

2025 OLLI Investment Forum Survey

October 2025

59 Responses

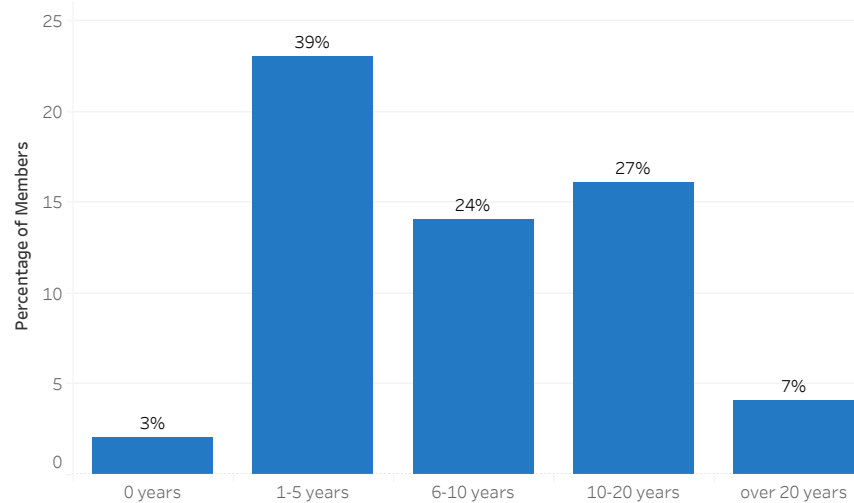


About the Members - Demographics

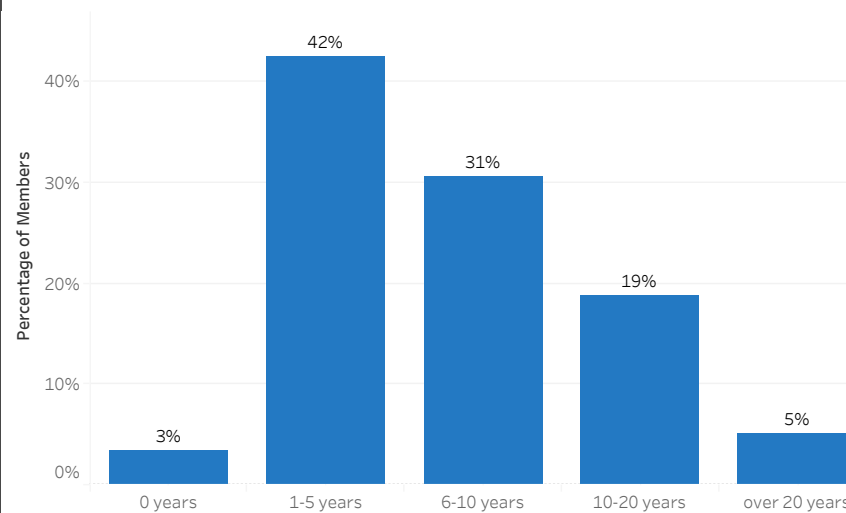
- Most members have been investing for at least 29 years
- Nearly all members have a brokerage account



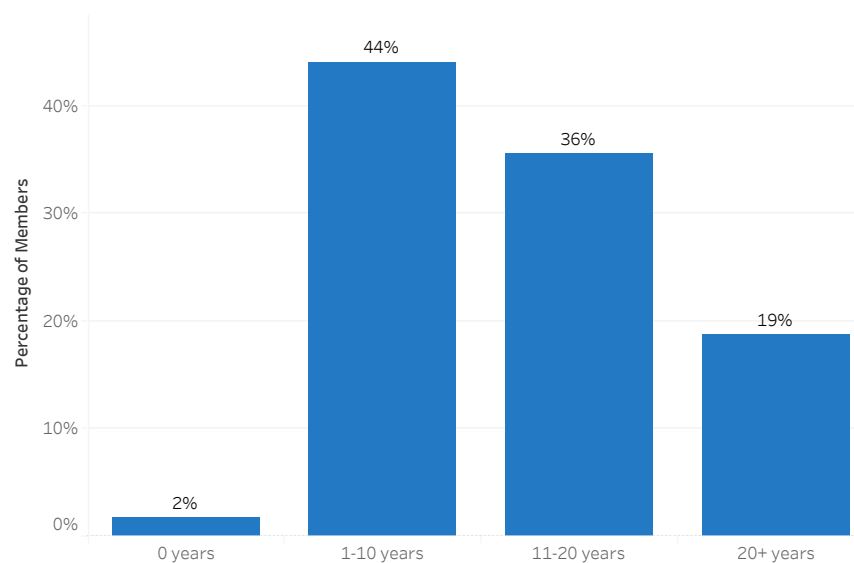
Years OLLI Member



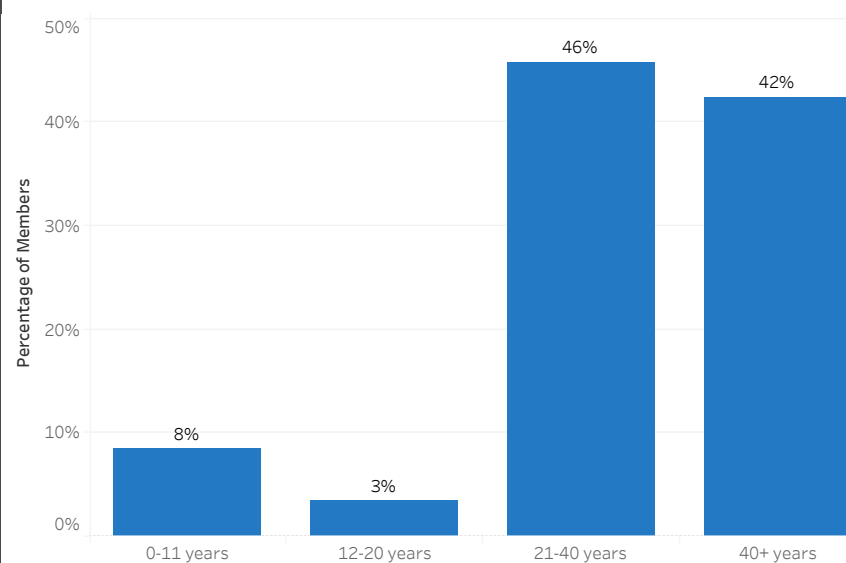
Years Member of Forum



Years Retired



Years Investor

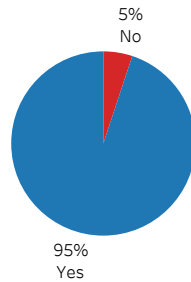


About the Members

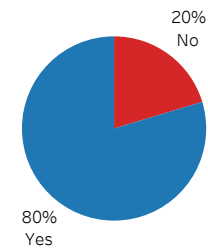
- Most members have a brokerage account, and most are not living off of their investments
- About 32% of members don't fund any of their living expenses from their investments
- Nearly a quarter fund only 1-10% of their expenses from their investments.



