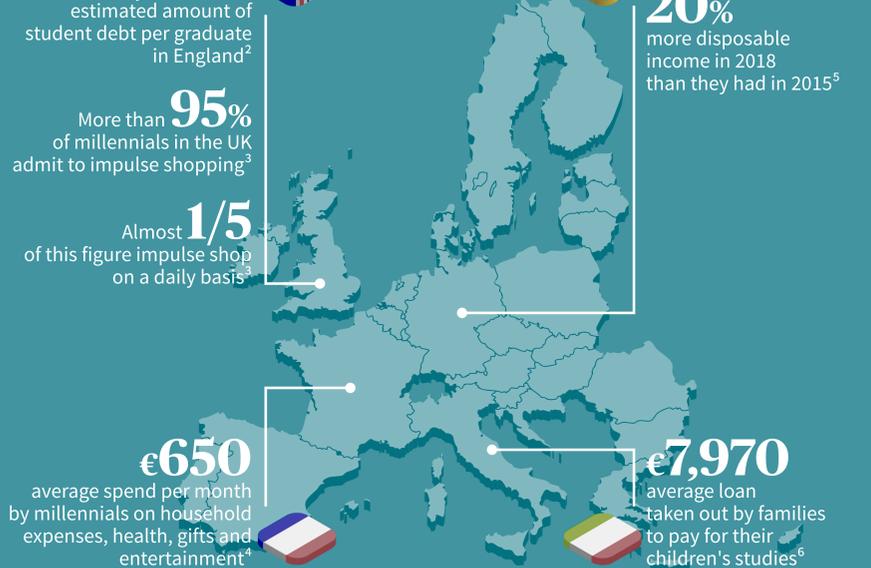


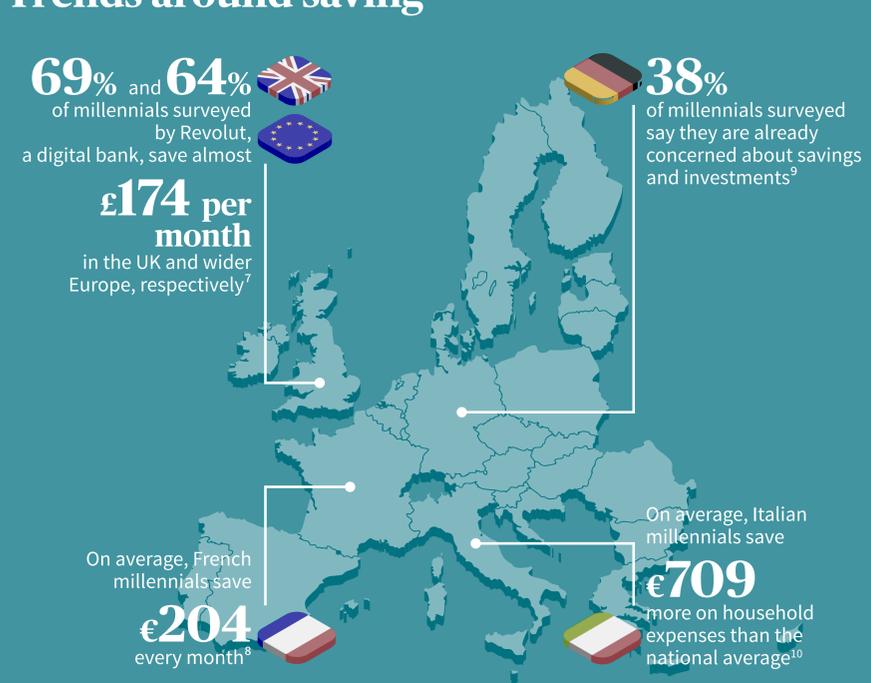
Why millennials should care about multi-asset investing

Millennials, those born between 1981 and 1996¹, have grown up in a world with distinctly different financial challenges compared to older generations. Nowadays, younger people need to think very differently about how to manage their money.

Trends around spending



Trends around saving



Why millennials need to start thinking about investing...

- 1 One in three people born today are now predicted to live beyond 100¹¹, which means that even increasing contributions to workplace pensions isn't necessarily enough to ensure a comfortable retirement.
- 2 Given the prolonged backdrop of low interest rates in the UK¹² and the US¹³, relying on cash accounts alone is unlikely to provide millennials with rich financial rewards.
- 3 Multi-asset investing could be a good solution for millennials who are seeking consistent returns and a steady income stream from global investment markets.

Why multi-asset investing?



Investors' route to diversification can be:

- Less complicated
- Less time-consuming
- Less expensive

...by using the strategy in one of two ways:

- 1 As a one-stop solution
- 2 As a core holding to which an investor can add single asset class bricks to benefit from other opportunities or specific themes

A flexible approach to potentially benefit from evolving market conditions

In an ever-changing macroeconomic environment, being able to achieve their investment goals is becoming more of a distant dream for investors of all ages...

...but a flexible allocation in a multi-asset strategy could deliver the sustainable returns needed to make it a reality.

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Production: IDA | 10/2019 | JOB NUMBER 18-UK-010456