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Toward the 2025 Canadian Investor

Canadian Investor Demographics



Smartphone penetration has risen to **71.8%** of the Canadian population outpacing the United States and the United Kingdom.

Over **a third** of the world's population is projected to own a smartphone by 2017.

Smartphones are critical shopping tools with **77%** of users having researched a product or service on their device.

Canadian Households & Wealth by Wealth Segment

	2013		2022	
Wealth Segment	Number of Households	Total Wealth (millions of dollars)	Number of Households	Total Wealth (millions of dollars)
Total	15,420,577	3,409,548	17,438,606	5,460,389
\$0 - \$100K	12,194,157	246,050	12, 376,427	271,029
\$100K - \$250K	1,103,000	172,480	1,617,111	263,714
\$250K - \$500K	766,769	270,811	1,157,896	429,830
\$500K - 1 Million	703,066	510,307	1,140,276	893,557
1 Million +	653,585	2,209,900	1,146,896	3,602,260



Median family Income: **\$76,550**

Income Levels (Statscan):

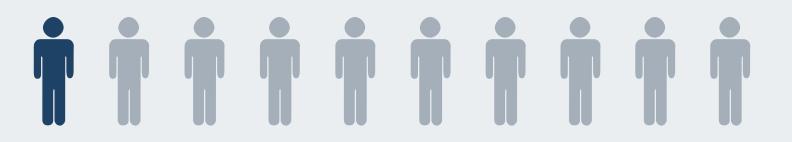


Median individual income: **\$27,600**

69% of households own their own home

Poverty Level:

1 in 10 Canadians are living in poverty



Top 4 Devices Owned



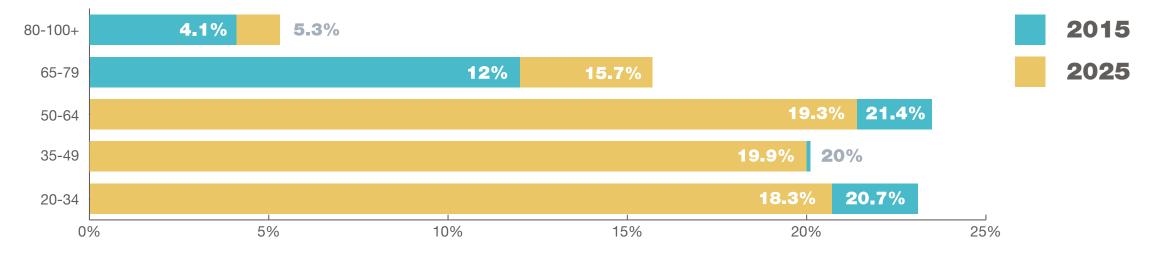


54% Tablet or E-Reader

71% Laptop or Netbook



50% Desktop Computer



Canadian Investor Behaviour

There's Never Enough	Canadians invest based on:	Average Canadian Debt Load		
 48% of Canadians do not save or invest their money. Only 12% of Canadians say that lack of time is an obstacle to saving or investing. 	17%60%23%60%23%	<pre>27% 25% 25% 25% 25% 25% 25% 25% 25% 25% 25</pre>		
20% of Canadians say that lack of knowledge is an obstacle to saving or investing.	17% gut feelings Canadians regretted an investment based on em	<\$60K <\$100K A percentage of Canadians from four key income brackets find debt load a large barrier to their ability to save. Otion: Top 5 worries of Canadian Investors		
	40% once or twice	1 62% inflation will threaten their long-term financial plans 2 57% not earning enough for retirement		
 1 in 10 consider themselves high-risk investors 6 in 10 consider themselves medium-risk investors 	12% once or twice every few years ••••••••••••••••••••••••••••••••••••	3 56% losing money on investments 4 54% global events will threaten their investments		



4% many times

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Key Market Trends Highlight



Retail investors are demanding access to the same asset classes and investment strategies as HNW or institutional investors



Investors are demanding optimized returns and access to more financial instruments

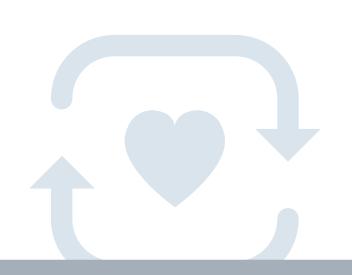


Investors are demanding "sustainable" portfolios and personalized portfolios

Investor Loyalty in 5 years will be driven by:



- Meeting & Exceeding Benchmarks
- Transparent & Competitive Fees
- Proactive Risk Management
- Full Range of Investment Solutions
- Alignment to Goals
- Proactive Investment Advice
- Single Point of Contact
- Enhanced Digital Access
- Demonstrating Value on Top of Investment Performance
- Sustainable Investment Products
- Non-Investment Advice
- Professional Designations



Sources

https://www.populationpyramid.net/canada/2025/ https://www.csi.ca/student/en_ca/designations/pdf/defining-wealth-management-2015.pdf https://www.statista.com/statistics/467190/forecast-of-smartphone-users-in-canada/ https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2017032-eng.htm https://en.wikipedia.org/wiki/List_of_countries_by_smartphone_penetration https://www.getsmarteraboutmoney.ca/wp-content/uploads/2018/01/infographic-Art-of-avoidance.pdf