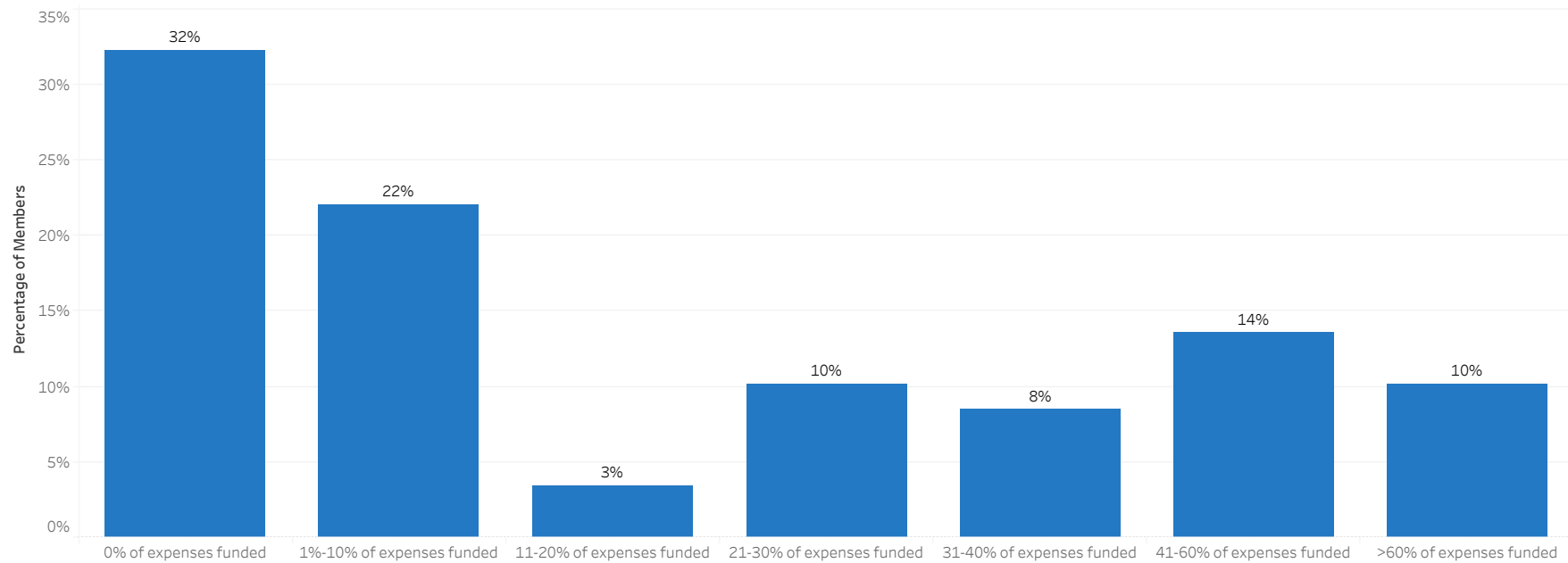
Brokerage Acct



Trade Primarily Online



Percent Expenses Funded by Investments

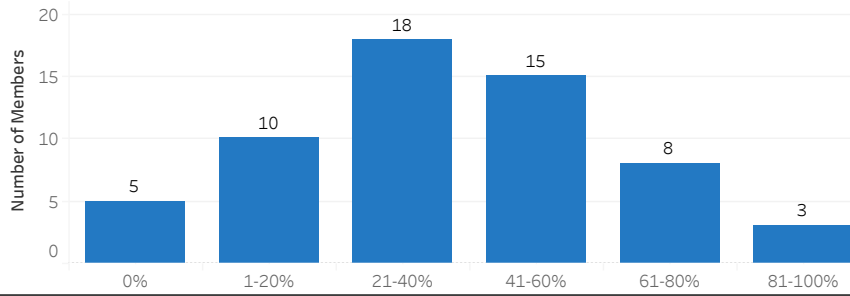


About Members' Portfolios and Allocations

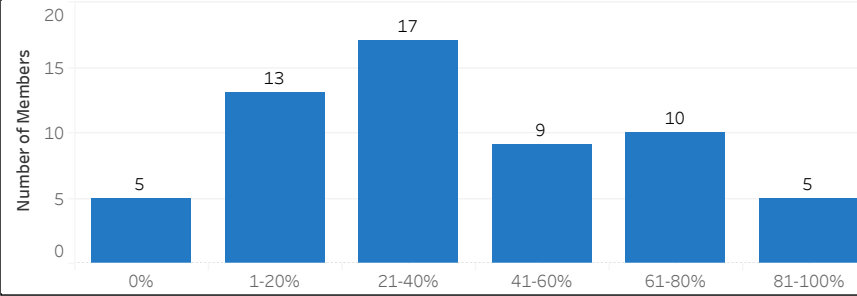
- most members have a large portion of their portfolio in taxable accounts
- many have investments in regular IRAs but not many have much invested in Roth IRAs



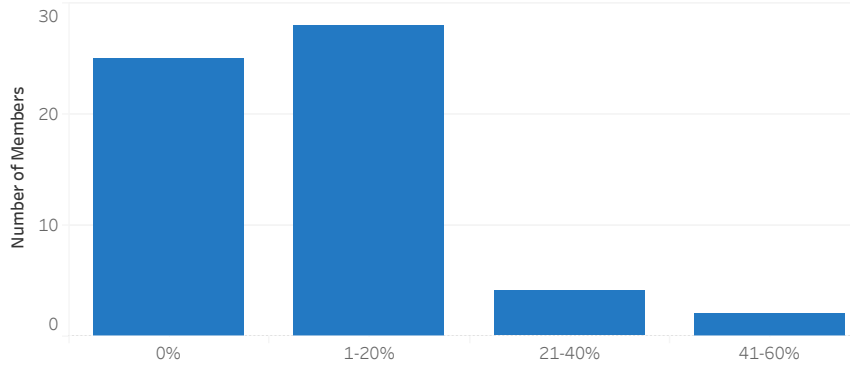
Percent of Portfolio in Taxable Accounts



