

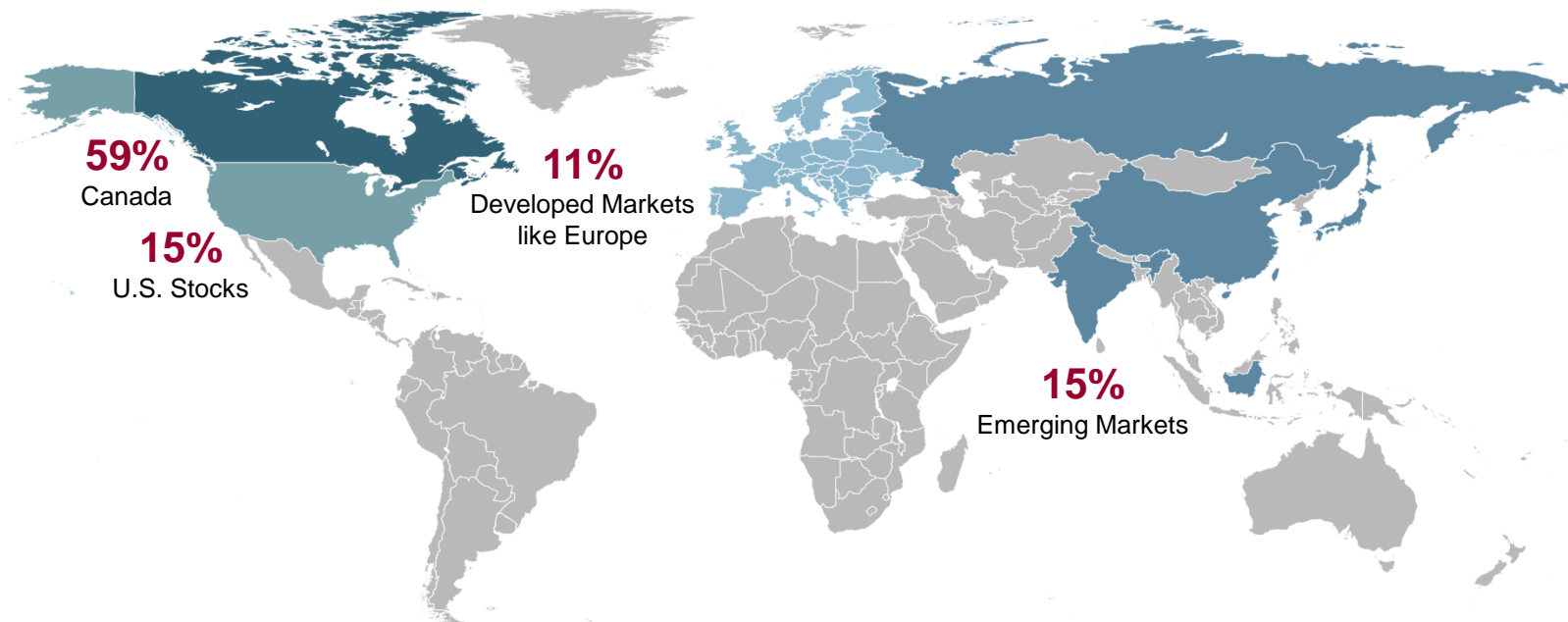
# *Growing Appetite for Investment Diversity*

2016 Investor Survey Results



# More Canadians plan to invest internationally

For those planning to invest for retirement in stocks or mutual funds holding stocks this year, where in the world do they primarily plan to invest?

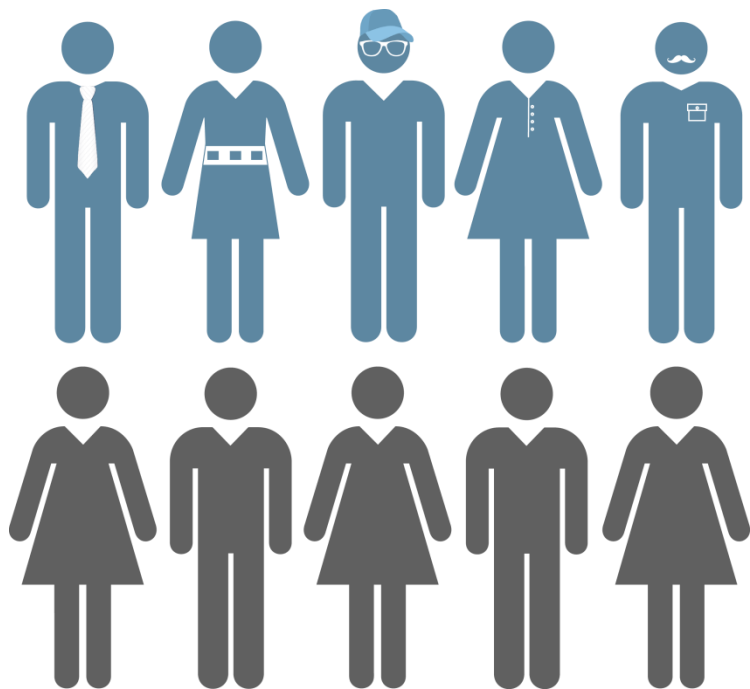


Last year in a similar poll, more Canadians (**69%**) intended to invest primarily in Canada.

