

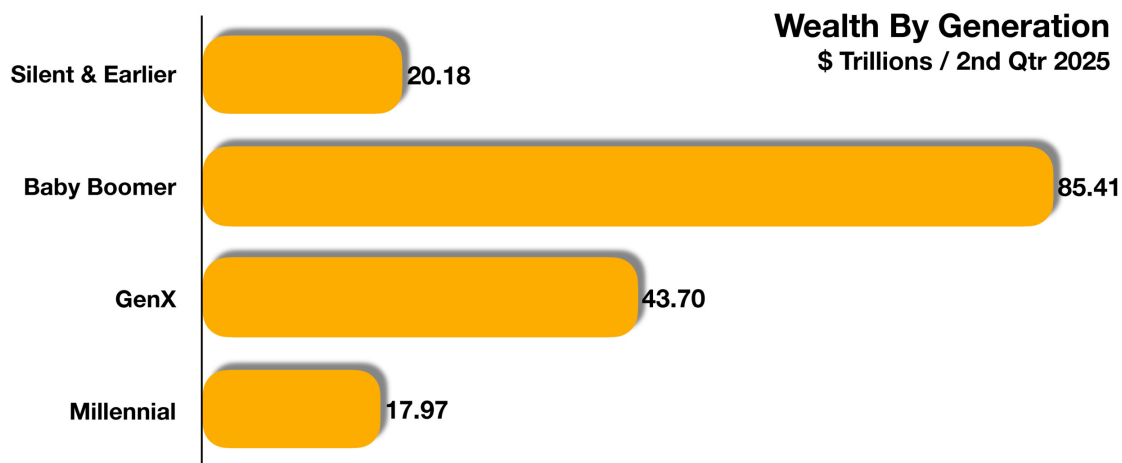
## Baby Boomers Have Much More At Stake Today - Demographical Overview

Baby boomers, those of us born between 1946 and 1964, currently hold the largest share of wealth in the U.S. stock market as compared to other age groups. As the biggest investors in stocks, there also comes some risks to the boomers.

The median age of baby boomers is now over 60, not 36 when the internet bubble burst in 2000 or 43 in 2007 when the financial crisis began. Demographically, the boomers have more exposure now than in 2000 and 2007, because at age 60 boomers don't have the time to make up significant market pullbacks as occurred in 2000 and 2008. With over 60% of their financial assets allocated to stocks, more boomers are reallocating some of their stock holdings to bonds in order alleviate risk exposure and market pullbacks.

Total wealth held by baby boomers reached over \$85 trillion in the 2nd quarter, which includes stocks, real estate and personal assets. Those born between 1928 and 1945 are known as the Silent generation, which have surpassed their earning years and are mostly spending their remaining wealth on retirement and health care. Millennials, born from 1981 to 1996 are known as more cautious investors, holding higher cash balances and maintaining relatively conservative portfolios compared to Gen X, yet gradually increasing their allocations to equities as their confidence grows and wealth accumulates.

Source: Federal Reserve Bank of St. Louis



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