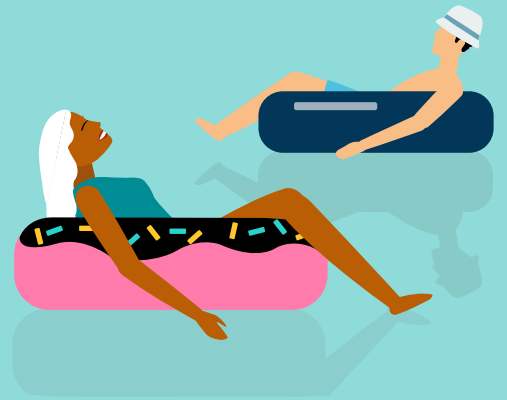


ETF investors keep calm and carry on

Amid market uncertainty, investors are confident in their choice of ETFs, with many leaning toward actively managed options. This is according to Schwab Asset Management's latest ETFs and Beyond Study.

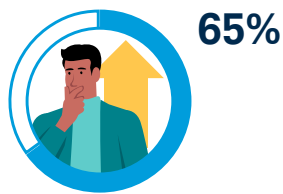


ETFs account for more than a quarter of holdings among ETF investors, and most plan to add more in the coming year.

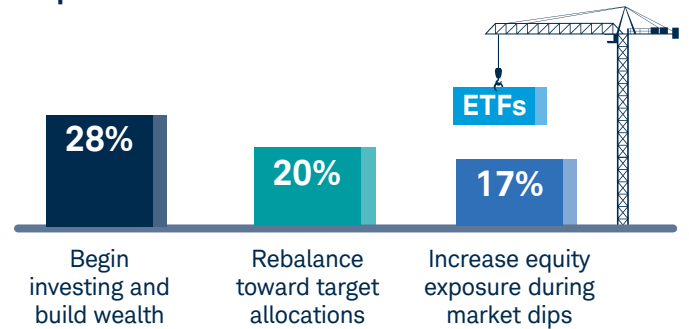
Current holdings



Plan to increase investments



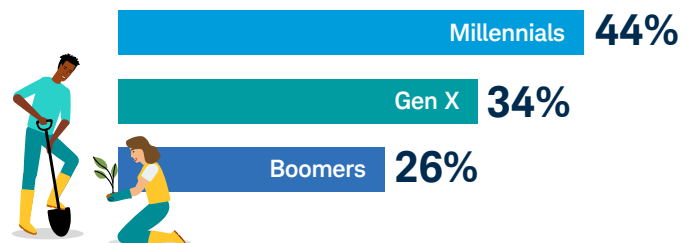
ETF investors mainly use ETFs to start and grow their portfolios.



Nearly half of ETF investors plan to boost ETF investments to harness AI's growth potential.

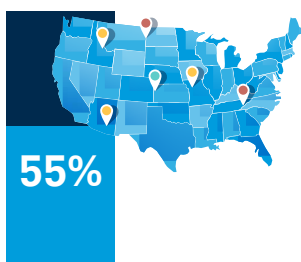


More millennial ETF investors plan to grow their bond and fixed income investments in the next year compared to other generations.

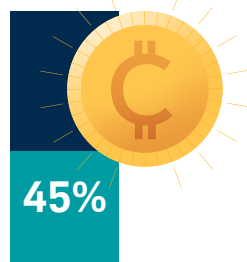


U.S. equity and cryptocurrency ETFs also factor into ETF investors' 2024-2025 plans.

U.S. equities

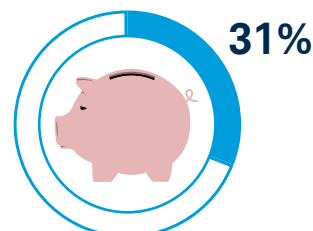


Cryptocurrencies

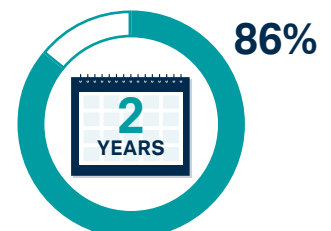


Actively managed ETFs are becoming a bigger focus for ETF investors.

Investment in actively managed ETFs in ETF portfolios

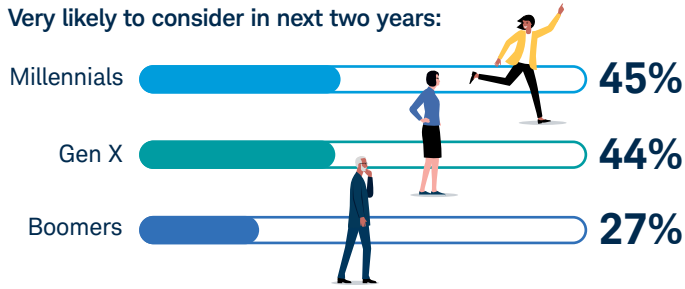


Likely to consider in next two years

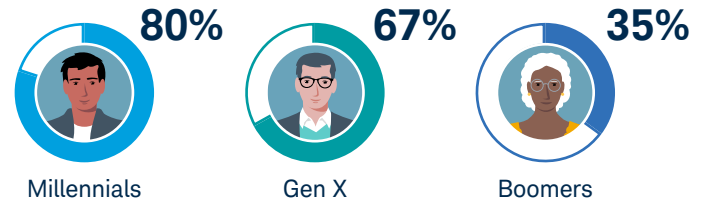


Younger ETF investors lead the way in enthusiasm for actively managed ETFs.

Very likely to consider in next two years:



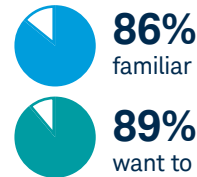
Personalization remains a priority, with 3 in 4 millennials likely to invest in direct indexing in the next 12 months.



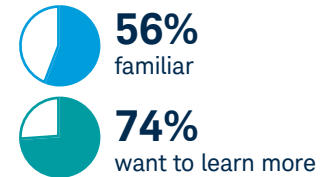
ETF investors are more familiar with direct indexing than non-ETF investors, though interest is high in learning more.



ETF investors



Non-ETF investors



About the study

Schwab Asset Management's ETFs and Beyond Study was conducted online by Logica Research from July 2 to July 20, 2024, among a national sample of ETF and non-ETF investors. Survey respondents were not asked to indicate whether they had accounts with Schwab. All data is self-reported by study participants and is not verified or validated. Logica Research is neither affiliated with nor employed by Schwab Asset Management.

2,200 investors completed the study

- 1,000 general ETF investors
- 1,000 non-ETF investors
- 200 Gen I investors (new investors who started investing since 2020)

To qualify for the study, investors had to:

- Be 25 to 75 years old
- Have a minimum of \$25,000 in investable assets (ETF and non-ETF investors)
- Have purchased or sold an ETF in the past two years (ETF investors)
- Be at least somewhat familiar with ETFs (non-ETF investors)
- Have started investing in 2020 or after (Gen I)

Generation definitions

- Millennials**
Ages 28–43
- Gen X**
Ages 44–59
- Boomers**
Ages 60–75



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Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Shares of ETFs are not individually redeemable directly with the ETF. Shares are bought and sold at market price, which may be higher or lower than the net asset value (NAV).

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