Source: CIBC Poll, Angus Reid Forum, Jan 20-22/16, n=1,003 Canadian adults with an investment portfolio for retirement. References to historic data are based on a 2014 poll conducted by Leger from Nov 21-25 with 1,505 Canadians who have an investment portfolio for retirement.

# Seeking alternatives & diversification

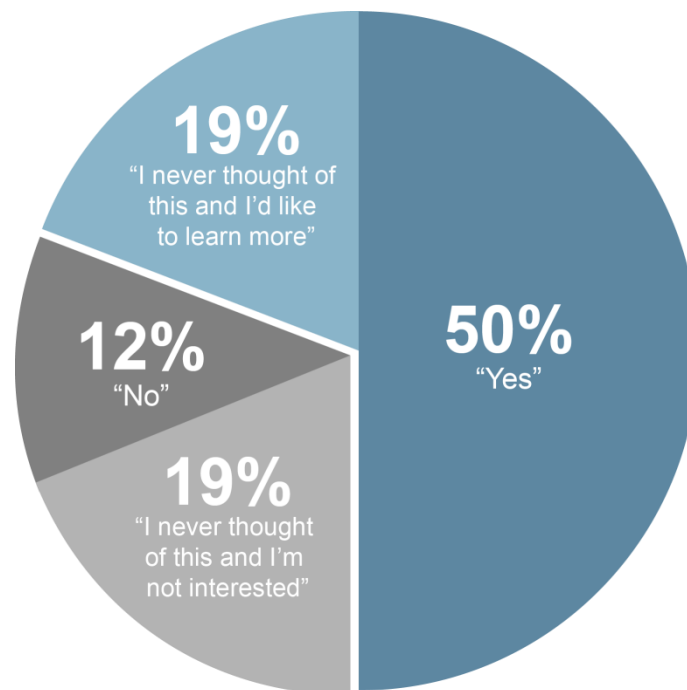
## Alternative asset classes



Nearly **5 out of 10** said they had either considered investing in alternative asset classes such as infrastructure or property, or that they are interested to learn more.

## Diversification top of mind

Do you think it's important to invest in products that offer diversification or move in different directions vs. major indexes (e.g. S&P/TSX Index)?



# Staying the course despite volatility



# 58%

said one bad year won't make them stray away from their investment plans for 2016.

That's despite **56%** saying they didn't achieve expected returns for their investments last year.

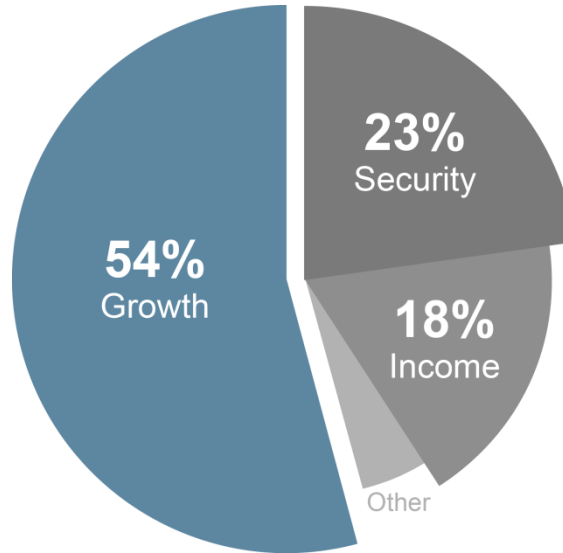
## What's alarming conservative investors?

Of those planning to invest conservatively (GICs, savings accounts or other guaranteed investments) in 2016, why are they not considering using potentially higher-returning investments?