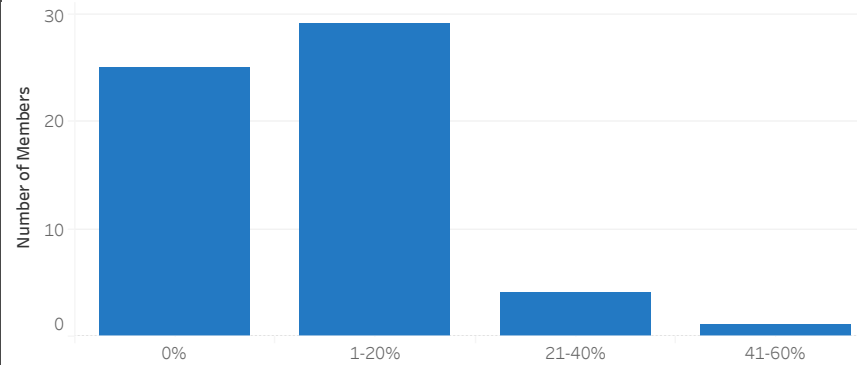
Percent of Portfolio in a Regular IRA



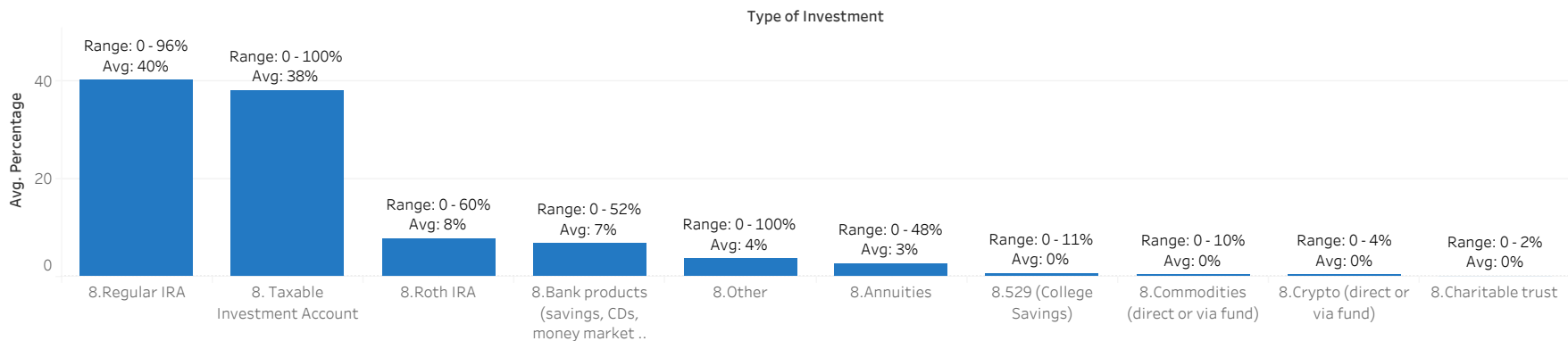
Percent of Portfolio in a Roth IRA



Percent of Portfolio in Bank Products



Percentage of Investment by Category

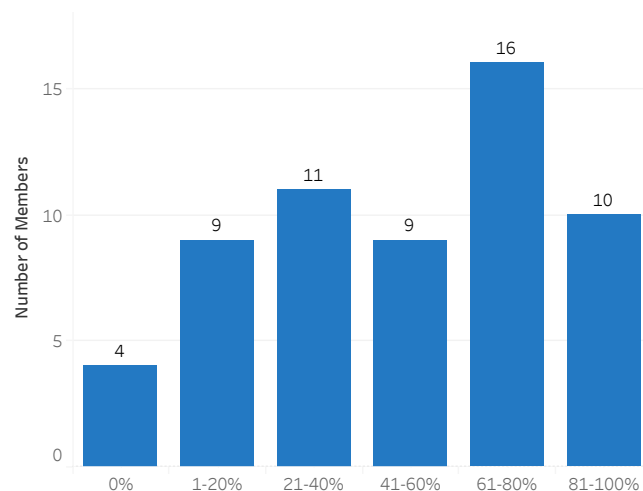


About Members' Portfolios and Allocations

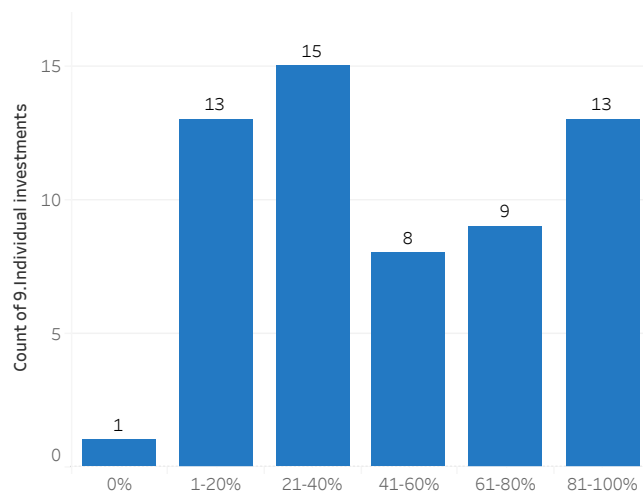
- Members are evenly divided among funds of all types and individual funds.
- On average, members have more of their funds in indexed funds vs managed funds



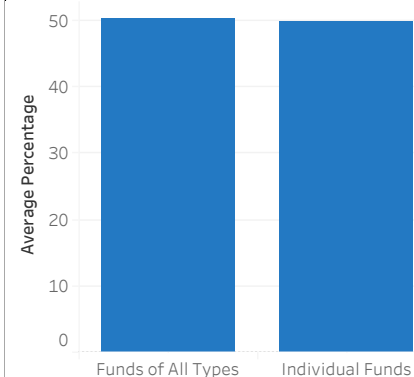
Funds of All Types (mutual funds, ETFs, Closed-end funds)



