



You're In Charge®

EXECUTIVE SUMMARY

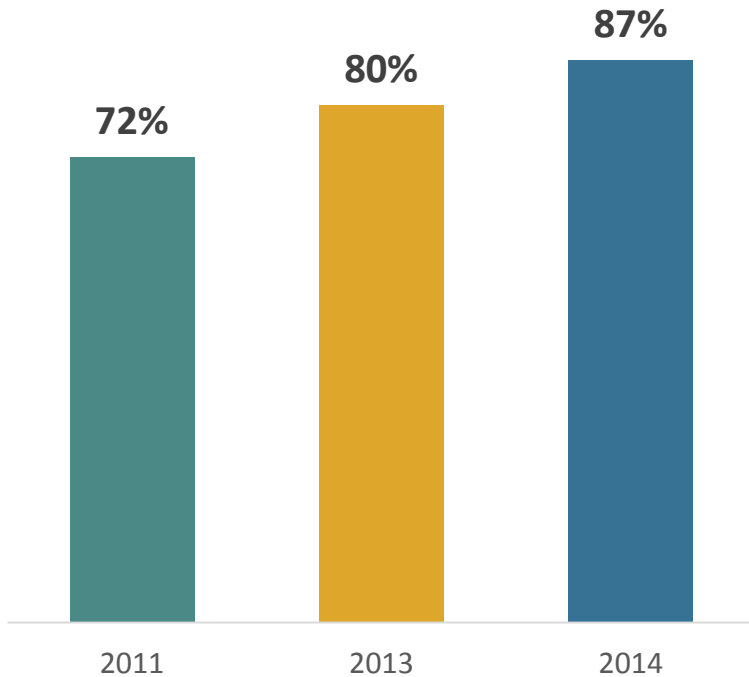
THE 2014 M.O.O.D. OF AMERICA SURVEY

Measuring Optimism, Outlook and Direction

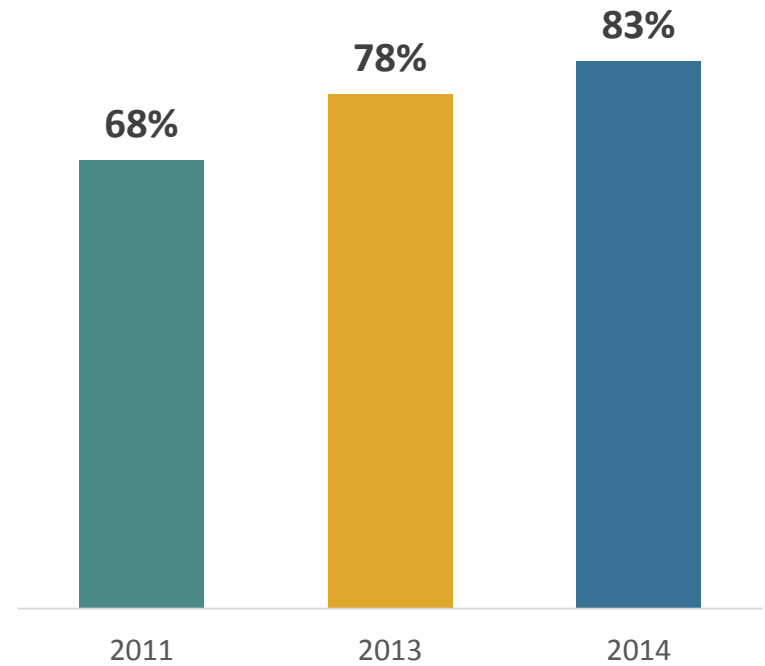
June 19, 2014

OPTIMISM CONTINUES TO RISE

% Optimistic About Overall Future

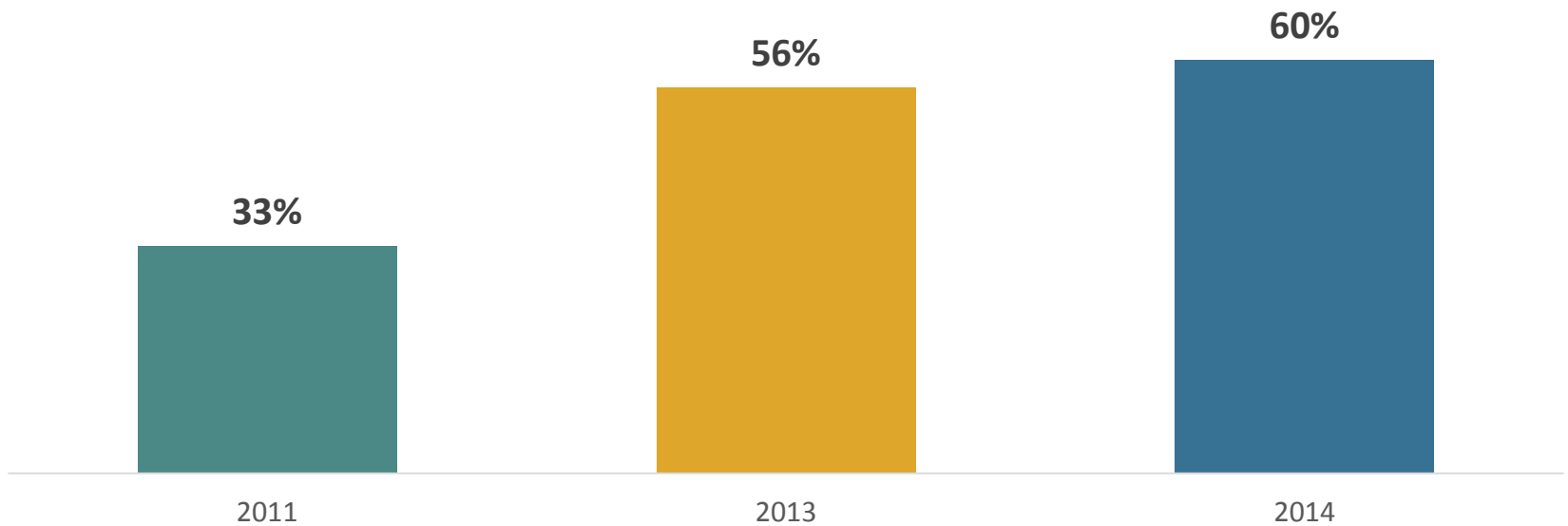


% Optimistic About Financial Future



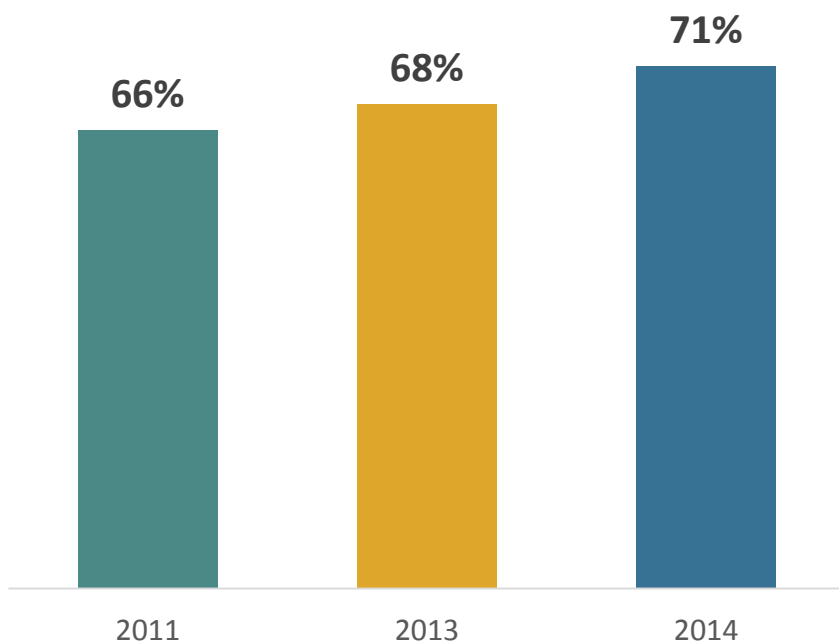
MORE AMERICANS FEEL THAT THEIR FINANCES WILL IMPROVE

% Feel Their Financial Situation Will Improve Over The Next Year



AMERICANS FEEL MORE “IN CONTROL” OF THEIR LIVES

% “In Control” of Their Lives



Why More Americans Feel “In Control”

In 2014, more Americans say they feel “In Control” of their *financial future*, which is the main contributor for the increased feeling that Americans are “In Control” of their lives.

How The “In Control” Prioritize In 2014

