

Investment Forum 2025 Survey Highlights

The survey did not have big surprises of who we are, or how we invest, compared to the 2020 survey. Some expected trends continued.

59 responded to the survey, or under half of the Forum membership who received the survey. 60 responded to the 2020 survey, or about 2/3 of the Forum membership then.

Who we are, average time:

OLLI members - 8 years

Forum members - 7 years

Years retired - 12 years

Years as an investor - 40 years

All similar to 2020.

The types of investments are similar to 2020.

Stocks - 65%

Bonds - 13%

Other fixed income - 3%

Real estate/REITs - 4%

Money Markets/Cash - 7%

CDs - 4%

Other (commodities, crypto, MLPs) - 4%

Also similar to 2020

Investment vehicles:

Regular IRA - 42%

Taxable - 38%

Roth IRA - 8%

Bank products - 5

Other - 5%

Individual stocks and investments, or via funds (mutual funds or ETFs.).
50-50, similar to previous surveys.

80% of us trade primarily on-line. 95% of us have brokerage accounts.
Both increasing %.

92% of us have taxable accounts and IRA/tax deferred retirement accounts. Similar to previous surveys. 7% of us have are dabbling in commodities and 8% of us in crypto (but small numbers)

63% of us measure our portfolio performance, down from 80% the 2025 survey.

Funds investments breakdown.

Index - 45%

Managed - 55%

% living expenses funded by IRA and investments

0-5% 39% of members

6-25% 25% of members

26-50% 24% of members

over 50% 12% of members

The % in the over 5% categories are higher than 2020, likely reflecting newer members and continued growth of defined contribution retirement plans.

Type of investor

Growth 25%

Value 6%

Income 10%

Momentum 3%

Mix 53%

We did not have “mix” in 2020. Otherwise, growth investors have increased over value investors.

Investment decisions

Make own decisions 51%

Seek advice 24%

Use financial advisor 25%

These numbers are similar to 2020

Publications read and services used

Similar to 2020