

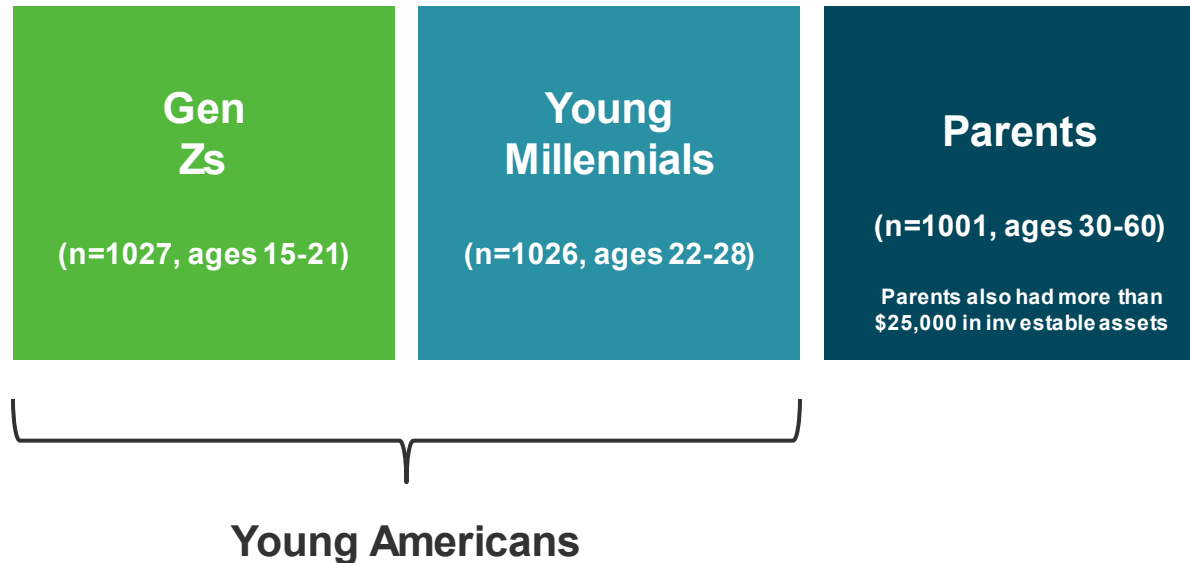
Young Americans & Marriage Survey

May 2019



Methodology

This survey was conducted online within the United States by The Harris Poll on behalf of TD Ameritrade from February 28 - March 14, 2019, among 3,054 U.S. adults and teens ages 15 and older.



About TD Ameritrade Holding Corporation

TD Ameritrade provides investing services and education to more than 11 million client accounts totaling approximately \$1.3 trillion in assets, and custodial services to more than 7,000 registered investment advisors. We are a leader in U.S. retail trading, executing an average of approximately 850,000 trades per day for our clients, more than a quarter of which come from mobile devices. We have a proud history of innovation, dating back to our start in 1975, and today our team of 10,000-strong is committed to carrying it forward. Together, we are leveraging the latest in cutting edge technologies and one-on-one client care to transform lives, and investing, for the better. Learn more by visiting TD Ameritrade's newsroom at www.amtd.com, or read our stories at Fresh Accounts.

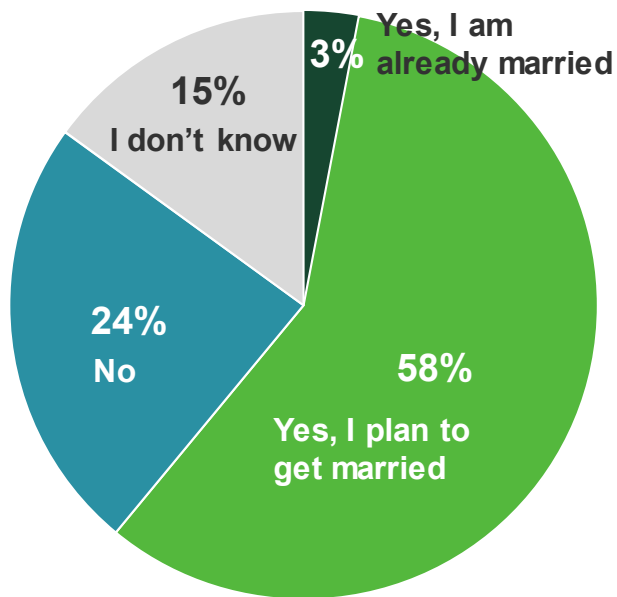
Brokerage services provided by TD Ameritrade, Inc., member FINRA (www.FINRA.org)/SIPC (www.SIPC.org).

