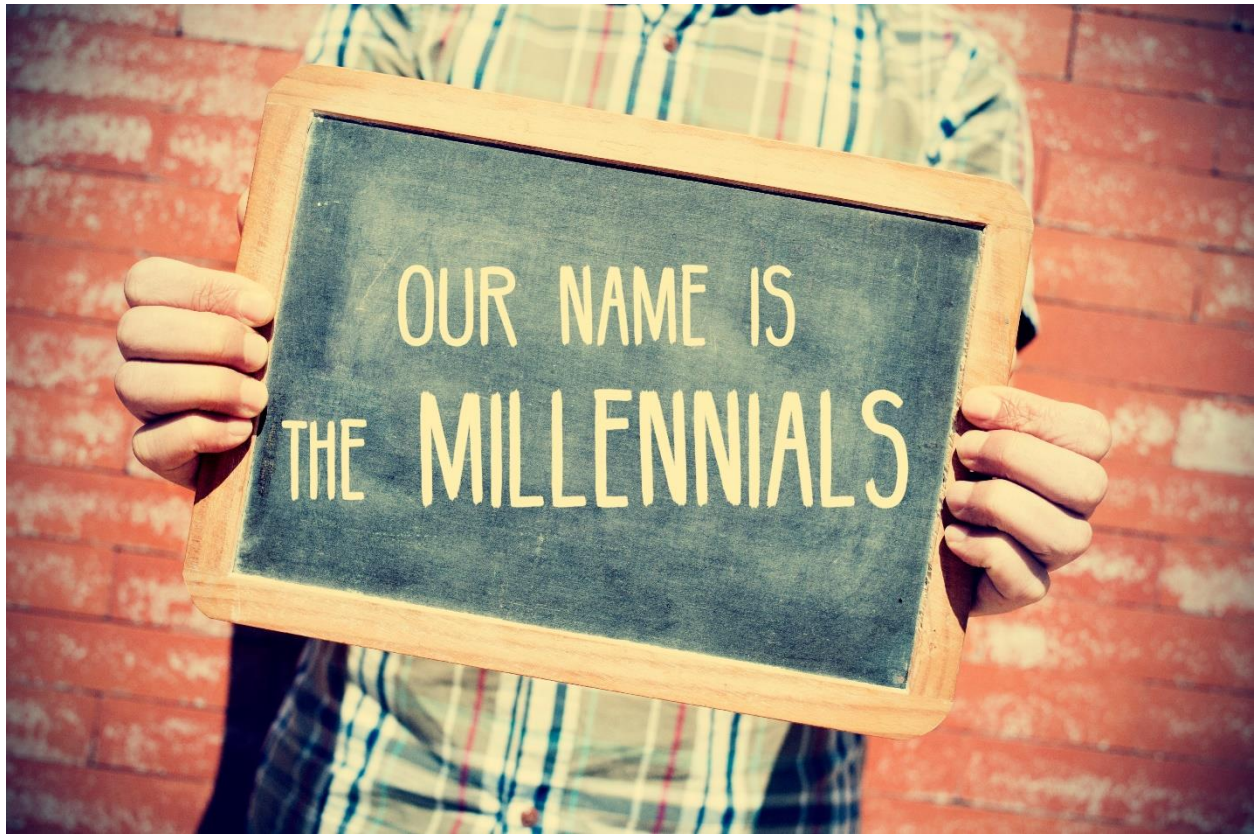


Redefining Investment Norms: The Millennial Embrace of Bond ETFs

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In the complex realm of finance, comprehending the investment preferences and behaviors of different demographics is essential. The 2023 "[ETFs and Beyond](#)" study by Schwab Asset Management offers a lens into this world, with an illuminating focus on the millennial ETF investor.

Key Findings from the Study:

1. **Millennial ETF Investors and Fixed Income:** Challenging the prevailing notions, the study highlights that millennial ETF investors have a pronounced preference for fixed income, even exceeding the interest shown by older generations. This demographic isn't just displaying curiosity about fixed income; they are manifesting intentions to escalate their investments in fixed income ETFs.

2. **Robust Investor Behavior:** Despite the volatility and unpredictability characterizing the financial markets, ETF investors have exhibited commendable fortitude. A significant portion has either retained their investment strategies or identified avenues to augment their ETF investments, undeterred by fluctuating market dynamics.
3. **Millennial Enthusiasm for ETFs:** The data in the report accentuates the overwhelming enthusiasm millennials have for ETFs. A staggering 89% favor ETFs as their chief investment tool, with 37% of their portfolios invested in these funds. This points to a demographic that's steering its financial journey with clarity and conviction.

In essence, the 2023 "[ETFs and Beyond](#)" study is a testament to the evolving landscape of the investment world. The insights gleaned from the millennial segment, especially, shed light on a group that's making informed decisions and carving out its unique path in the ETF space.

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