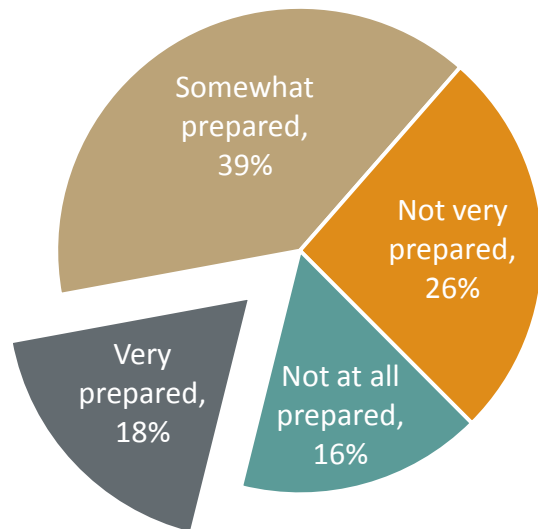
- **69%** prioritize saving for retirement in 2014 (up from 62% in 2013)
- **68%** prioritize protecting their wealth, assets and savings (up from 62% in 2013)
- “In Control” are also **1.4x** more likely than their counterparts to work with a financial advisor

*“In Control” are individuals who feel very much or somewhat in control of their Personal or Family Life, Health, Life in General, and Financial Future.

DESPITE GROWING OPTIMISM & CONTROL, PREPAREDNESS IS LOW

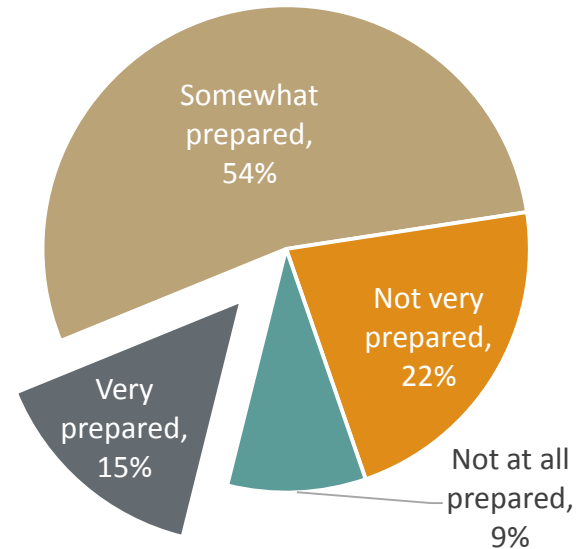
Retirement

Only 18% of Americans say they feel “very prepared” for retirement



Wealth Protection

Although 58% say that protecting their wealth is more important today than it was 5 years ago, only 15% say they feel “very prepared” to protect their wealth



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LCN951251-061914