



# THE LGBT FINANCIAL EXPERIENCE

2012-2013 Prudential  
Research Study Summary



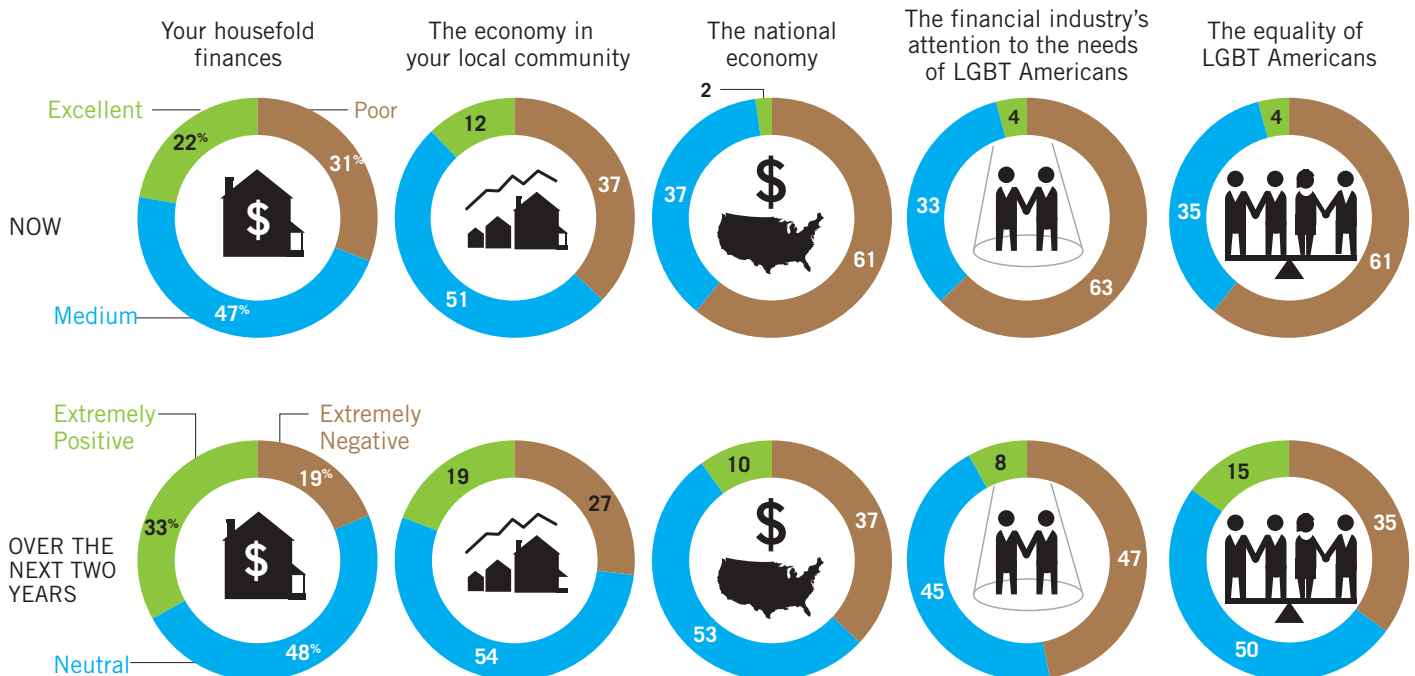
## THE LGBT FINANCIAL EXPERIENCE

An Important Baseline Study That Provides a Snapshot of the Financial Lives and Experience of LGBT Americans Today

- Over 1,400 Lesbian, Gay, Bisexual and Transgender (LGBT) Americans participated in an online survey about their financial health and experiences.
- The research highlights the unique financial concerns and challenges related to the legal status of members of the LGBT community, including their roles as partners and/or parents.

### Prudential LGBT Financial Confidence Index

How would you rate the current state of the following?

