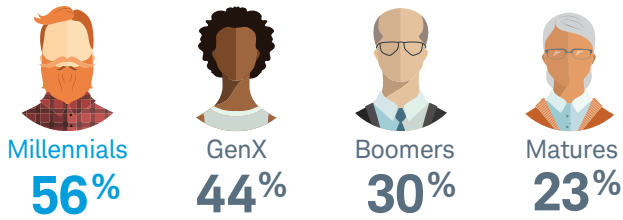


ETF Enthusiasm is on the rise.

Schwab's 2017 ETF Investor Study reveals the views of more than 1,200 individual investors.

More and more investors say ETFs are their investment vehicle of choice, especially millennials.



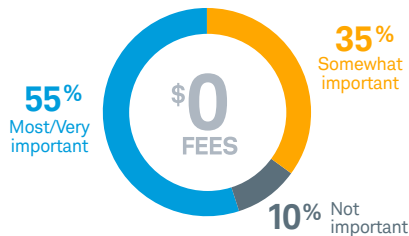
45% of investors plan to increase ETF investments in the next year. Up from 31% in 2015.



42% of investors expect ETFs will be their primary investment type in the future. Up from 30% in 2015.



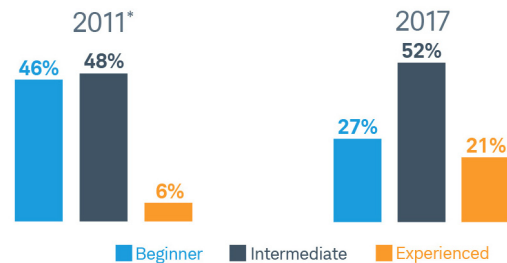
Investors believe trading ETFs without commissions or fees is important.



Most investors use ETFs to achieve their long-term financial goals.

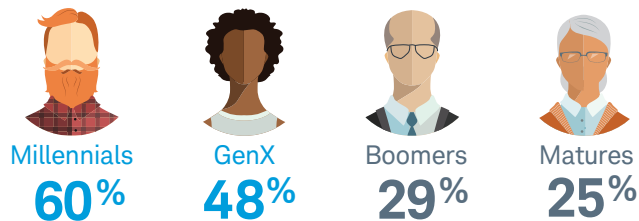


Understanding of ETFs has increased but there's room to improve.



*Note: in the 2011 ETF Investor Study by Charles Schwab, we asked investors if they considered themselves a novice (instead of a beginner) or an expert (instead of experienced)

Younger generations are more likely to increase investments in ETFs in the next year.

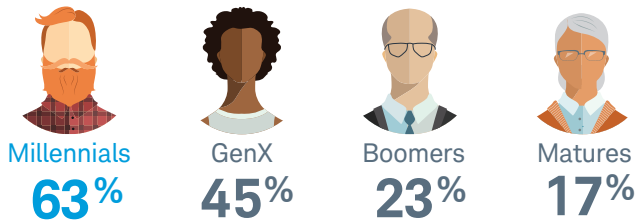


Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. Shares are bought and sold at market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

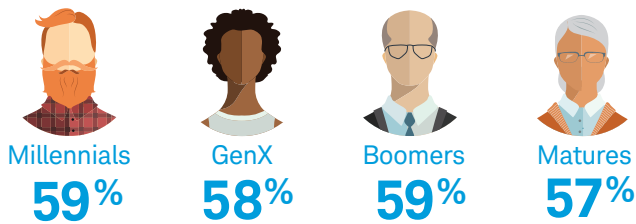
Millennials are bullish on ETFs.

Not all generations are equal when it comes to their views on ETFs.

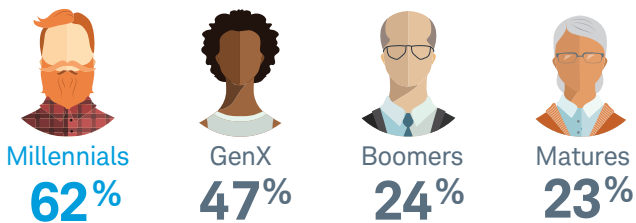
Millennials, more than any other generation, expect ETFs to be their primary investment vehicle in the future.



More than half of all investors use ETFs to reach their long-term financial goals.



Millennials are most likely to consider holding only ETFs instead of individual securities.



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. Unlike mutual funds, 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).

Millennials and ETFs



- ↑ 60% expect to increase investments in ETFs in the next year
- 🎯 59% use ETFs to reach long-term goals
- 👛 63% expect ETFs to be the primary investment vehicle in the future
- 📊 62% would consider holding only ETFs instead of individual securities

GenX and ETFs



- ↑ 48% expect to increase investments in ETFs in the next year
- 🎯 58% use ETFs to reach long-term goals
- 👛 45% expect ETFs to be the primary investment vehicle in the future
- 📊 47% would consider holding only ETFs instead of individual securities

Boomers and ETFs



- ↑ 29% expect to increase investments in ETFs in the next year
- 🎯 59% use ETFs to reach long-term goals
- 👛 23% expect ETFs to be the primary investment vehicle in the future
- 📊 24% would consider holding only ETFs instead of individual securities

Matures and ETFs



- ↑ 25% expect to increase investments in ETFs in the next year
- 🎯 57% use ETFs to reach long-term goals
- 👛 17% expect ETFs to be the primary investment vehicle in the future
- 📊 23% would consider holding only ETFs instead of individual securities