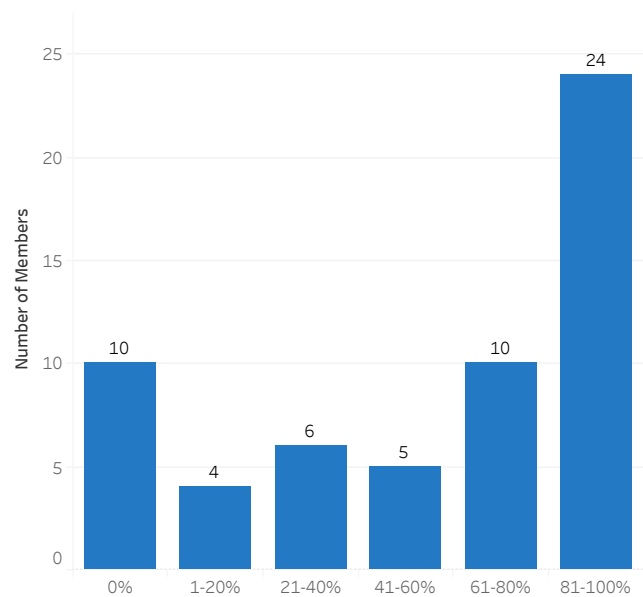
Individual Funds (stocks, bonds, annuities, real estate, commodities, etc.)



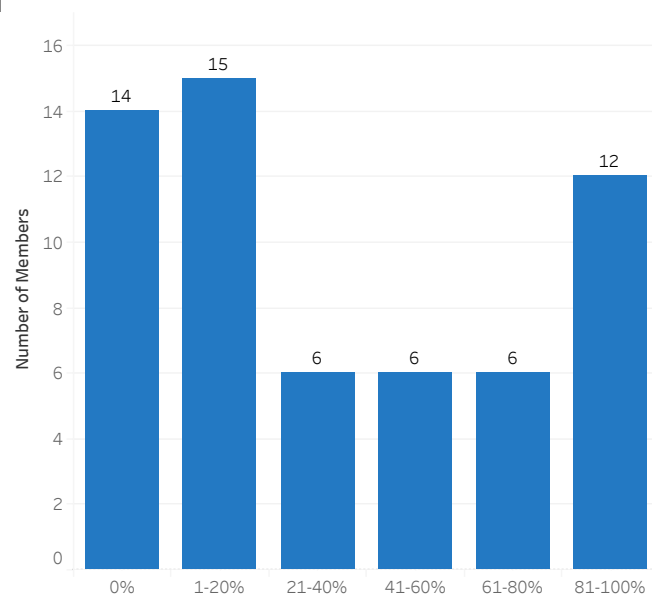
Average Percentage of Investments by General Category



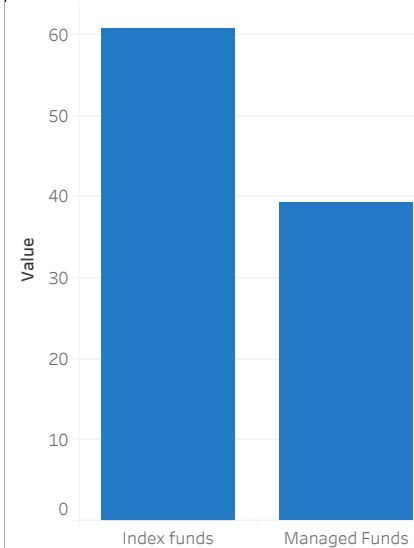
Index Funds



Managed Funds



Average Percentage of Investments by Fund Type

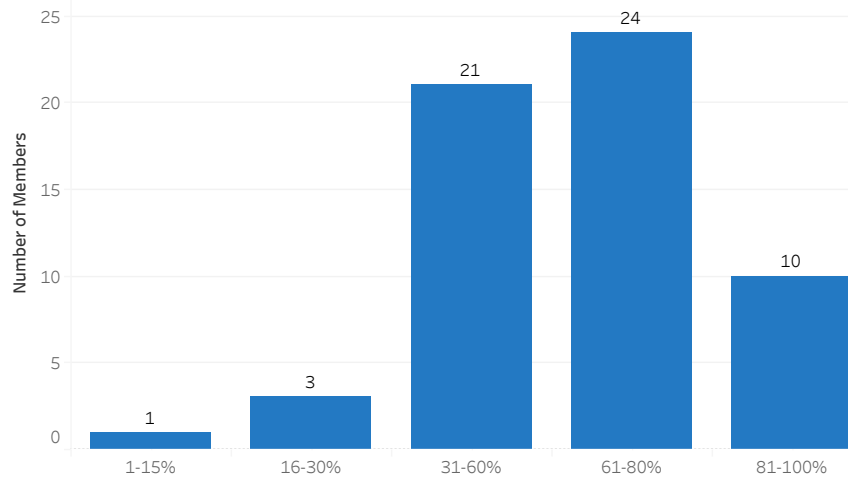


Investment Types

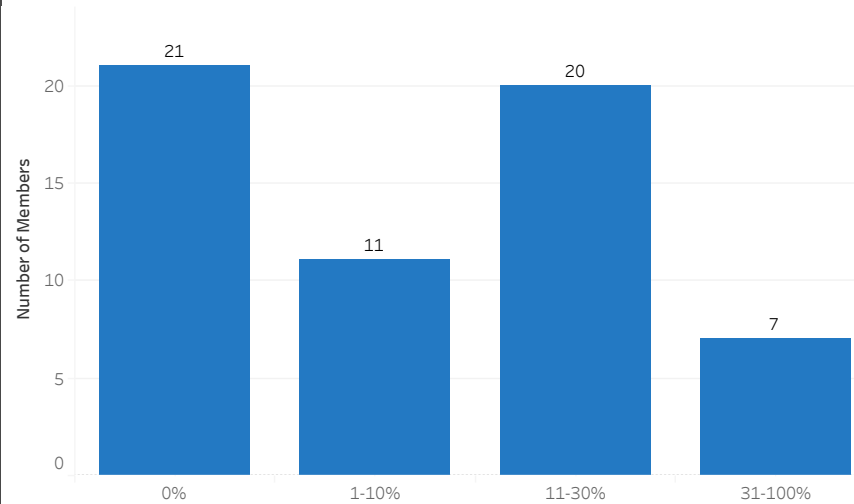


- Members mainly invest in stocks, bonds and money market/cash accounts.
- Nearly 2/3 of the members invest in stocks.
- Few invest in real estate, CDs, commodities, crypto, etc.