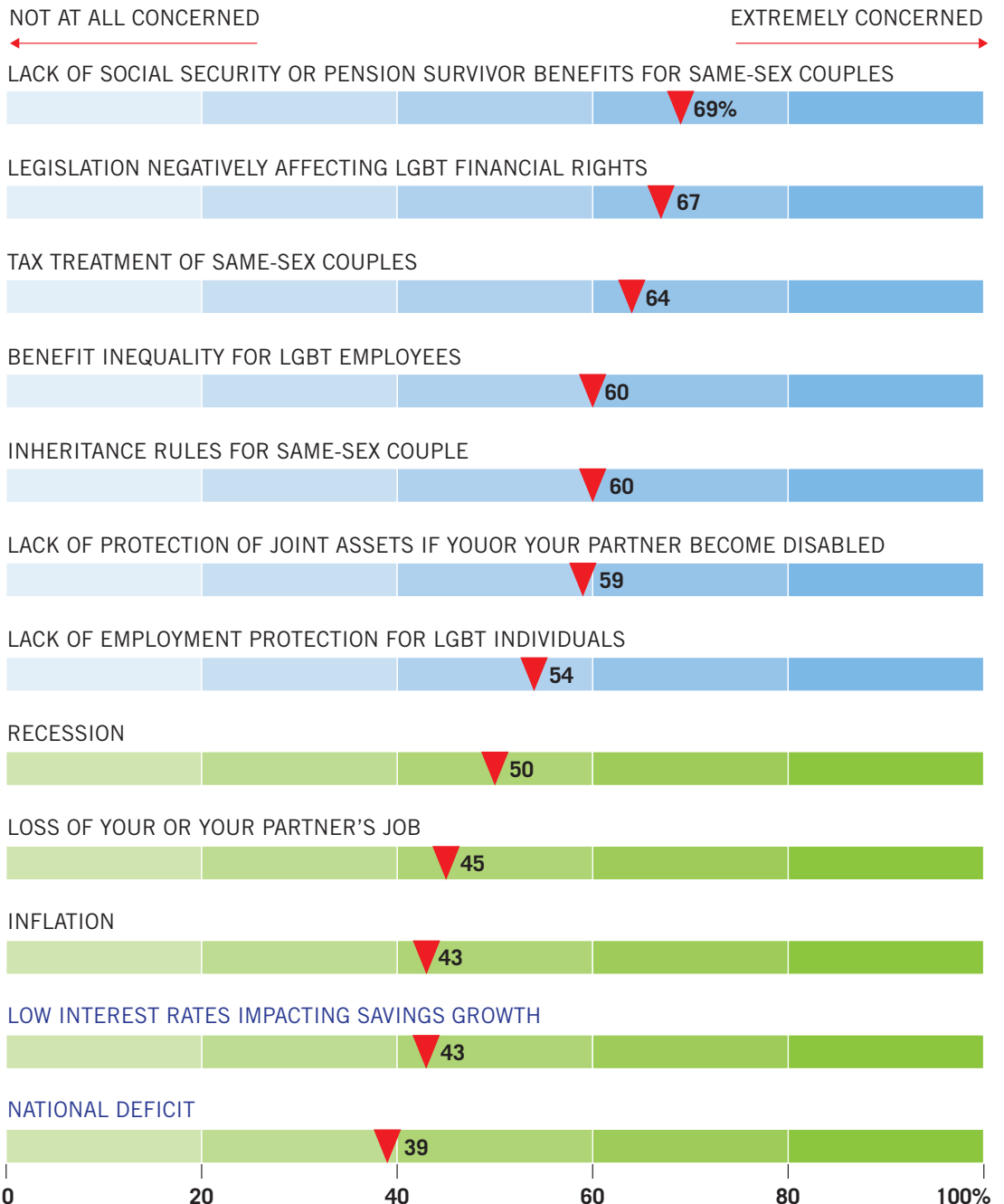


Download the [full study](http://www.Prudential.com/LGBT). Visit our site, [www.Prudential.com/LGBT](http://www.Prudential.com/LGBT).

## The LGBT Community Faces Unique Legal & Legislative Concerns

When over 1,400 respondents were asked, “How Do You Rate the Current State of the Following;” concerns particular to the LGBT community trumped concerns about the national economy.

▼ PERCENTAGE RATING THEMSELVES AS VERY CONCERNED



Legislative or Tax Concerns

General Concerns about the Economy

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## Retirement Readiness Is The Top Financial Concern

Like most Americans, the LGBT community has significant confidence gaps in their ability to achieve retirement goals. Retirement planning will be among the major financial issues facing the community over the next decade.

