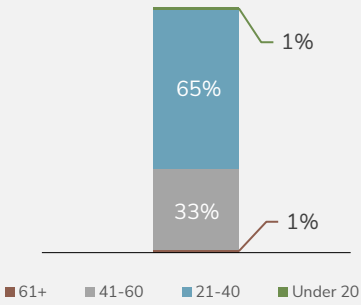


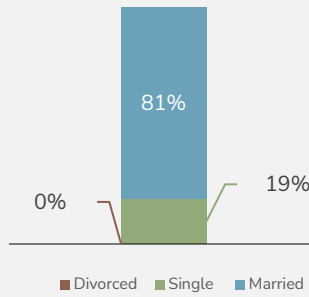
Demographic Profile of Respondents

Average number of respondents per question: 98

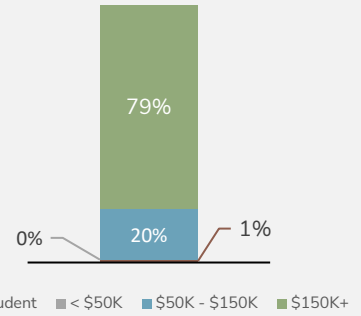
Age



Marital Status



Annual Income

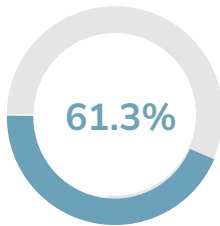


Gender

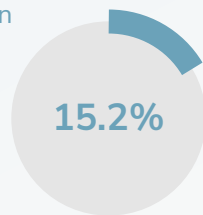
94.3% of the respondents were male

Income

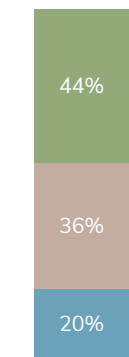
Received a salary hike in 2022



Expect to take a personal loan in 2023

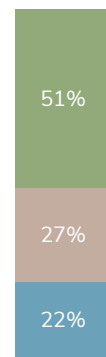


Better
Same
Worse



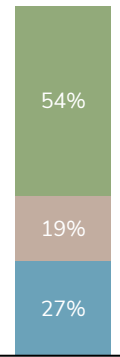
Change in household's economic stability in 2022 as compared to 2021

Increased
Stayed the same
Decreased



Change in 2022 savings as compared to 2021

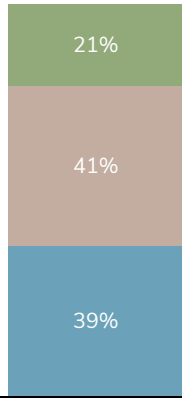
Increased
Stayed the same
Decreased



Change in 2022 disposable income as compared to 2021

Discretionary Spending

Biggest "splurge" luxury purchase of 2022?



■ > \$5K ■ \$1K - \$5K ■ < \$1K

48%



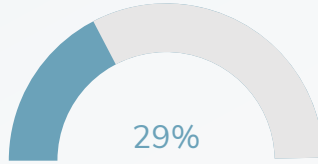
Took a vacation in another country in 2022

80%



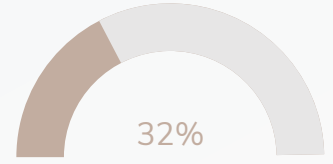
Took a vacation in another state in 2022

