

Unretirement Survey

November 2019



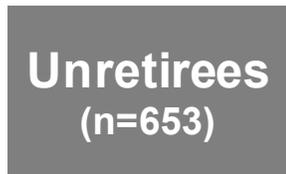
Methodology

This survey was conducted online within the United States by The Harris Poll on behalf of TD Ameritrade from August 30th to September 10th, 2019, among 2,000 U.S. adults ages 40-79 with at least \$25,000 in investable assets.

The audience was divided into 4 decades:



Including:



Unretirees are defined as those who plan to continue working in retirement or went back to work after retiring.

About TD Ameritrade Holding Corporation

TD Ameritrade provides investing services and education to more than 12 million client accounts totaling approximately \$1.3 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 800,000 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.

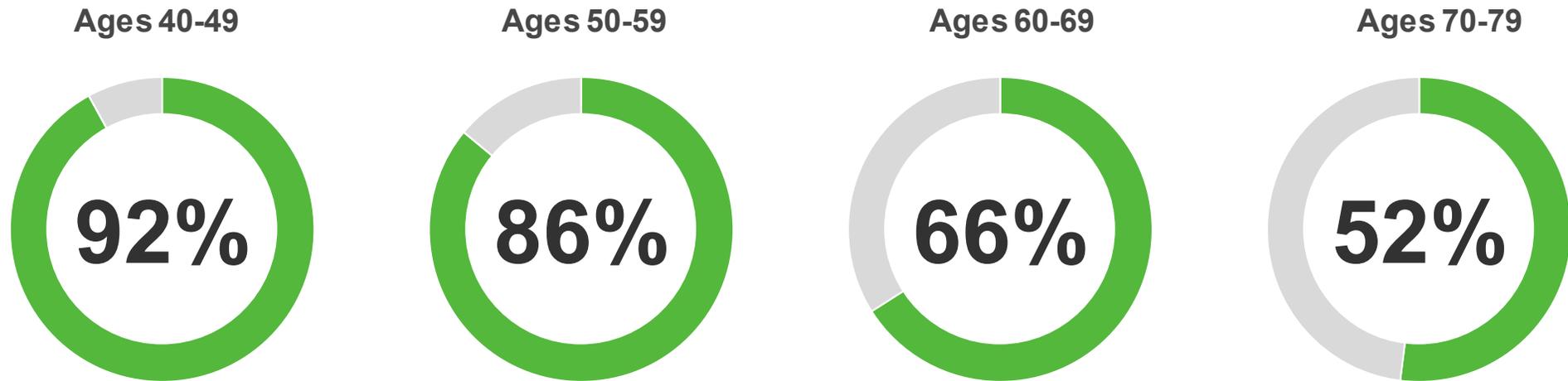
Brokerage services provided by TD Ameritrade, Inc., member FINRA (www.FINRA.org)/SIPC (www.SIPC.org). TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2019 TD Ameritrade.

TD Ameritrade, Inc., and the Harris Poll are separate and unaffiliated companies, and are not responsible for one another's information, policies or services.

The majority of Americans plan to continue working in retirement, especially those in their 40s and 50s

1 in 3 have or plan to have a job in retirement in order to prepare for a potentially longer life span (31%)

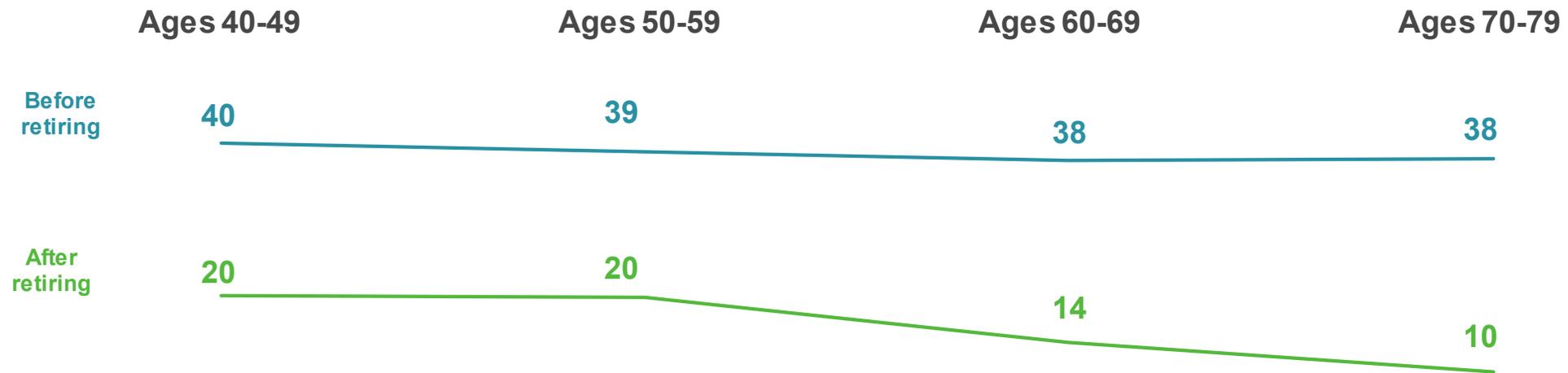
Plan to continue working in a paid position after retiring



