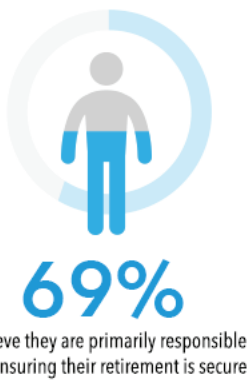


MILLENNIALS

SAVING FOR RETIREMENT, DESPITE EVOLVING WORKFORCE

MILLENNIALS GOT THE MESSAGE ABOUT RETIREMENT



RETIREMENT INVESTING
is their **2nd highest financial priority**
(after paying rent/mortgage)

ADVISOR TIP #1

Saving for retirement is a
priority for millennials.
Talking about future life
goals might be a good
conversation starter.



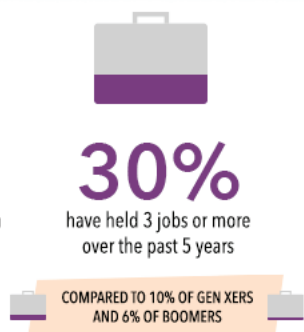
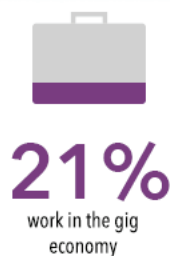
ADVISOR TIP #2

Millennials appreciate on-demand
convenience. Focusing on simple retirement
platforms that grow with investors, like
target date funds, might be a good choice.

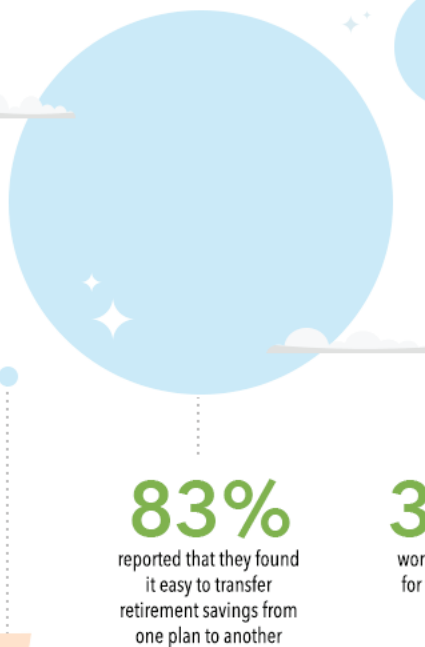
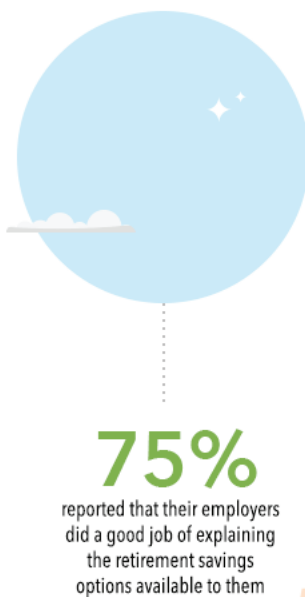


MILLENNIALS ADOPT THE NEW WORKFORCE MODEL

Millennials are embracing a gig economy - they're working as drivers for ride-sharing programs, creating their own online retail shops and fostering internet communities. A gig economy is a job market characterized by short-term contracts, as well as part-time jobs frequently available through the internet or mobile apps.



MILLENNIALS ARE INVESTED IN THEIR FUTURE



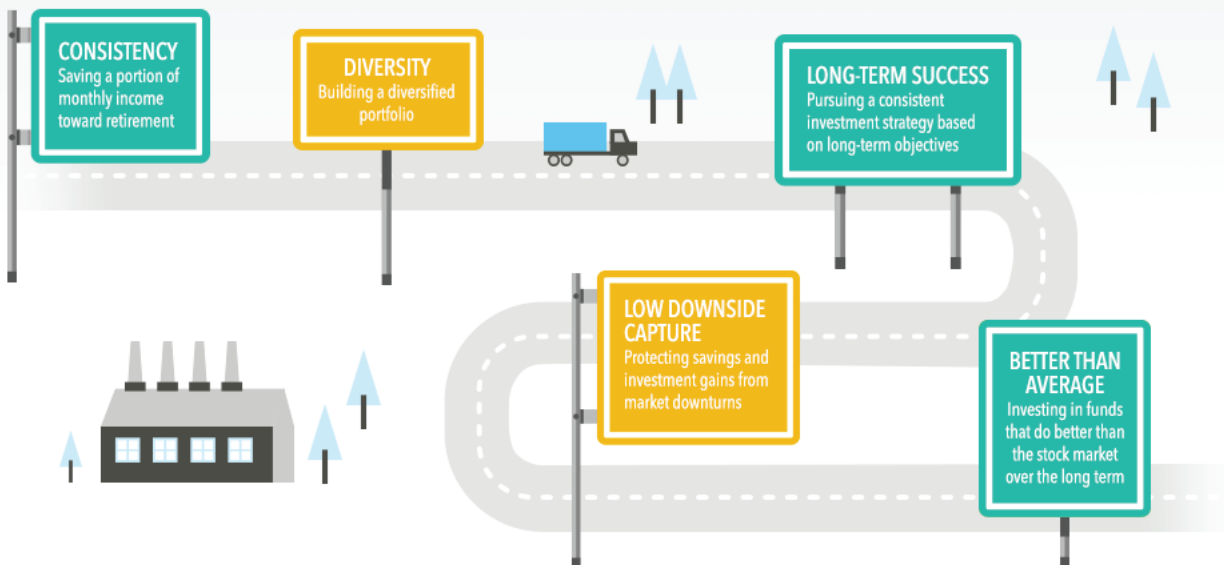
ADVISOR TIP #3

15% of millennials
cashed out their
401(k) after leaving
their last job,
representing an
opportunity for
advisor insight.



MILLENNIALS ARE SIMILAR TO OTHER GENERATIONS

Boomers, Gen Xers and millennials agree the same top five factors help create a safe path to a better retirement:



ADVISOR TIP #4

TWO SIMPLE STEPS IN THE PROCESS TO HELP INVESTORS WEED OUT AVERAGE FUNDS

1. Toss out all of the
high-cost funds.



2. Find fund managers
who invest a significant
amount of their own
money into the fund.