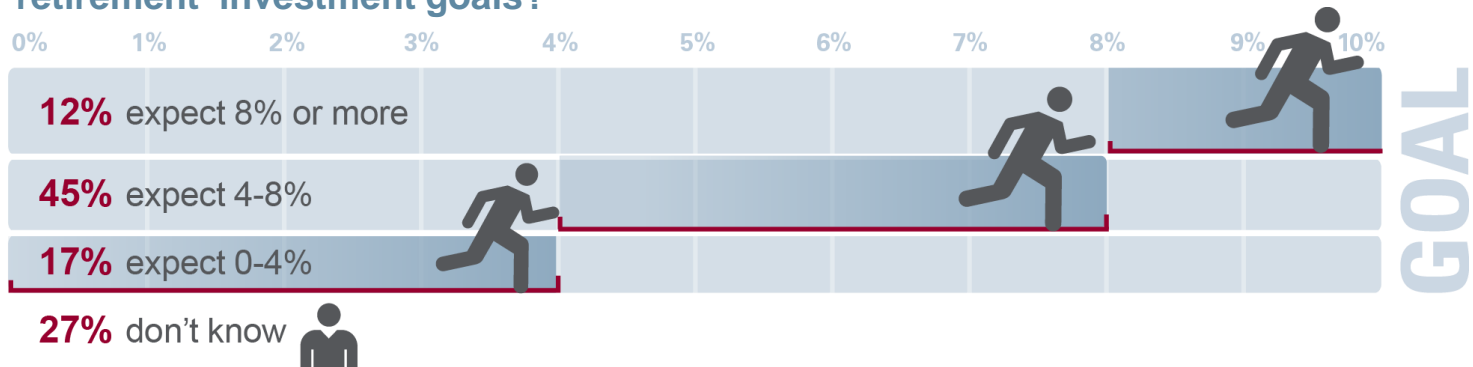


# Most investors crave growth

What's your retirement investment objective?

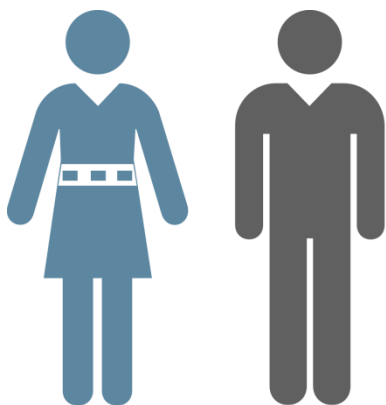


What annual returns do you think you need to reach your retirement investment goals?



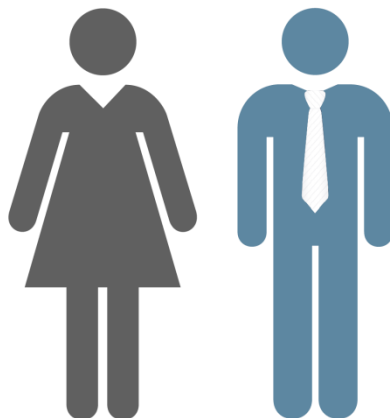
Source: CIBC Poll, Angus Reid Forum, Jan 20-22/16, n=1,003 Canadian adults with an investment portfolio for retirement. Discrepancies in or between totals are due to rounding.

# Female investors are more conservative



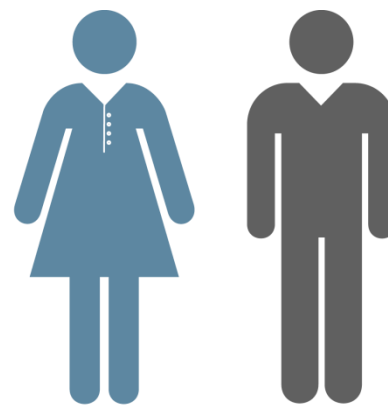
**48%** vs. **28%**

Currently primarily invested in GICs, savings accounts & other guaranteed investments.



**43%** vs. **60%**

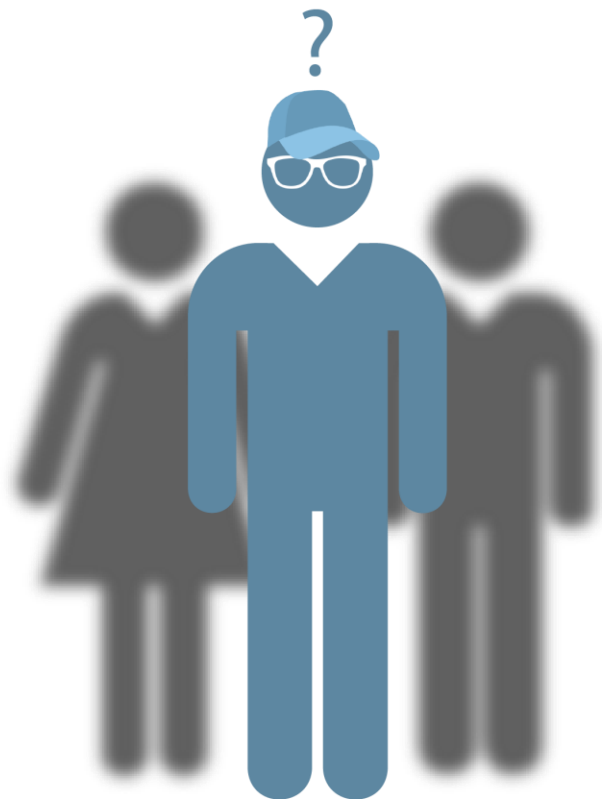
Currently primarily invested in stocks.



**53%** vs. **30%**

Plan to continue investing more conservatively.

# Millennials stand out



**1 out of 3** Millennials (aged 18-34) said they have no idea what annual return they need to reach their investment goals.

## Dissatisfied & plan to take action

**65%** were dissatisfied with last year's return, saying they didn't get expected returns due to declines in equity markets.

**33%** plan to change their asset mix in 2016 due to last year's portfolio performance, much more than all other age groups.

# Thank you!

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