Those in their 40s and 50s plan to work 20 hours per week even after retiring

Even those in their 70s plan to keep working 10 hours per week

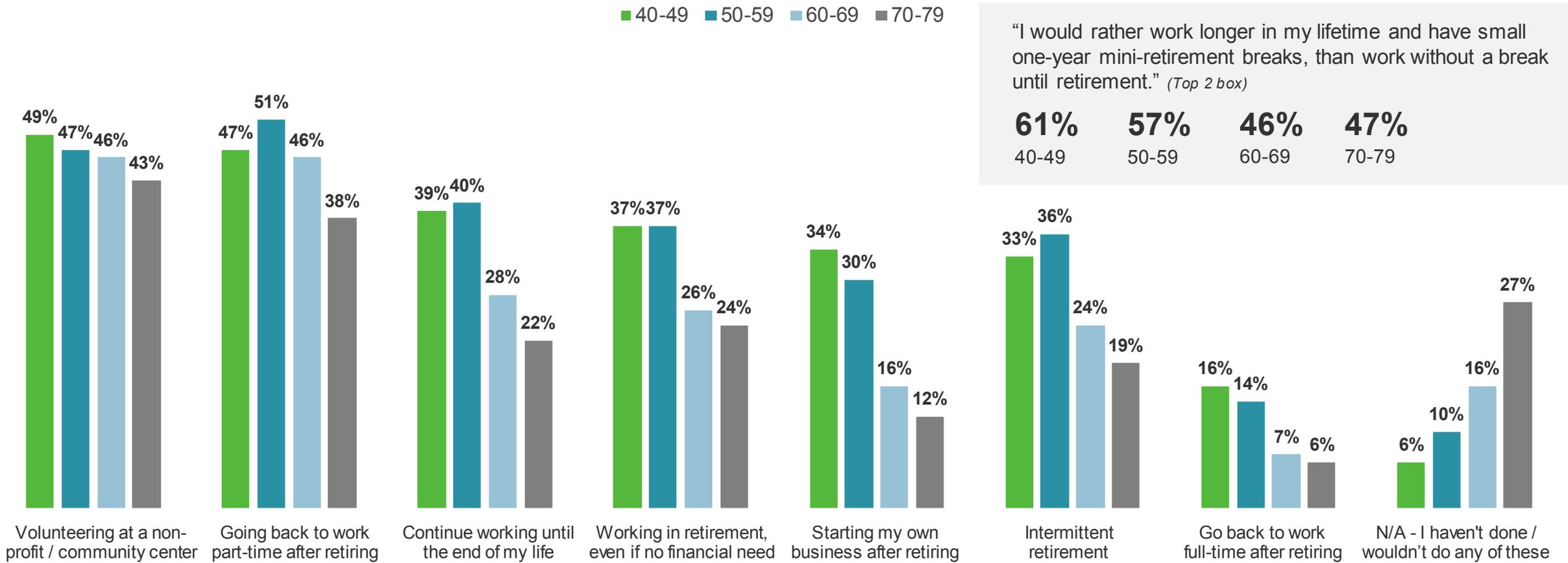
Weekly hours working in a paid position



Many are investigating mini-retirement breaks and “unretirement” options

Almost 4 in 10 of those in their 40s and 50s plan to continue working in retirement even if there is no financial need

Have you done or would you consider doing any of the following?

