

Table 2: OLS Regressions, Dependent Variable Is the Retirement End Age Used in the Financial Plan

	<i>Coeff</i>	<i>T Stat</i>	<i>P-value</i>
Intercept	91.040	1503.170	0.000
Age < 30	0.240	3.100	0.000
Age 30–44	0.490	8.670	0.000
Age 55–64	0.400	8.080	0.000
Age ≥ 65	1.010	14.940	0.000
Ret. Age < 55	-0.580	-3.700	0.000
Ret. Age 55–59	0.110	1.910	0.060
Ret. Age 65–69	-0.020	-0.490	0.630
Ret. Age ≥ 70	1.080	14.300	0.000
Goal < \$30k	-0.710	-11.260	0.000
Goal \$30k–\$40k	-0.450	-8.140	0.000
Goal \$50k–\$75k	0.390	7.080	0.000
Goal ≥ \$75k	1.450	25.240	0.000
Couple?	-0.290	-6.390	0.000
Male?	-0.600	-14.110	0.000
R ²	7.07%	–	–
Adjusted R ²	7.03%	–	–
Observations	31,211	–	–

Source: Anonymous Financial Planning Software