A great deal 2008 8% 12% 4% Q800. Agree they are currently building a large enough retirement nest egg (strongly/somewhat agree) 2009 40% 45% 33% Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer 2009 47% 46% 47% Q880. Confident in their ability to fully retire with a comfortable lifestyle 2009 50% 54% 45%						
Q800. Agree they are currently building a large enough retirement nest egg (strongly/somewhat agree) 2009 40% 45% 33% Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer 2009 47% 46% 47% Q830. Confident in their ability to fully retire with a comfortable lifestyle 2009 50% 54% 45%	relate to retirement investing: A great deal					
Q800. Agree they are currently building a large enough retirement nest egg (strongly/somewhat agree) 2009 40% 45% 33% Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer 2009 47% 46% 47% Q880. Confident in their ability to fully retire with a comfortable lifestyle 2009 50% 54% 45%						
retirement nest egg (strongly/somewhat agree) 2008						
Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer 2009 47% 46% 47% Q880. Confident in their ability to fully retire with a comfortable lifestyle 2008 47% 46% 47% Q880. Solve the confortable lifestyle 2009 50% 54% 45%	retirement nest egg (strongly/somewhat agree)					
Q830. Likely to choose excellent retirement benefits meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer						
meeting minimum salary requirements over higher salary but poor retirement benefits in a theoretical job offer						
but poor retirement benefits in a theoretical job offer 2007 50% 50% 49% Q880. Confident in their ability to fully retire with a comfortable lifestyle 2009 50% 54% 45%						
Q880. Confident in their ability to fully retire with a comfortable lifestyle 2007 50% 50% 49% 2009 50% 54% 45% 2008 54% 61% 45%			2008	47%	46%	47%
comfortable lifestyle 2008 54% 61% 45%			2007		50%	49%
		with a				
2007 59% 64% 51%	comfortable lifestyle	comfortable lifestyle		54%	61%	45%
			2007	59%	64%	51%

TCRS 1032-0310 - Gender - 1 -

Worker Retirement Behavior		Year	Overall	Men	Women
Q890. How much money do you believe you will need to		2009	\$600K	\$750K	\$500K
have saved by the time you retire in order to feel		2008	\$750K	\$1M	\$500K
financially secure (median)		2007	\$650K	\$1M	\$500K
Q910. Plan to work past age 70 or not retire at all		2009	40%	36%	44%
		2008	37%	37%	38%
		2007	39%	36%	43%
Q931-5. Agree they could work until age 65 and not have enough saved to meet their retirement needs(strongly/somewhat agree)		2009	68%	66%	70%
		2008	62%	55%	71%
		2007	60%	55%	67%
Q1300. Total amount saved in household retirement accounts (% Not Sure)		2009	13%	11%	16%
		2008	15%	11%	19%
		2007	13%	13%	14%
Q1435. In the last 12 months, their confidence in the ability to achieve a financially secure retirement has declined (a little/lot less confident)		2009	54%	48%	60%
		2008	57%	54%	59%
Q1480. Age that they expect to retire has changed in the last 12 months	Increased	2009	28%	27%	29%
		2008	29%	29%	29%
	Decreased	2009	6%	6%	6%
		2008	6%	7%	6%

About Transamerica Center for Retirement Studies®

The Transamerica Center for Retirement Studies® ("The Center") is a non-profit corporation and private foundation. The Center is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third-parties. The Center is not affiliated with Harris Interactive. For more information about The Center, please refer to www.transamericacenter.org.

About the Eleventh Annual Retirement Study

This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between December 3, 2009 and January 18, 2010 among 3,598 full-time and part-time workers. Potential respondents were targeted based on job title and full-time and part-time status. Respondents met the following criteria: All U.S. residents, age 18 or older, full-time workers or part-time workers in for profit companies, and employer size of 10 or more. Results were weighted as needed for the number of employees at companies in each employee size range. No estimates of theoretical sampling error can be calculated; a full methodology is available.

About the Tenth Annual Retirement Study

This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies® between December 16, 2008 and January 13, 2009 among 3,466 full-time and part-time workers. Potential respondents were targeted based on job title and full-time and part-time status. Respondents met the following criteria: All U.S. residents, age 18 or older, full-time workers or part-time workers in for-profit companies, and employer size of 10 or more. Results were weighted as needed for the number of employees at companies in each employee size range. No estimates of theoretical sampling error can be calculated; a full methodology is available.

About the Ninth Annual Retirement Study

The 9th Annual Transamerica Retirement Survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between October 11 and November 21, 2007 among 3,012 full and part-time workers. Potential respondents were targeted based on job title and full-time and part-time status. Respondents met the following criteria: All U.S. residents, age 18 or older, full and part-time workers in for-profit, and employer size of 10 or more. No estimates of theoretical sampling error can be calculated; a full methodology is available.

About Harris Interactive

Harris Interactive is one of the world's leading custom market research firms, leveraging research, technology, and business acumen to transform relevant insight into actionable foresight. Known widely for the Harris Poll and for pioneering innovative research methodologies, Harris offers expertise in a wide range of industries including healthcare, technology, public affairs, energy, telecommunications, financial services, insurance, media, retail, restaurant, and consumer package goods. Serving clients in over 215 countries and territories through our North American, European, and Asian offices and a network of independent market research firms, Harris specializes in delivering research solutions that help us – and our clients – stay ahead of what's next. For more information, please visit www.harrisinteractive.com.

TCRS 1032-0310 - Gender - 2 -