

Wells Fargo/Gallup Investor and Retirement Optimism Index Q3 2013

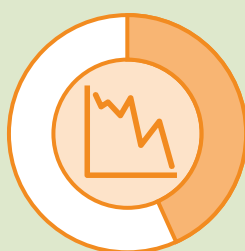
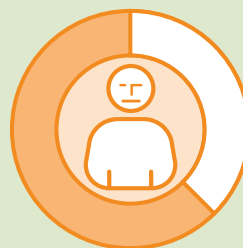
Index readings

The Wells Fargo/Gallup Investor and Retirement Optimism Index **fell 10 points** to +33 in the survey conducted August 14-21, 2013.

Optimism tempered by residual recession concerns

The past recession and the investors' perception of a slow-growth economy continues to color their view of retirement and whether the stock market is a place where they can invest and grow savings.

More than **two-thirds of investors** see a “slow” or “non-growing” U.S. economy for their lifetime as the norm...



...while **four in ten** pre-retired investors' top retirement worry is a repeat of the financial crisis.

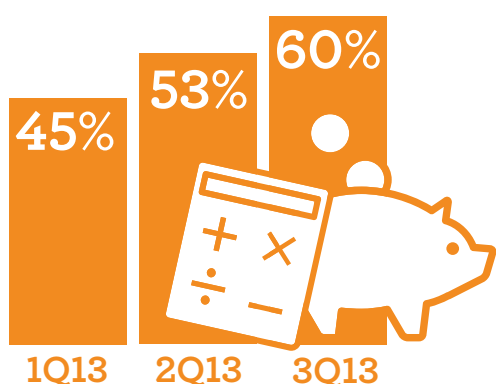
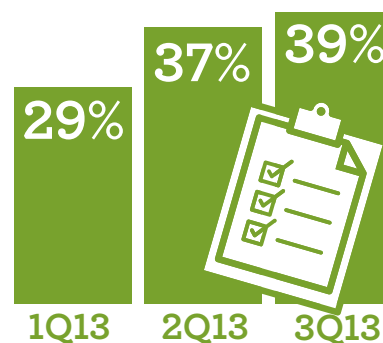
Over half of the investors say they **haven't seen a “noticeable increase”** in their retirement account values as a result of stock market increases.



Three quarters of investors believe the U.S. is headed for a **major retirement crisis**.

Saving and investing for retirement: improvements in knowledge and awareness

39% of pre-retirees report having developed and documented a specific financial plan to reach retirement and investment goals.



60% say they have taken the time to calculate a good financial estimate of how much they will need to save now to retire comfortably.

84% of investors rate “the time in your life at which you begin to save for retirement” and “how much you save each year” as extremely or very important factors in determining whether they will save enough to live comfortably after retirement.

