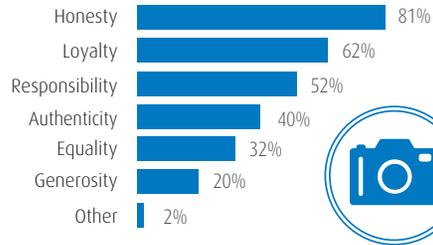


Generation Why! Take notice – they’re devoted, educated, and focused to succeed.

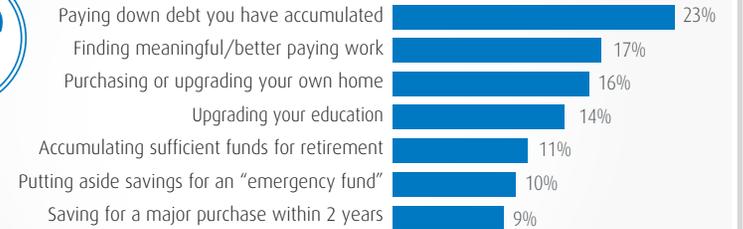
Rather than stand in the way of the coming wave of millennials and the changes that are coming, many of which are led by incredible advances in technology, we should be looking forward and embracing the many positives to come.

Top 3 most valued personal traits for millennials

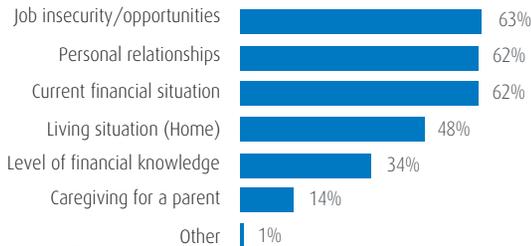


The survey respondents also felt that the most important characteristics required for them to achieve success today are confidence (25%), resiliency (19%), proactivity (17%), the ability to innovate (14%) and flexibility (11%). These values are universal and are relevant from generation to generation.

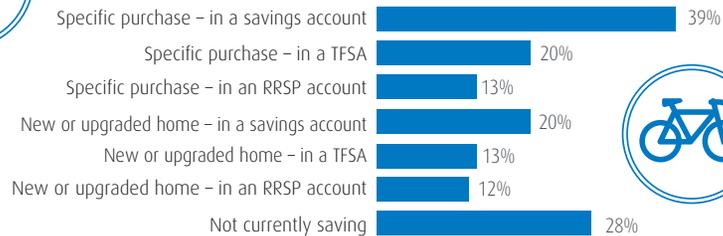
The financial goal that is the highest priority among millennials



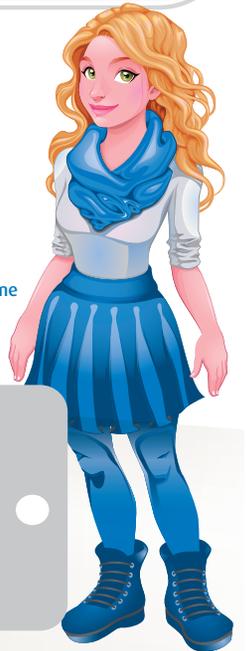
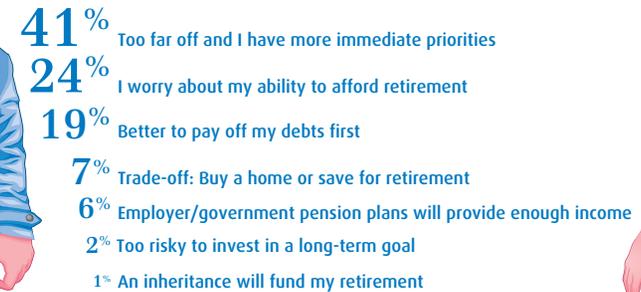
Top 3 most concerning personal matters for millennials



The reason and method for saving by millennials



How millennials feel about their own retirement?



Three simple tips for millennials:

- Determine most appropriate account; and then save, save, and save more
- Insure yourself
- Improve your financial literacy

For more insights and information, visit bmo.com/wealth/reports/millennials