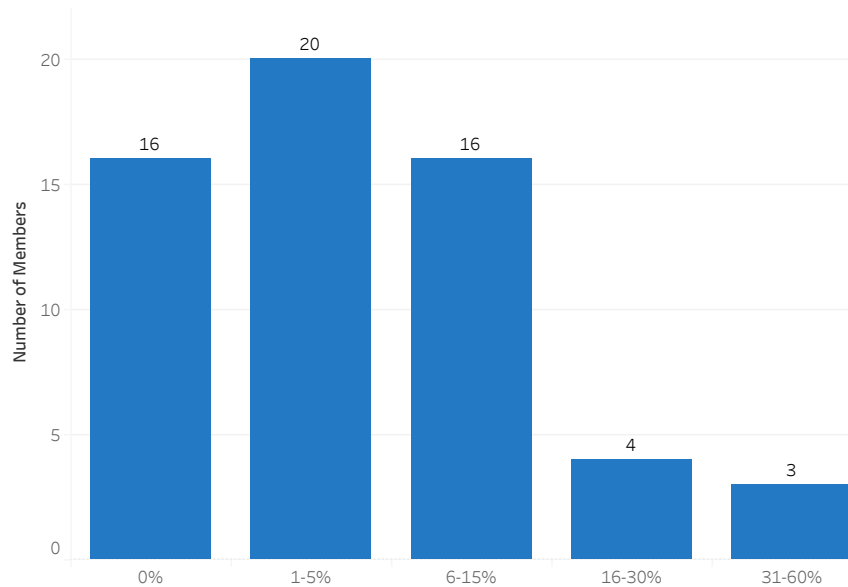
Stocks



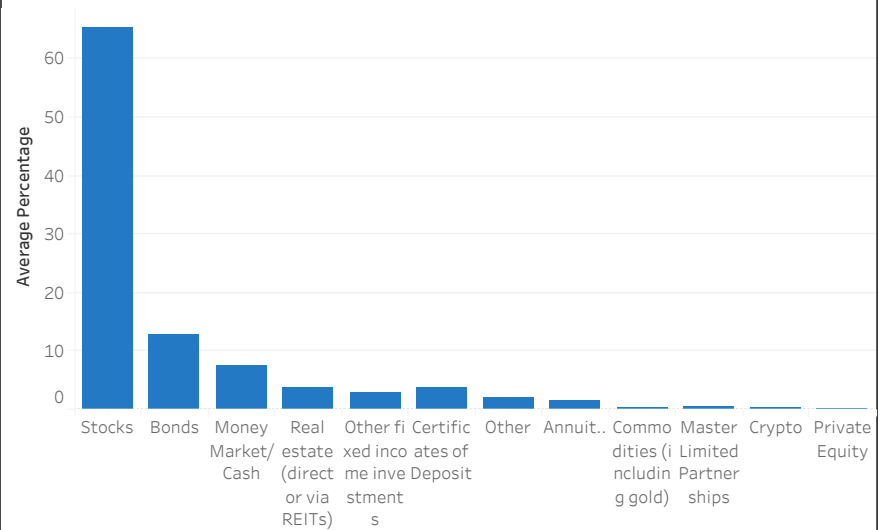
Bonds



Money Market or Cash



Average Percentage by Investment

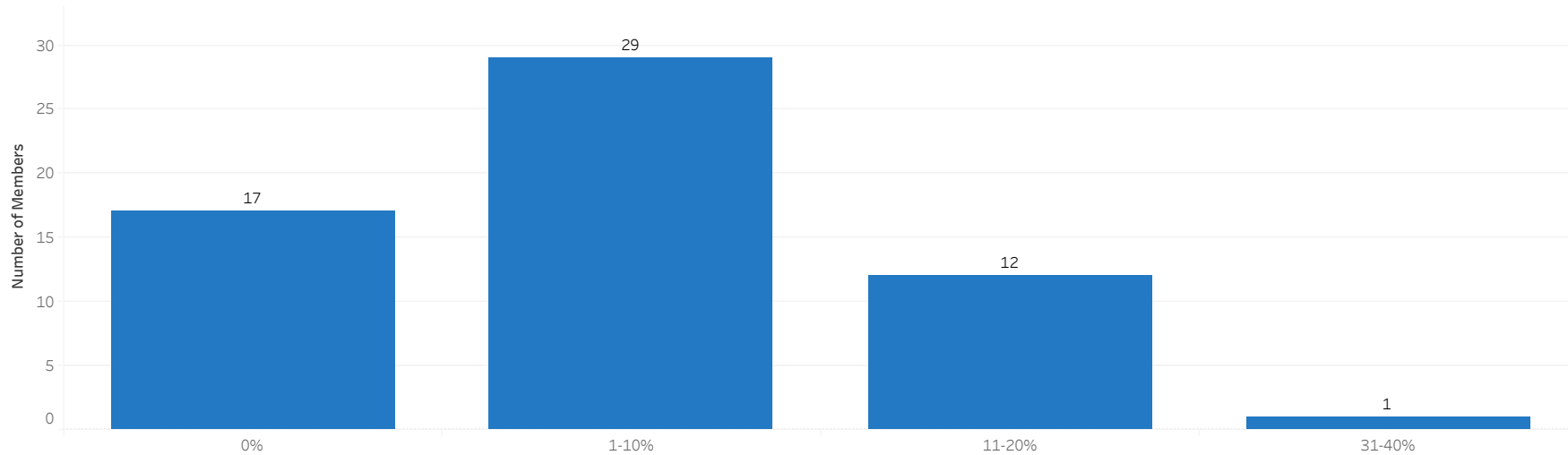


Foreign Investments and Less Common Investments

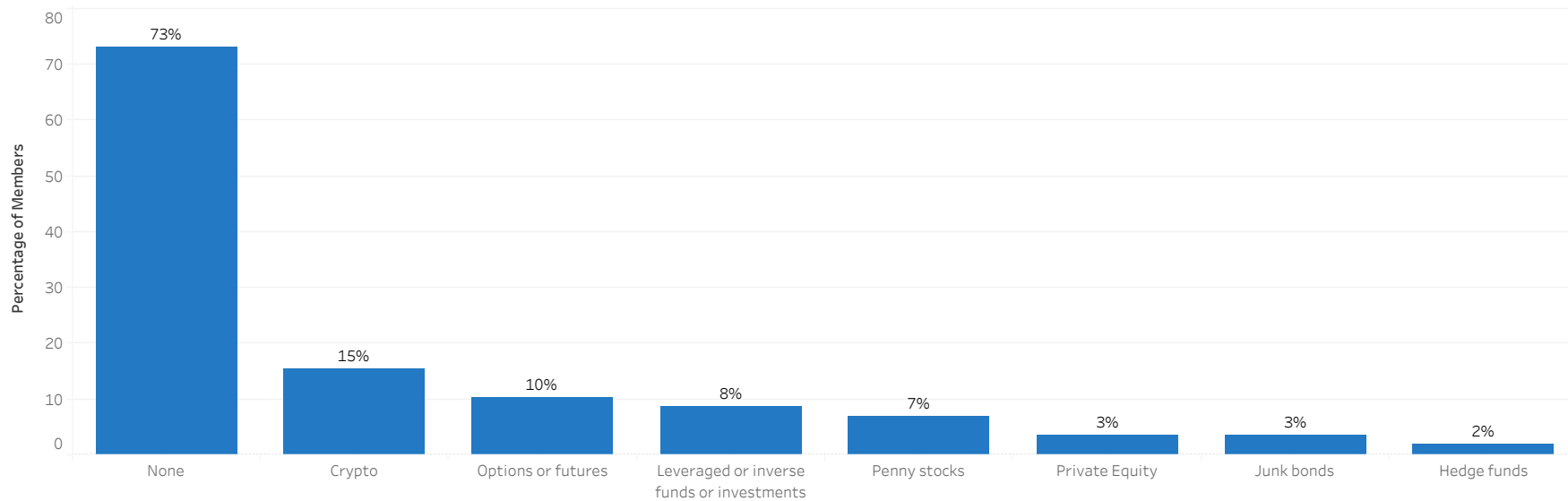


- Most members invest little in foreign stocks, bonds and currencies
- Few invest in crypto or other less common investments

Percentage of portfolio invested in foreign stocks, bonds, currencies



14. Less Common Investments

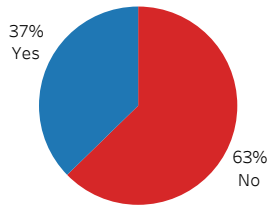


Risk Tolerance and Investment Objectives

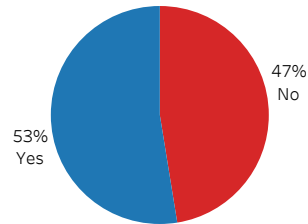
- Most members compare the performance of their investments against an index
