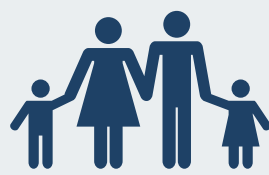


Toward the 2025 Canadian Investor

Canadian Investor Demographics

Income Levels (Statscan):



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



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



69% of households own their own home

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.

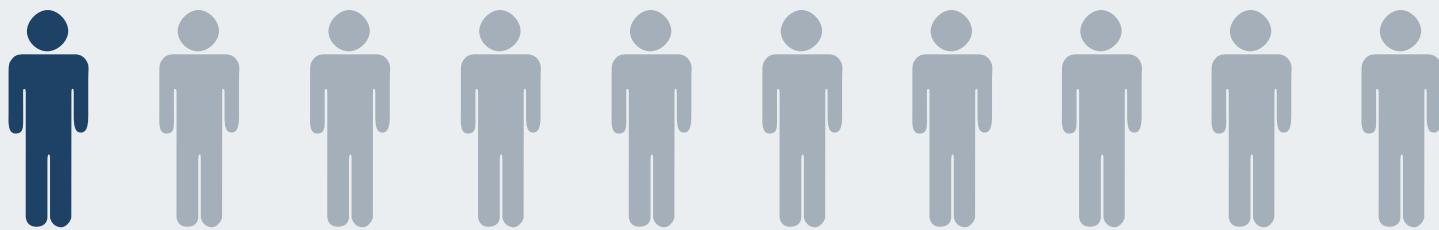


Canadian Households & Wealth by Wealth Segment

Poverty Level:

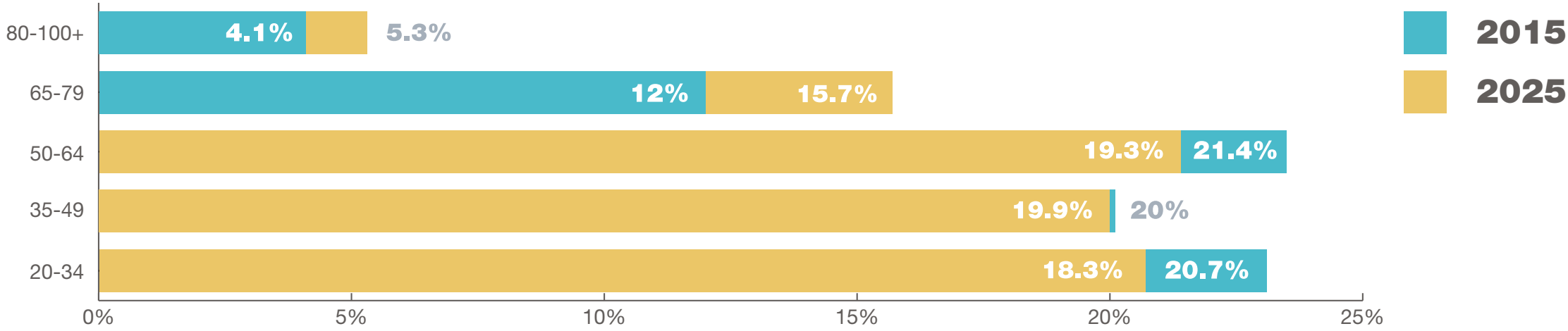
Wealth Segment	2013		2022	
	Number of Households	Total Wealth (millions of dollars)	Number of Households	Total Wealth (millions of dollars)
Total	15,420,577	3,409,548	17,438,606	5,460,389
\$0 - \$100K	12,194,157	246,050	12,376,427	271,029
\$100K - \$250K	1,103,000	172,480	1,617,111	263,714
\$250K - \$500K	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

