

Investment Trends - US - April 2019

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This report looks at the following areas:

- Who has investment accounts, and where do they hold them?
- For consumers who are not investing, what obstacles are preventing them from doing so?
- What are consumers' near-term investment plans?
- How would consumers choose to allocate windfall investment funds?
- What are consumers' attitudes and comfort levels regarding the stock market, advisors, and investing in general?

While consumers now have greater accessibility to the investment sector, the glut of available services may also induce analysis paralysis for individuals who simply don't know where to begin, and human advice remain the most trusted authority.



"The FinTech revolution has borne a stable of robo-advisor and other self-service investment options for the average consumer, and brought with it tools and products that were previously only accessible for wealthy investors at traditional institutions."

- Chris Shadle, Financial Services Analyst

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- Investing is confusing and expensive
- New product offerings allow consumers to invest at lower cost

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- Young investors are more comfortable with banks, older ones prefer traditional brokerages
- Most plan to maintain level of investment, very few plan to reduce

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