- Most members do their own research and make 1-3 trades per month
- Most members hold investments for long periods
- Most members use a mix of strategies and have moderate-aggressive risk tolerance
- No members have a very aggressive risk tolerance



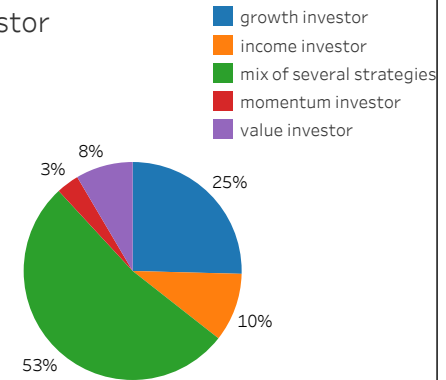
Targeted allocation for stocks, fixed income, cash, etc, and do you rebalance?



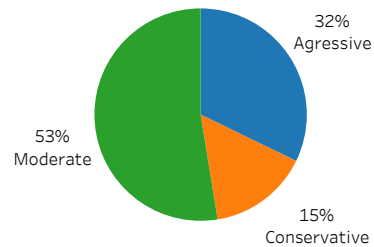
Do you have a sandbox?



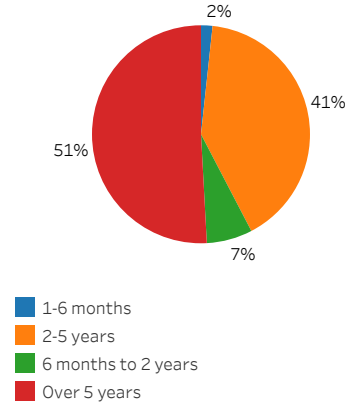
Type of Investor



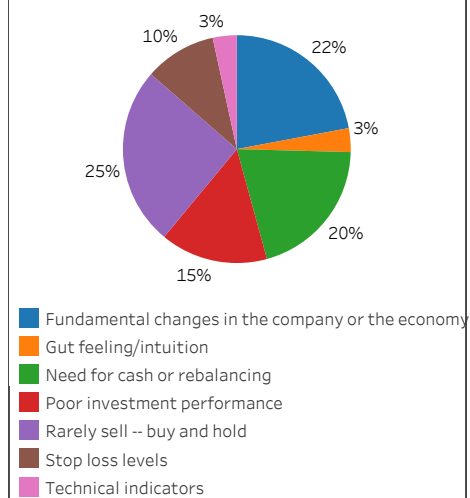
Risk Tolerance



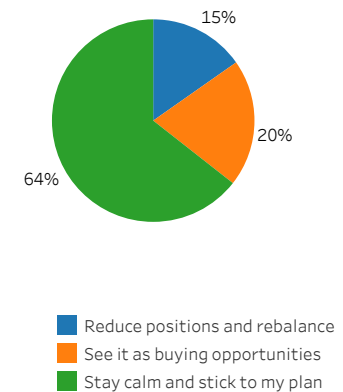
How long do you hold investments?



What primarily drives your sell decisions?