### The Confidence Gap: Importance vs. Confidence

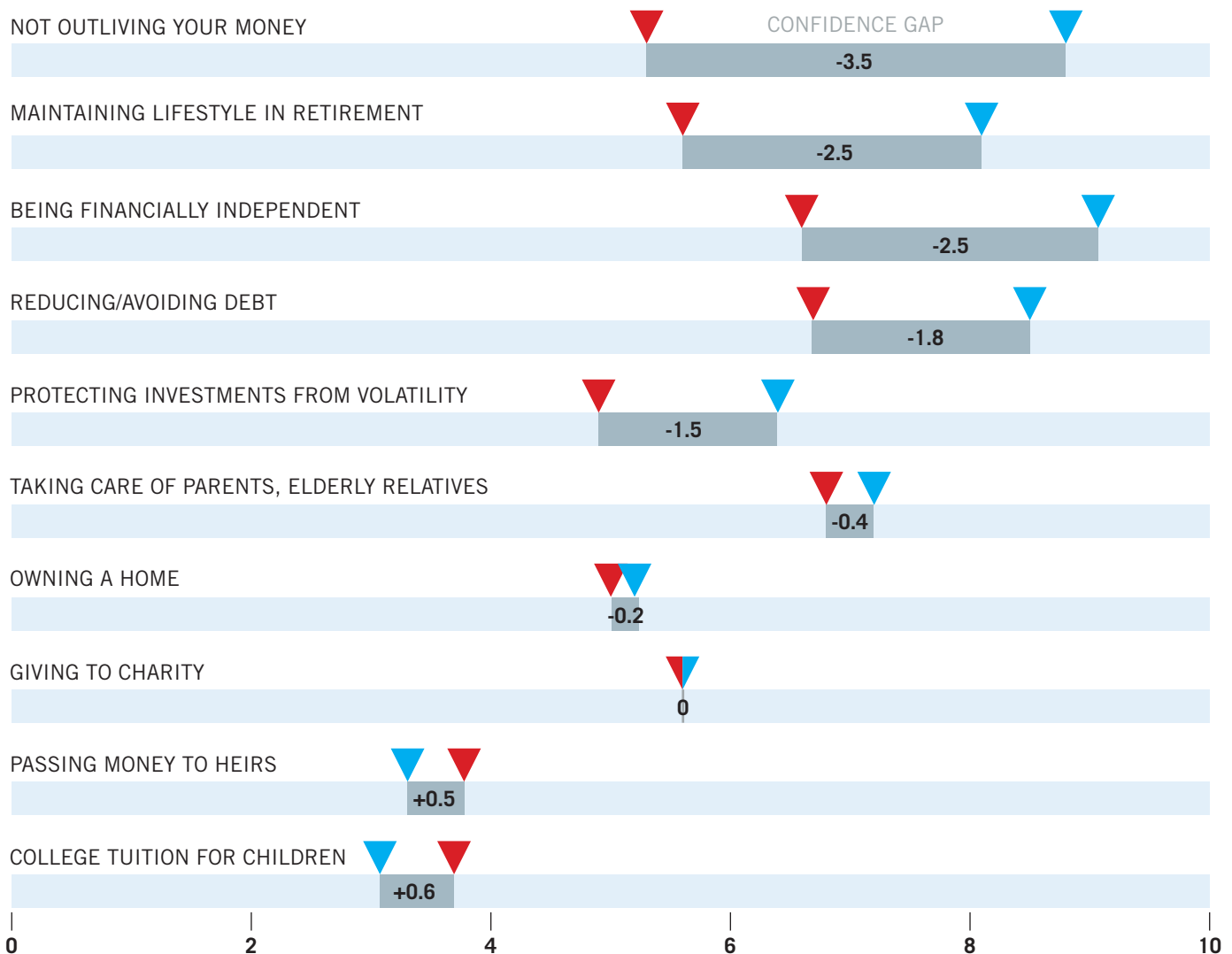
How important is this issue to you?

How confident are you that you'll achieve this goal?

IMPORTANCE LEVEL  
 CONFIDENCE LEVEL

NOT AT ALL IMPORTANT | CONFIDENT

EXTREMELY IMPORTANT | CONFIDENT



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## Confidence in the LGBT Community Varies Widely