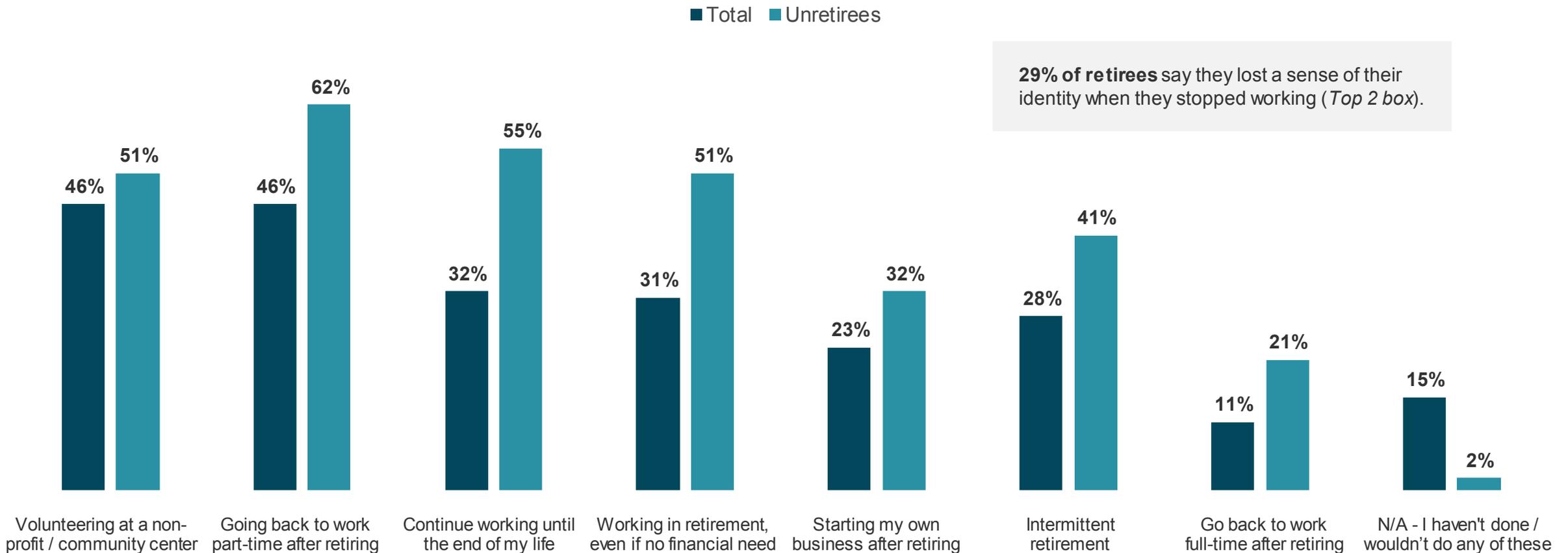


Source: The Harris Poll on behalf of TD Ameritrade (September 2019); n = 2,000

More than half of Unretirees plan to continue working until the end of their life

Unretirees' identity is tied to the work that they do

Have you done or would you consider doing any of the following?