Market Volatility

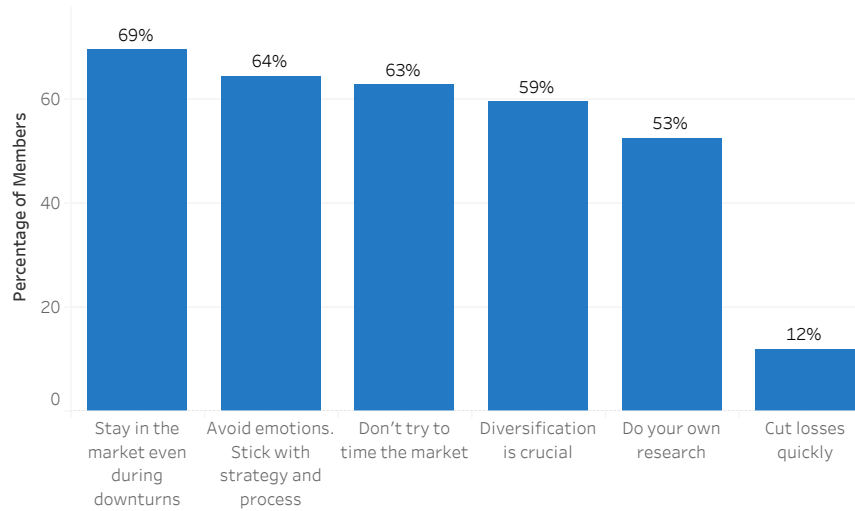


Lessons Learned, Investing Approach, and Timing

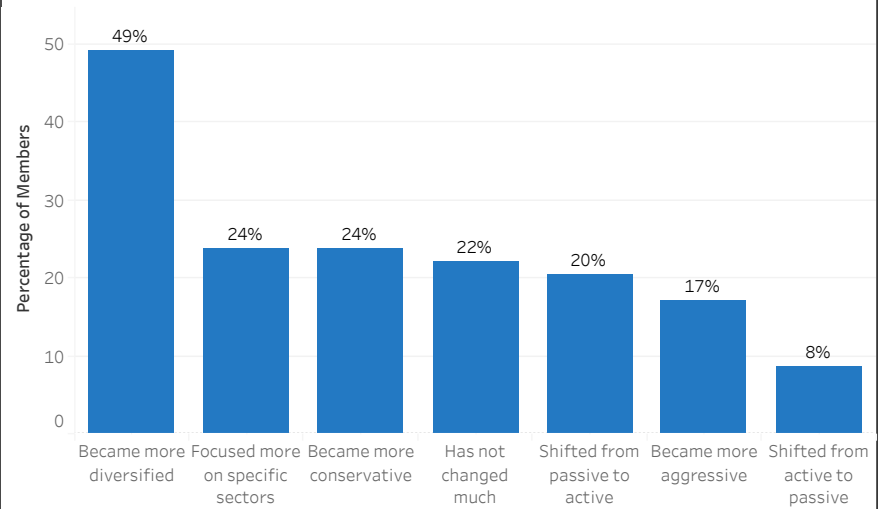
- Most members stay in the market and are even-keeled
- Most members have become more diversified over time
- Most members make up to 2 trades per month



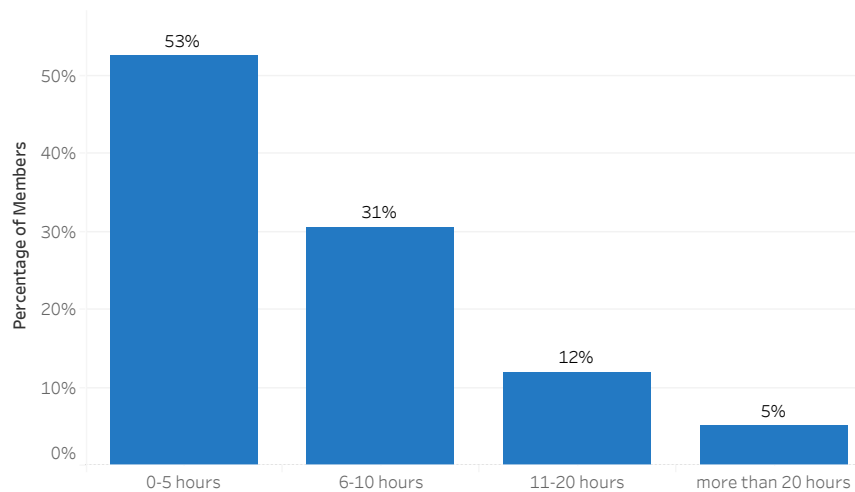
Lessons Learned



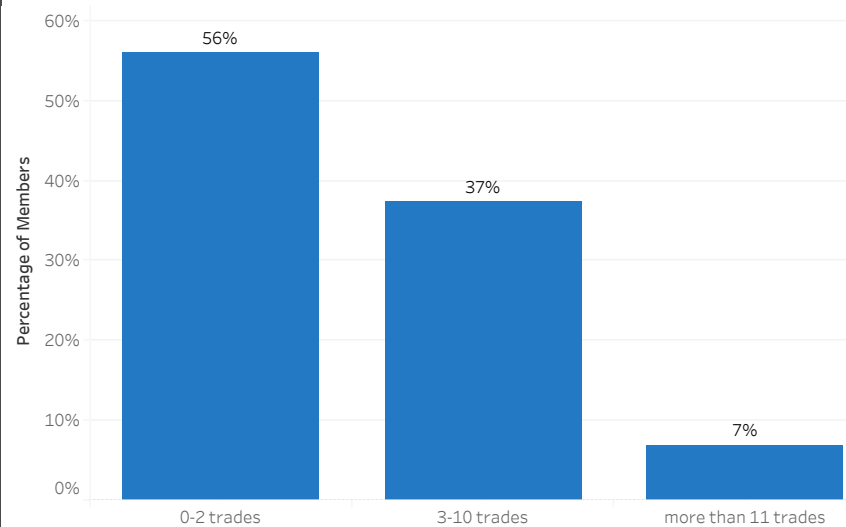
Investing Approach over Time



Hours per week spent following markets, searching for and analyzing investment opportunities