### Confidence Score for Select Demographics

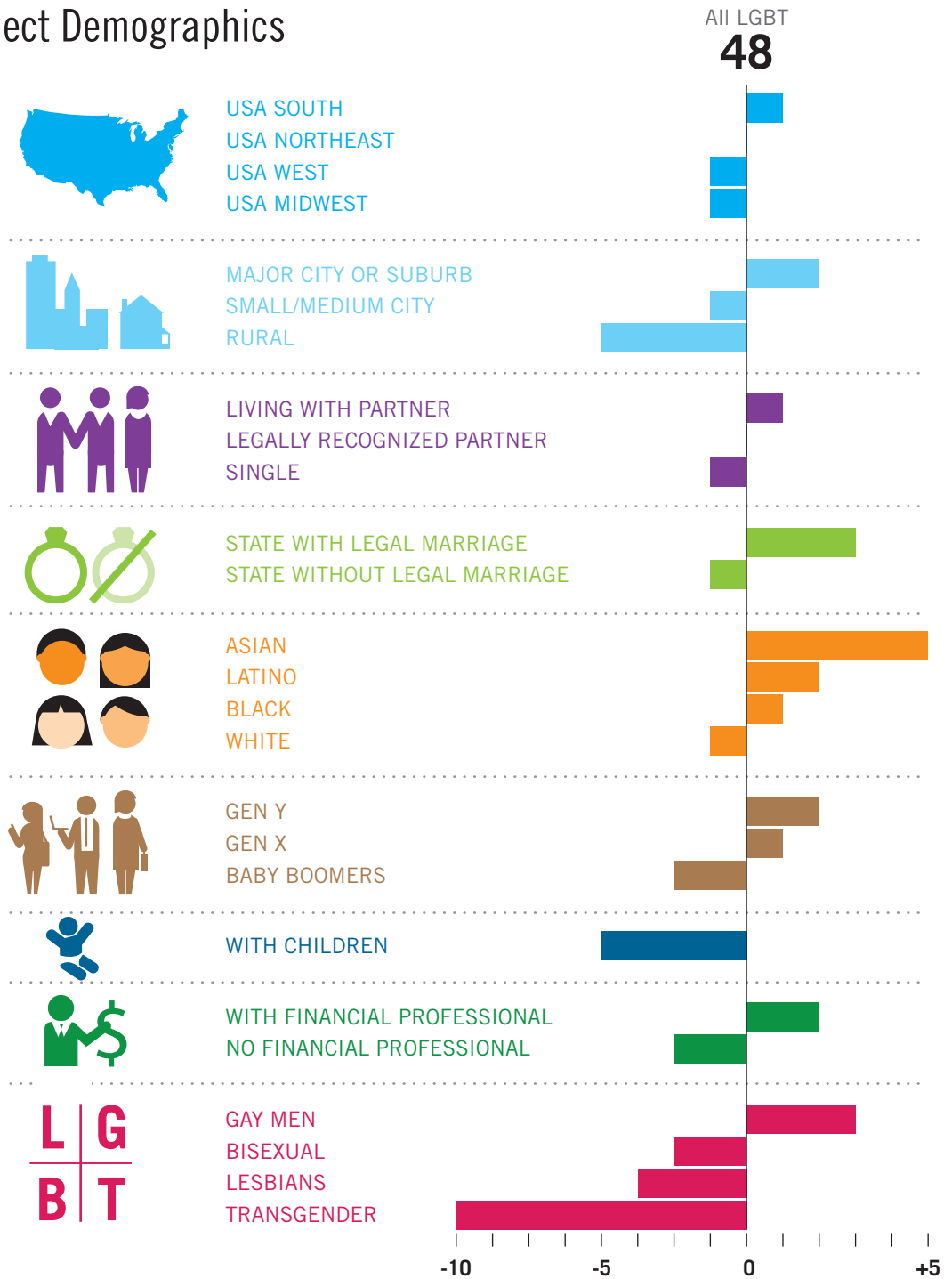
The mean confidence score for the community as a whole was 48.

Factors such as geography, environment, age, ethnicity and age strongly affected confidence.

Legal relationship status had a strong impact, as did children.

Identification within the LGBT community greatly affected confidence scores.

The Prudential LGBT Financial Confidence Index score is calculated by adding the average response from 10 separate questions. The 10 questions each have a potential score of 10 points for a maximum score of 100. The overall LGBT score of 48 indicates the community is mid-range in their confidence. Some segments of the community scored higher than the overall LGBT confidence score, while other scored lower.



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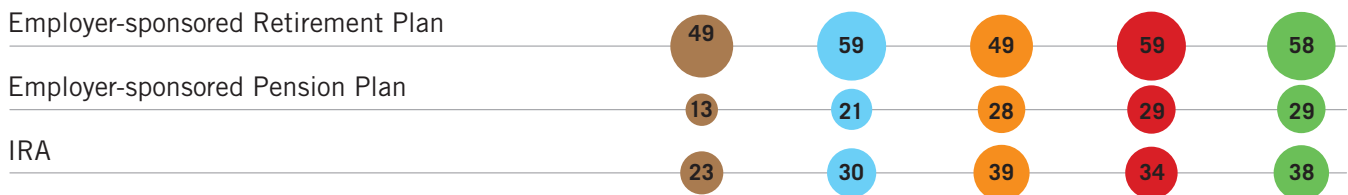
## Financial Product Ownership in the LGBT Community

While insurance is a core product for the community as a whole, there is increasing need for financial and estate planning products.