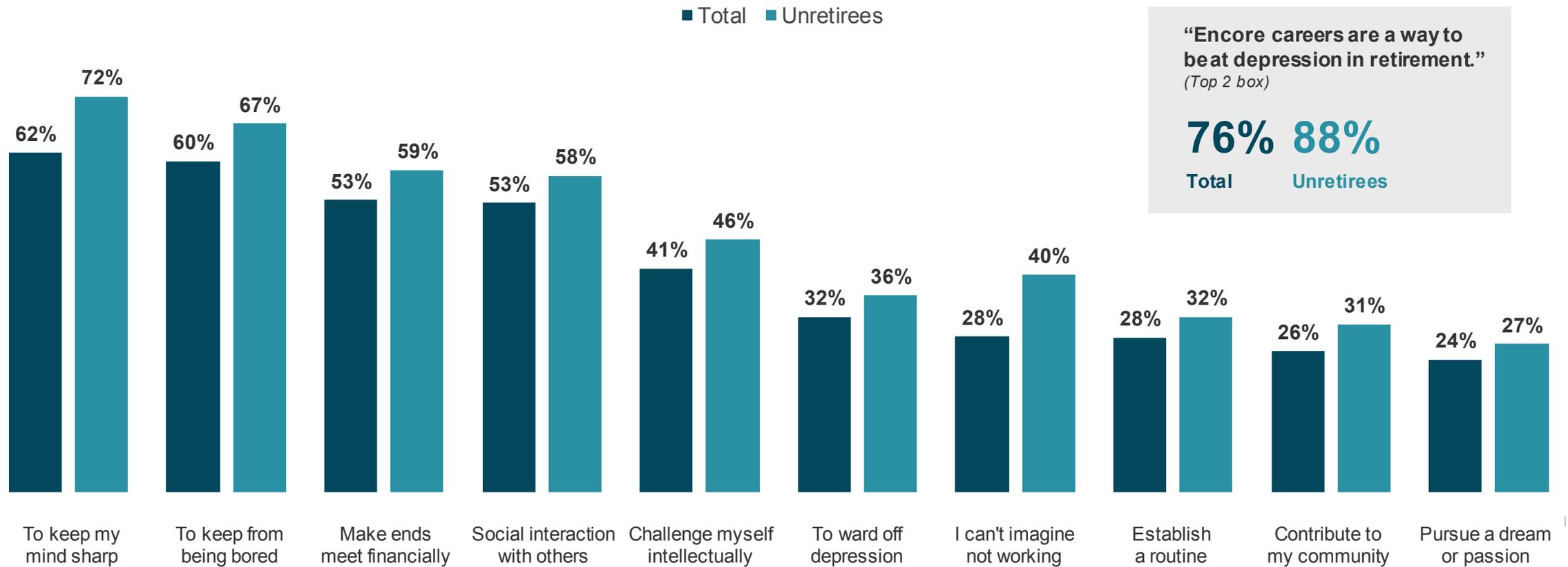


Source: The Harris Poll on behalf of TD Ameritrade (September 2019); n = 2,000 Total, 653 Unretirees

Unretirees plan to continue working to stay mentally young

Unretirees are also more likely to cite second careers as a way to beat depression in retirement

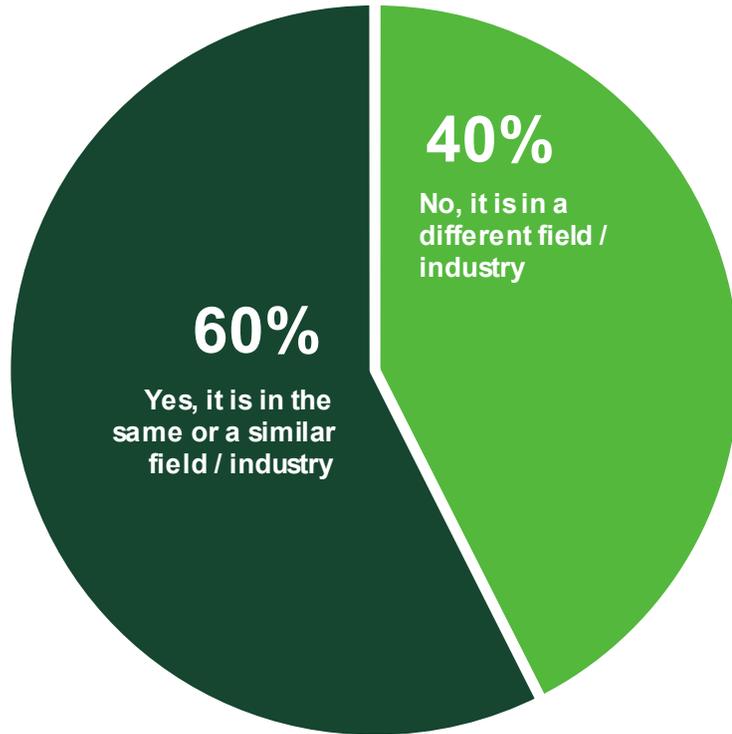
What motivated/would motivate you to go back to work after retiring?



Source: The Harris Poll on behalf of TD Ameritrade (September 2019); n=1,394 Total; n=653 Unretirees; n=609 Unretirees who have gone back to work or started a business after retiring

Unretirees are taking on new challenges and industries to find new opportunities

Is your new job or business in a field related to that in which you worked previously?
(% Unretirees)



66%
Unretirees

“It's hard to find opportunities for work in retirement that leverage my expertise or experience.”

35%
Unretirees

“I feel like / felt like I was aging out of my industry.”

6 in 10 Unretirees are increasing their savings in anticipation of a longer life

**As people are living longer today than in the past, which of the following actions did you or are you doing before retirement to prepare for a potentially longer life span?
(% Unretirees)**

