

FACT BRIEFING: Research Summary and Methodology

The Ameriprise Financial *Money Across Generations*[®] study.

The study looks across three generations—parents of baby boomers, boomers themselves, and boomers' adult children—to gain a deeper understanding of how each generation perceives, talks about and deals with money and finances.

For today's boomers who are fast approaching retirement, money is a family affair. Many boomers must prepare for their retirement as they care for aging parents and continue to financially support adult children. The dreams boomers have for retirement are unavoidably affected by how these generational money dynamics impact their ability to save and invest.

For this reason, Ameriprise Financial engaged GfK Roper Public Affairs to conduct the *Money Across Generations* study, which set out to:

- > Examine boomers' evolving needs, especially as they relate to aging parents and adult children,
- > Explore the factors that may impede boomers' ability to plan and save for retirement,
- > Understand the gaps that exist in financial communication across generations of a family.

Survey Methodology

Working with GfK Roper Public Affairs, a leading global marketing research and consulting firm, Ameriprise Financial launched a national telephone survey in April and May 2007.

- > The sampling frame for this study was a random digit dialing system that includes all telephone households in the U.S., both listed and unlisted. The study's sample was drawn from this frame using probability selection procedures.
- > Interviews were conducted among 1,001 affluent baby boomers, or those with \$100,000 or more investable assets; 300 parents of baby boomers; and 301 children of baby boomers at least 18 years old. There were no investable asset requirements for parents or children of boomers.
- > Survey data were weighted to Current Population Survey statistics.
- > The margin of error is +/- three percentage points for the affluent boomers segment and +/- six percentage points for the parents and children of boomers segments.
- > To lay the foundation for this study, qualitative research was conducted with baby boomers in San Francisco, Miami, Denver and Dallas to explore the intergenerational issues affecting their daily lives.

About GfK Roper Public Affairs

GfK Roper Public Affairs & Media is a division of GfK Custom Research North America, specializing in customized public opinion polling, media and communications research, and corporate reputation measurement -- in the US and globally. In addition to delivering a broad range of customized research studies, GfK Roper Public Affairs & Media draws from GfK's syndicated consumer tracking services, GfK Roper Reports[®] US and GfK Roper Reports[®] Worldwide, which monitor consumer values, beliefs, attitudes and behaviors in the US and 30 other countries.

Headquartered in New York, GfK Custom Research North America is part of the GfK Group. With home offices in Nuremberg, Germany, the GfK Group is among the top-five market research organizations in the world. Its activities cover five business divisions: Custom Research, Retail and Technology, Consumer Tracking, Media, and Healthcare. In addition to 13 subsidiaries in Germany, the GfK Group has more than 130 subsidiaries and affiliates in over 70 countries.

Copies of the study report are available at ameriprise.com/presscenter

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