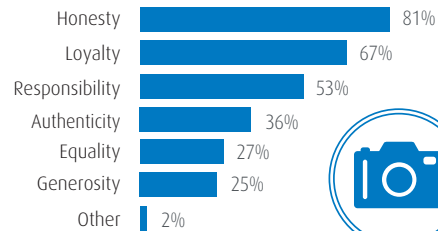


Generation Why! Take notice – they’re devoted, educated, and focused to succeed.

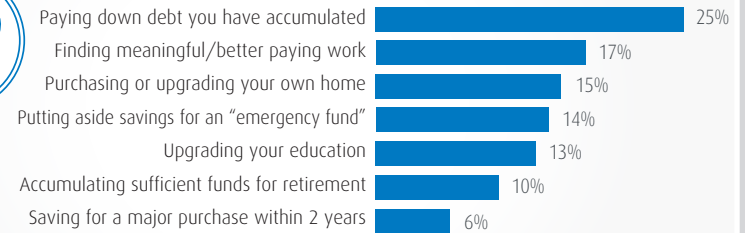
Rather than stand in the way of the coming wave of millennials and the changes that are coming, many of which are led by incredible advances in technology, we should be looking forward and embracing the many positives to come.

Top 3 most valued personal traits for millennials

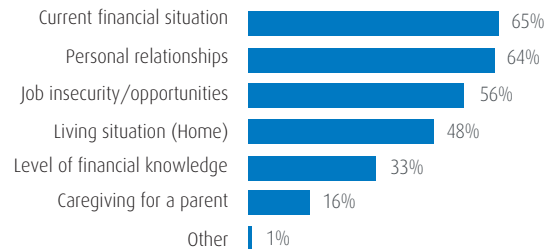


The survey respondents also felt that the most important characteristics required for them to achieve success today are confidence (23%), proactivity (19%), resiliency (16%), the ability to innovate (14%) and creativity (12%). These values are universal and are relevant from generation to generation.

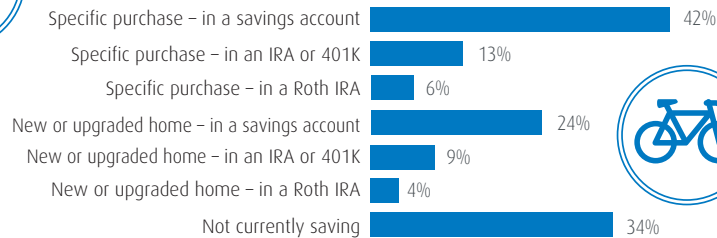
The financial goal that is the highest priority among millennials



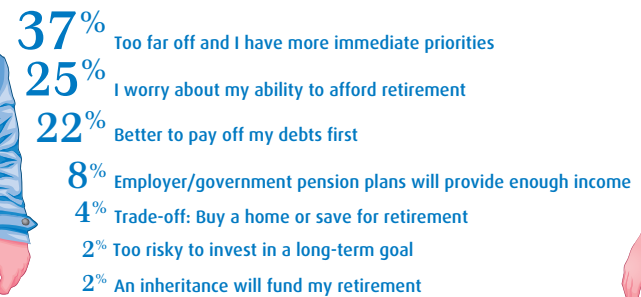
Top 3 most concerning personal matters for millennials



The reason and method for saving by millennials



How millennials feel about their own retirement?



Three simple tips for millennials:

- Determine most appropriate account; and then save, save, and save more
- Insure yourself
- Improve your financial literacy

Source: BMO Wealth Institute Report, Generation Why!, July 2017. The foregoing summary is not based upon the factual situation of any specific taxpayer, is not intended to be tax advice to any taxpayer and is not intended to be relied upon. Taxpayers should consult tax advisors that are aware of their factual situations. BMO Global Asset Management does not offer tax advice. Contact your tax advisor. This information cannot be used by any taxpayer for the purpose of avoiding tax penalties that may be imposed on the taxpayer. This information is being used to support the promotion or marketing of the planning strategies discussed herein. BMO Financial Group and its affiliates do not provide legal or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors. Estate planning requires legal assistance which BMO Financial Group and its affiliates do not provide. You should discuss your particular estate-planning situation with a qualified attorney. BMO Wealth Institute, a unit of BMO Financial Group, provides this commentary to clients for informational purposes only. The comments included in this document are general in nature and should not be construed as legal, tax or financial advice to any party. Particular investments or financial plans should be evaluated relative to each individual, and professional advice should be obtained with respect to any circumstance. BMO Global Asset Management is the brand name for various affiliated entities of BMO Financial Group that provide investment management and trust and custody services. Certain of the products and services offered are designed specifically for various categories of investors in a number of different countries and regions and may not be available to all investors. BMO Financial Group is a service mark of Bank of Montreal (BMO). BMO Asset Management Corp. is the investment advisor to the BMO Funds. BMO Investment Distributors, LLC is the distributor. Member FINRA/SIPC. BMO Asset Management Corp., BMO Investment Distributors, LLC, BMO Private Bank, BMO Harris Bank N.A. and BMO Harris Financial Advisors, Inc. are affiliated companies. BMO Private Bank is a brand name used in the United States by BMO Harris Bank N.A. BMO Harris Financial Advisors, Inc. is a member FINRA/SIPC, an SEC registered investment advisor and offers investments, advisory services and insurance products. Not all products and services are available in every state and/or location. Securities, investment advisory and insurance products are: **NOT FDIC INSURED — NOT BANK GUARANTEED — MAY LOSE VALUE.** © 2017 BMO Financial Corp. (5884465, 07/17)