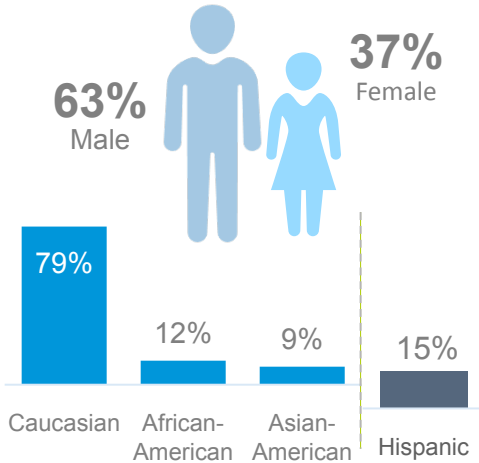
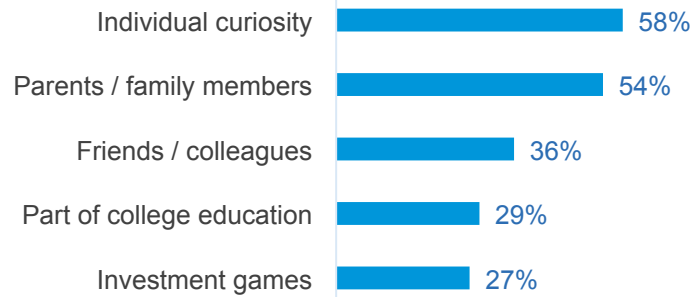


MILLENNIALS WHO HOLD TAXABLE INVESTMENT ACCOUNTS



Drivers to start investing



31% started investing before the age of 21

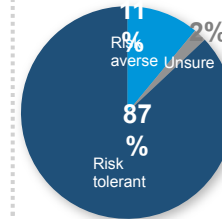
Financial Attitudes, Influences

47%

Are **very/extremely confident** in their investment decision-making abilities

69%

Spoke to their parents or other family members about investing



87% are willing to take risks with their money

\$173,000

Median Average Investable Assets

Key Financial Challenges

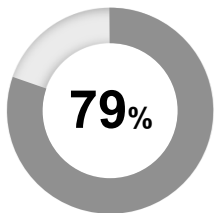
Cost of living 42%
 Cost of raising children 37%
 Economy/market conditions 36%

The cost of raising children and economy/market conditions are much more of a concern among millennials with taxable accounts versus other segments

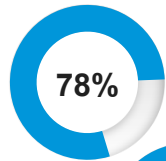


- Average age **31**
- 89%** Associate's degree or higher
- 41%** have dependent children

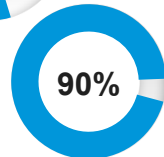
Median Income
\$73,000



Full-time employed – 6% are business owners, significantly more vs. retirement-only millennials



Of those employed, **78%** have an employer that offers a retirement plan, allowing access to investment opportunities



90% participate in their current employer's retirement plan and contributed an average \$5,000 in 2017