1 in 10 Canadians are living in poverty



Top 4 Devices Owned

Canadian Population by Age

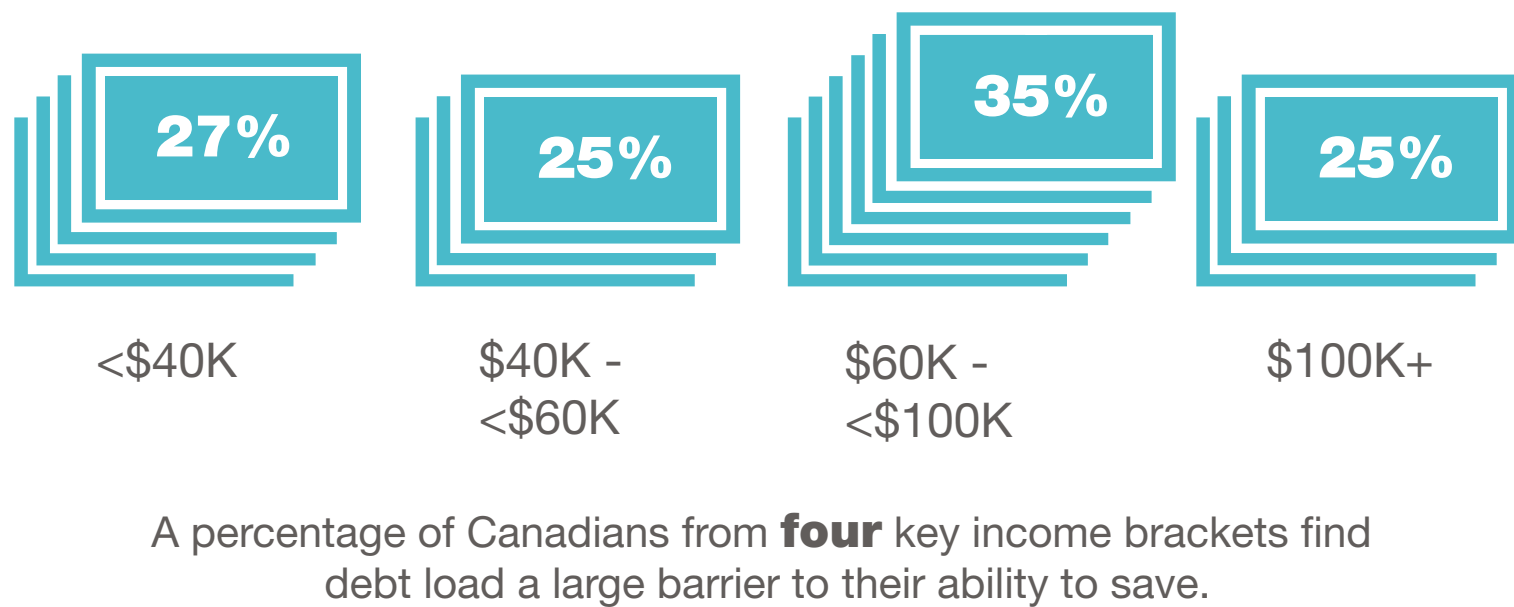