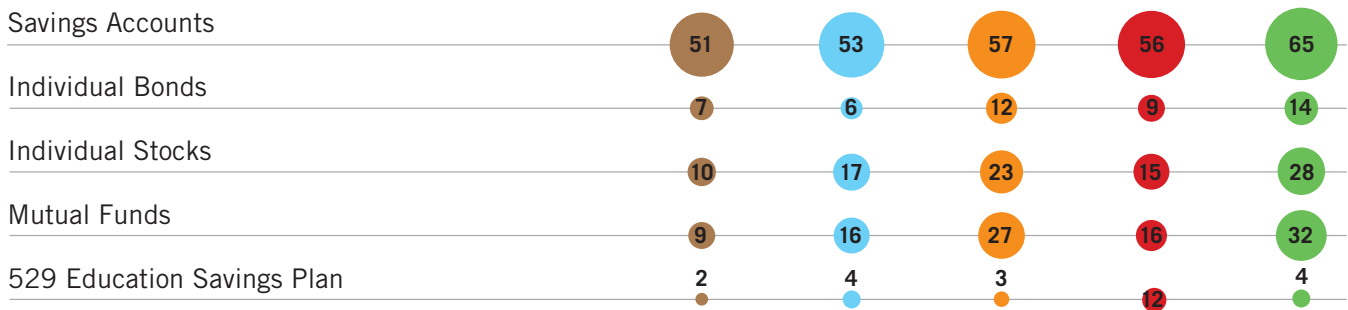
Which of the following financial, insurance and estate planning products do you have?



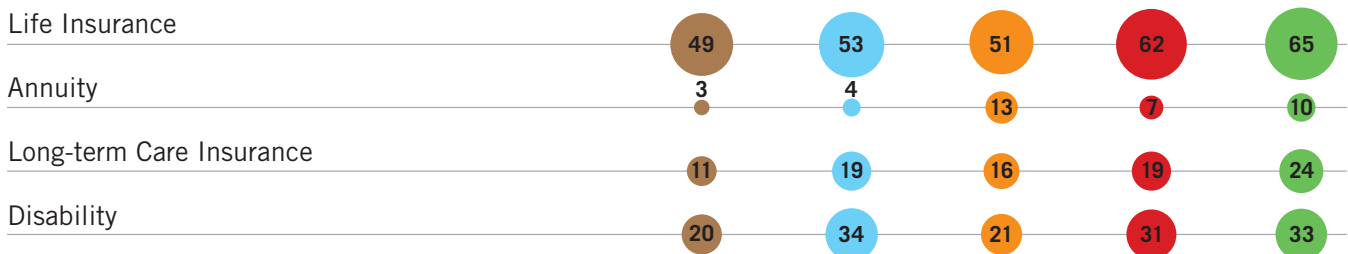
### RETIREMENT



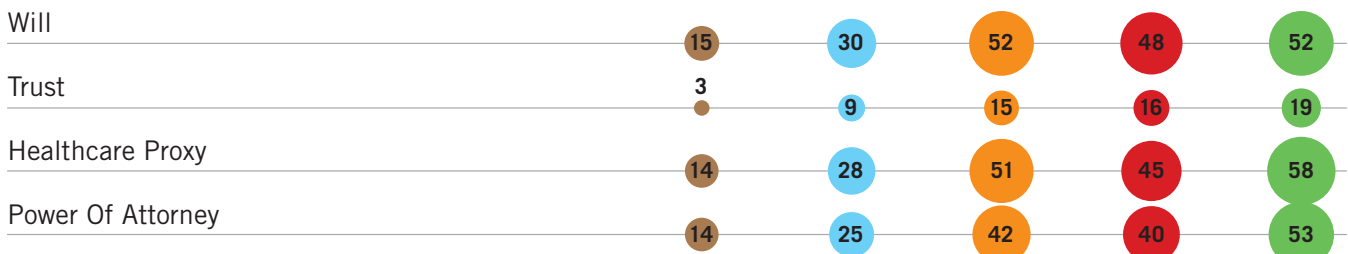
### SAVINGS



### INSURANCE



### ESTATE PLANNING



### AVERAGE NUMBER OF PRODUCTS

