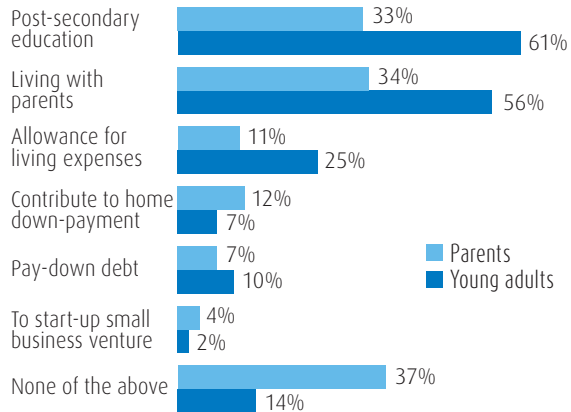


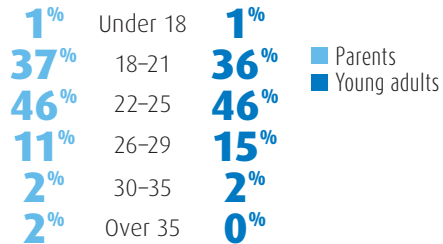
The perception of wealth influences how families use their financial resources to achieve personal and family goals. The Family Bank is seen as an important factor in helping meet these goals. These days, many parents feel they are on track to being financially comfortable but worry that their children are not going to attain the same level of comfort just on their own resources.

FAMILY BANK

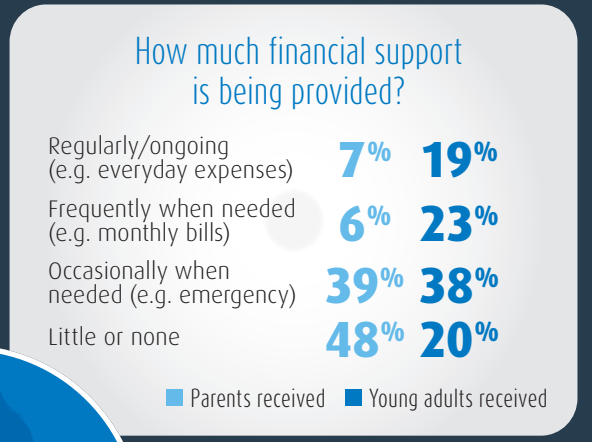
Reasons for receiving financial support.



At what age does adulthood start?



76% of parents and **73%** of young adults believe it takes longer to reach adulthood today than 30 years ago.



Main concerns that parents have about their adult children.

- 41%** Financial problems with debt
- 34%** Ability to live independently
- 31%** Inappropriate or lack of employment
- 27%** Choosing the wrong spouse/partner
- 21%** Inappropriate or lack of education
- 7%** Providing care/support to parents

Our children aren't as comfortable.

Parents who received financial support during their young adult years:

- 34%** By living at home
- 33%** For post-secondary education

These same parents will make sacrifices to financially support their adult children.

- 50%** Retire later or work longer
- 32%** Plan for a less comfortable retirement
- 33%** Save less for retirement
- 22%** Take on debt