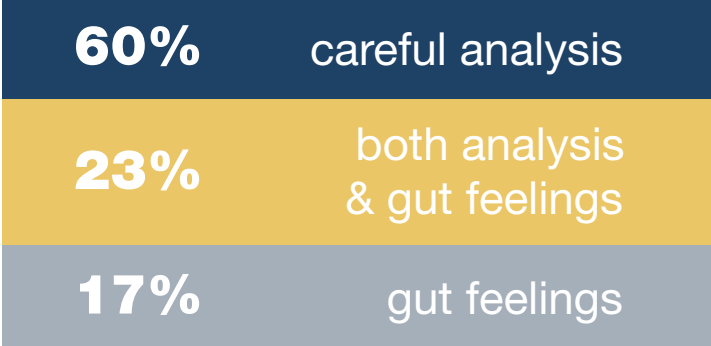
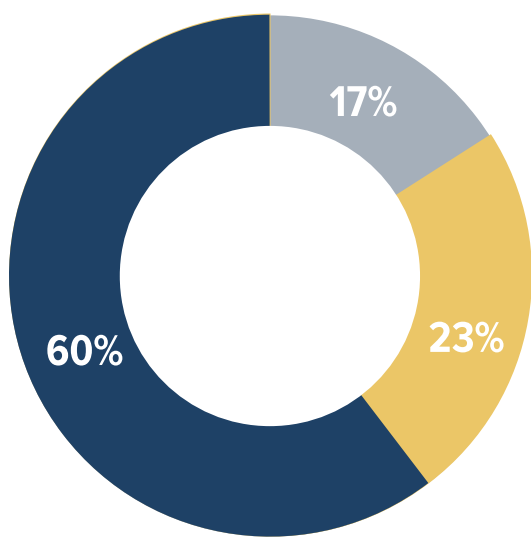
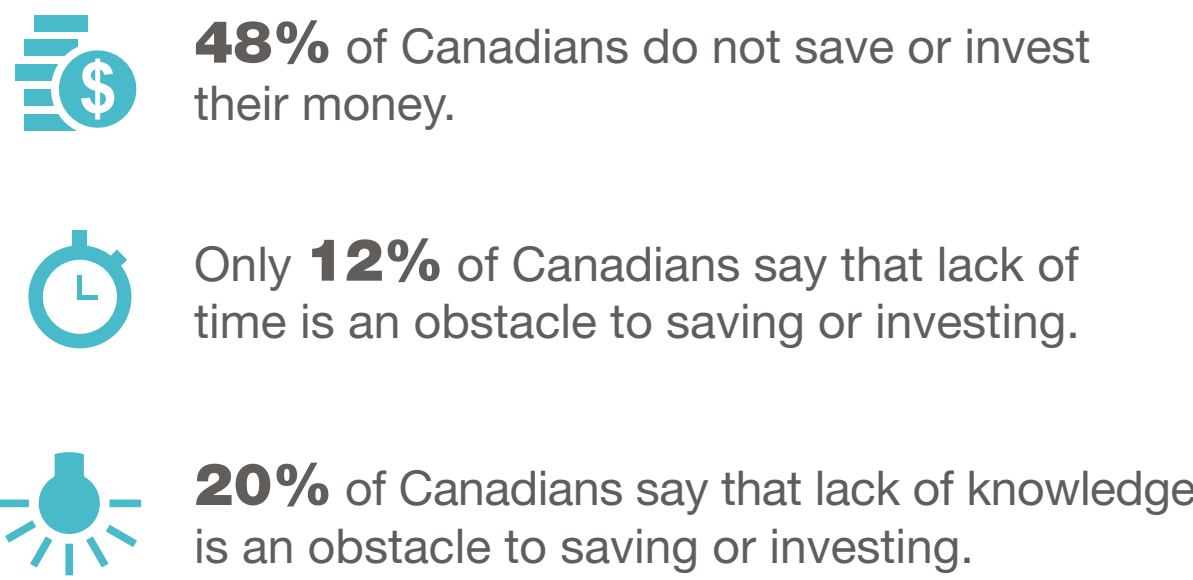