Trades per Month

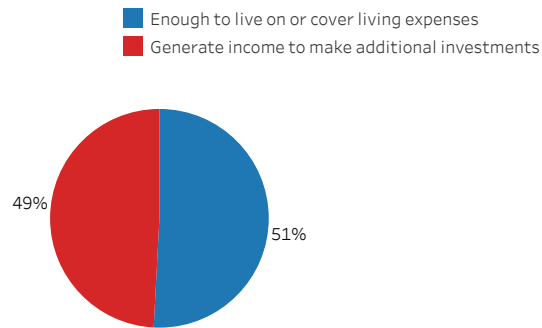


Investment and Portfolio Goals and Assessment

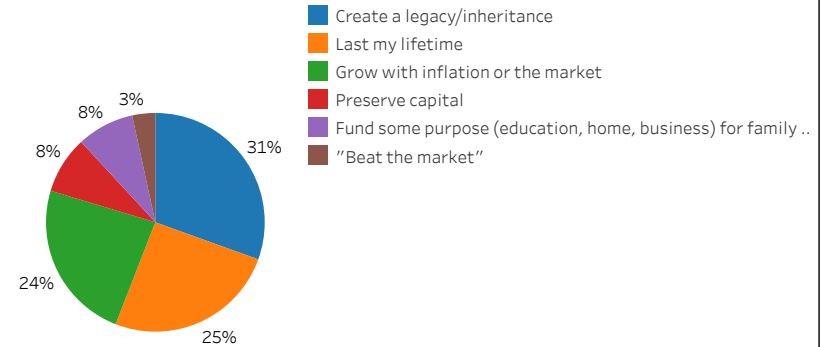


- Most members do their own research
- Most members will not hire a financial advisor in the next 5 years

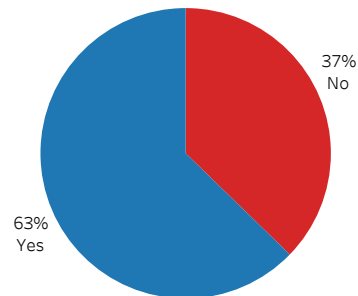
Investment goals for income



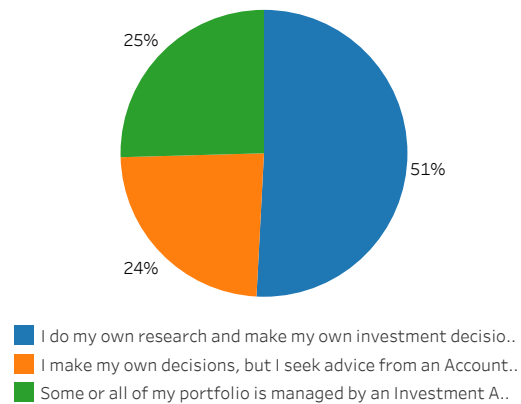
Investment goals for portfolio



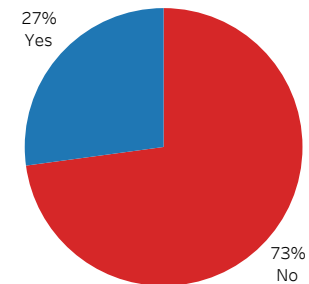
Do you regularly measure the performance of your portfolio against some index?



Which best describes your decision-making?



Do you expect to hire a financial advisor or robo portfolio management service in the next five years?

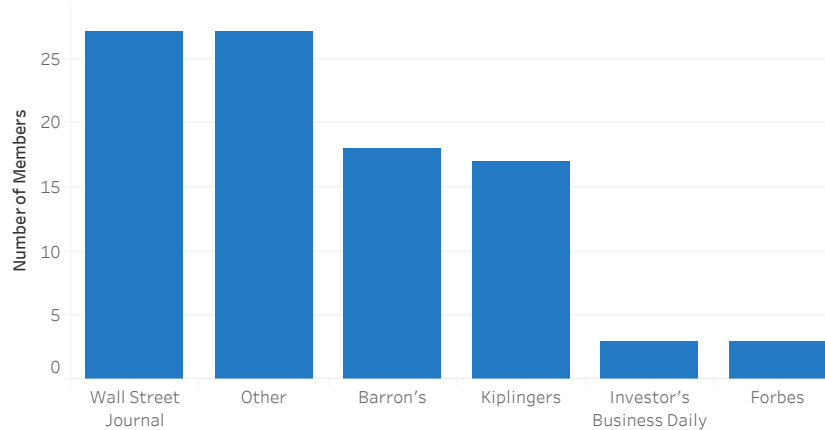


Publications, Advisory Services, Websites Consulted

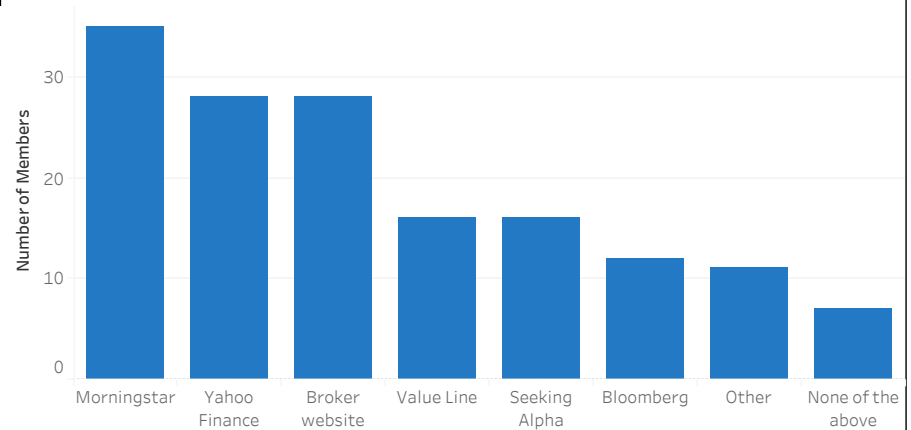


Most members read the WSJ and Morningstar and consult with a wide variety of websites.

What Publications do you read regularly?



Which advisory services and investment websites do you use?



Other Publications

- Bloomberg
- Newspapers
- Zacks (2)
- Yahoo (2)
- Yahoo Business
- Yahoo Finance
- Tip Ranks
- Schwab
- None regularly
- Bloomberg Business Week
- None of the Above
- CNBC (2)
- watch Fox Business News network
- watch WealthTrack on PBS
- Washington Post
- Morningstar
- read investment books recommended to me
- Jim Cramer & Baird publications
- Merrill Lynch reports
- Fidelity
- The Internet Stocks
- Mr. Garret's newsletter
- Fidelity Monitor and Insight
- Independent Vanguard Advisor

Other advisory services and websites

- Finviz
- Wsj
- Zacks
- Jim Cramer
- Forecasts & Strategies
- Humble Investor Newsletter (Jonathan Clement)
- CNBC
- Fidelity
- Simply Safe Dividends
- Motley Fool
- AAll Journal
- Fidelity Monitor and Insight
- Independent Vanguard Advisor