29%



Bought/leased a vehicle in 2022

32%



Plan on buying a vehicle in 2023

Moving out, Housing and Jobs

10%

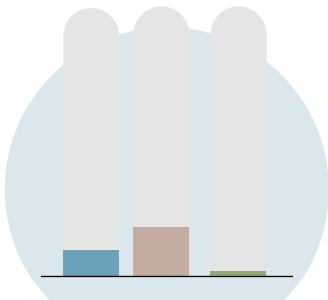
Purchased a new primary house in 2022

19%

Plan on purchasing a new house in 2023

1%

Plan on refinancing their houses in 2023

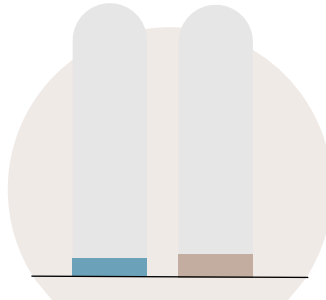


6%

Moved out to different states in 2022

9%

Plan on moving to a different state in 2023

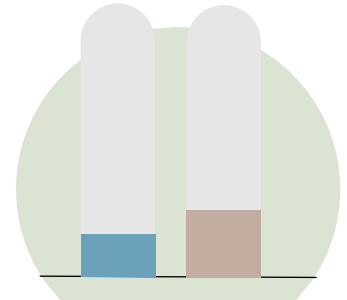


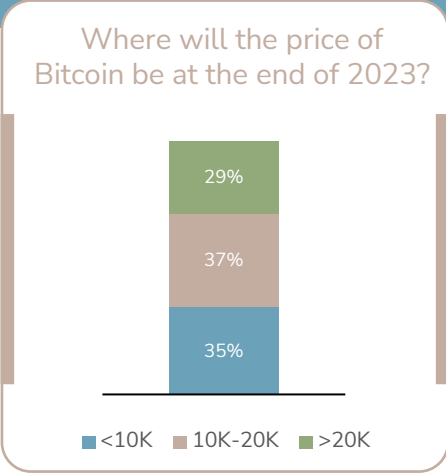
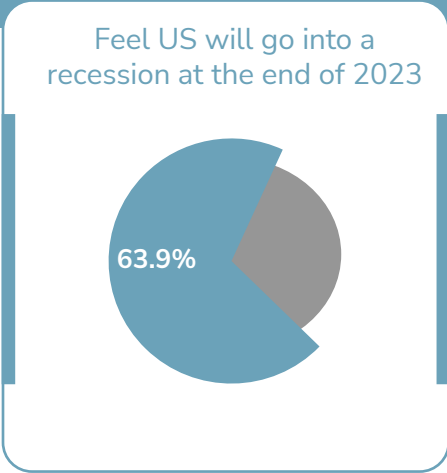
14%

Changed jobs in 2022

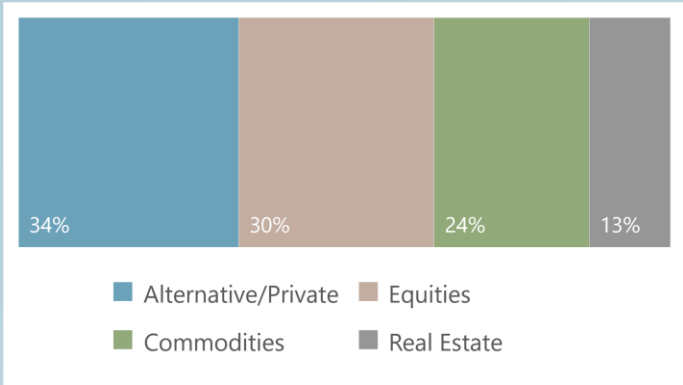
23%

Plan on changing their jobs in 2023

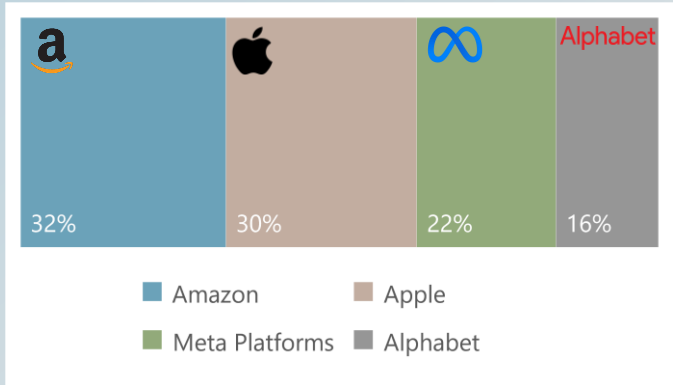




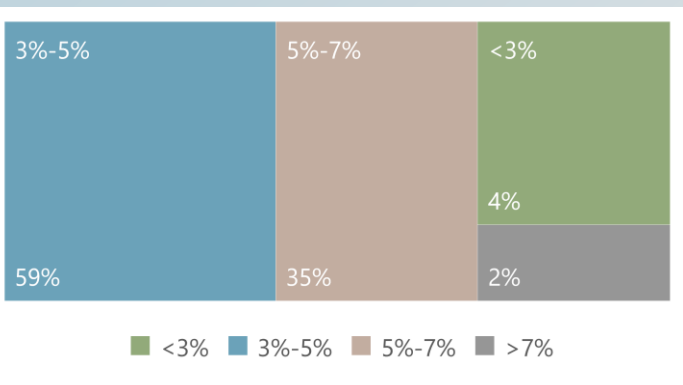
Which segment will give the highest returns in 2023?



Which stock will perform the best in 2023?



What will the Fed interest rate be at end of 2023



What will the 10-year bond yield be at the end of 2023?