Canadian Investor Behaviour

There's Never Enough...

Canadians invest based on:

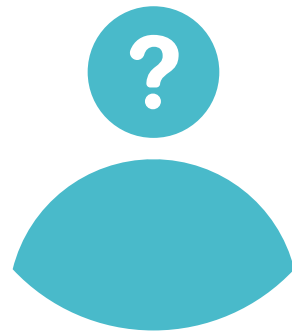
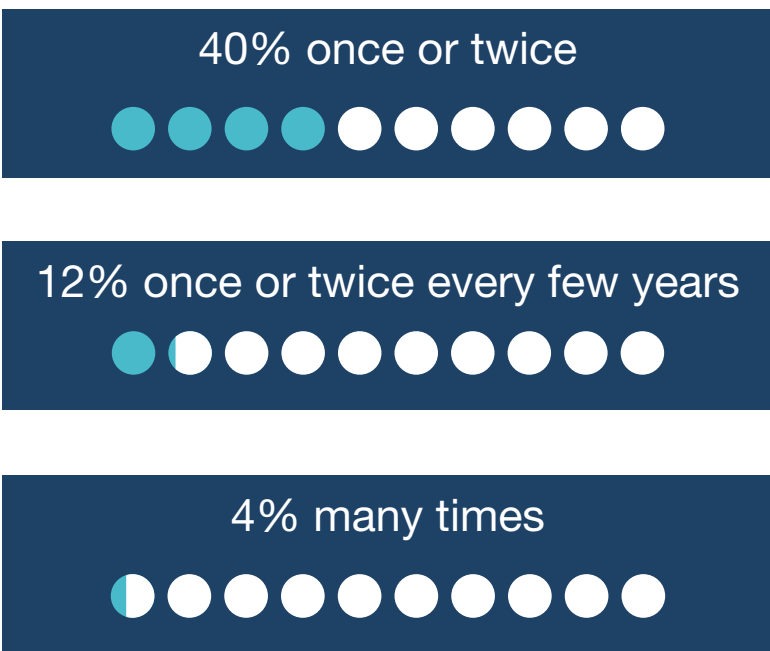
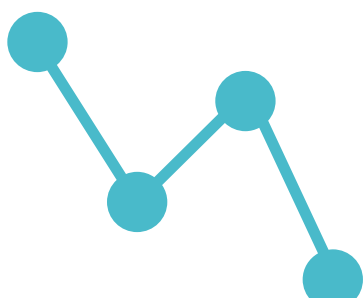
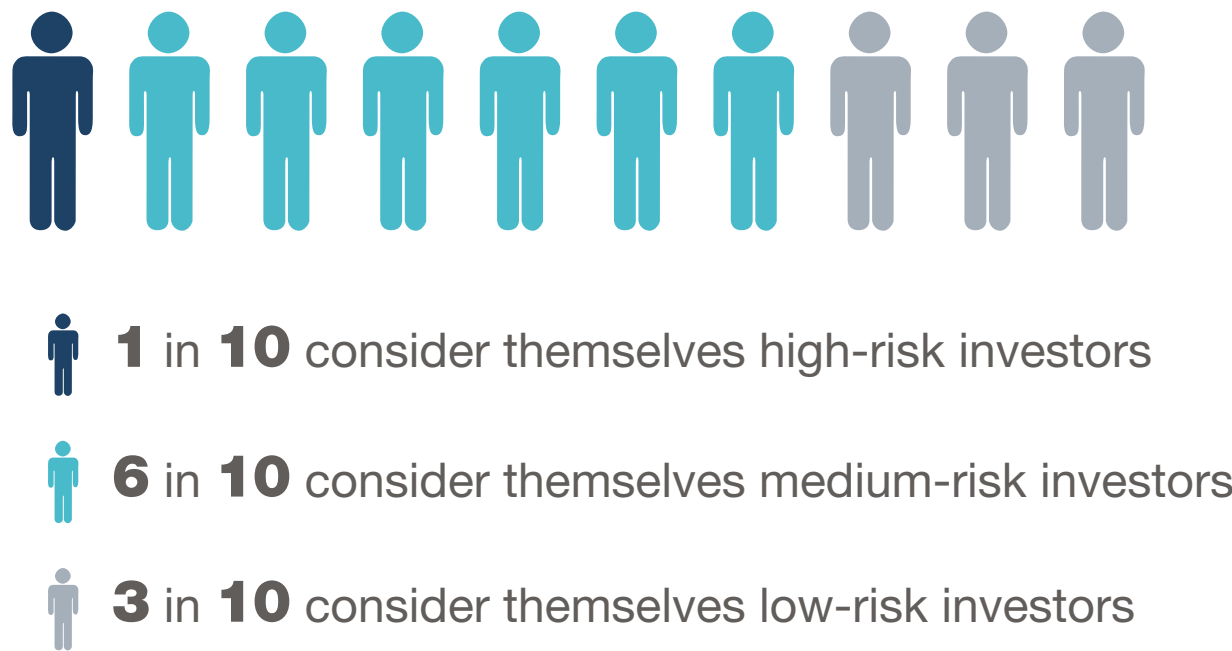
Average Canadian Debt Load



Canadian Investor Risk Tolerance

Canadians regretted an investment based on emotion:

Top 5 worries of Canadian Investors



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