Marriage is a pivotal milestone for more than half of Young Americans today

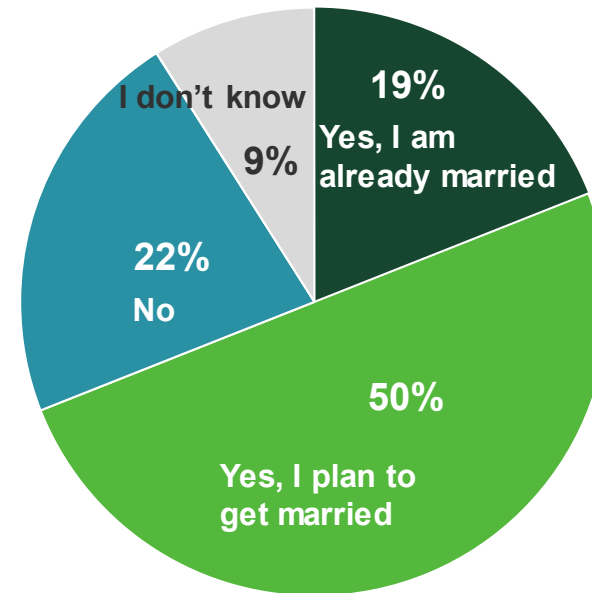
Though 1 in 4 are opting out of marriage altogether

Do you plan to get or have you gotten married?

Gen Zs

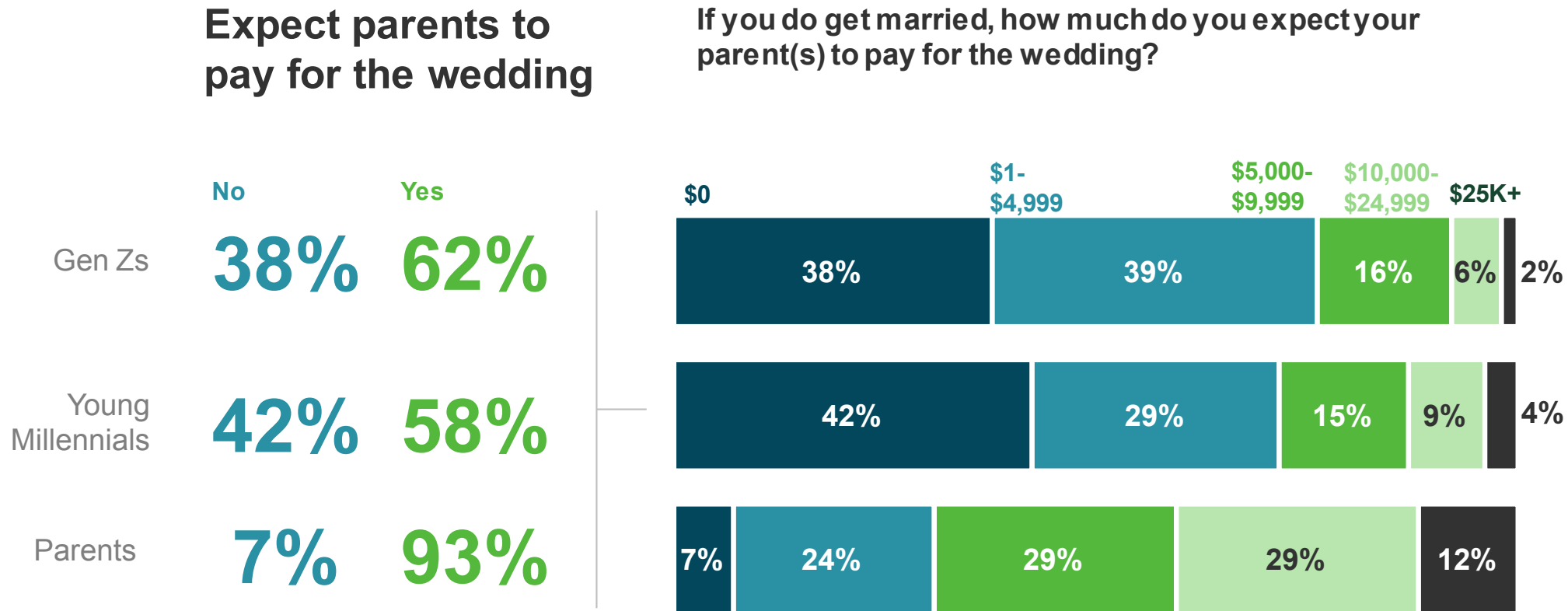


Young Millennials



Four in 10 Millennials plan to foot the bill for their own weddings

While only 7% of parents expect that they won't contribute

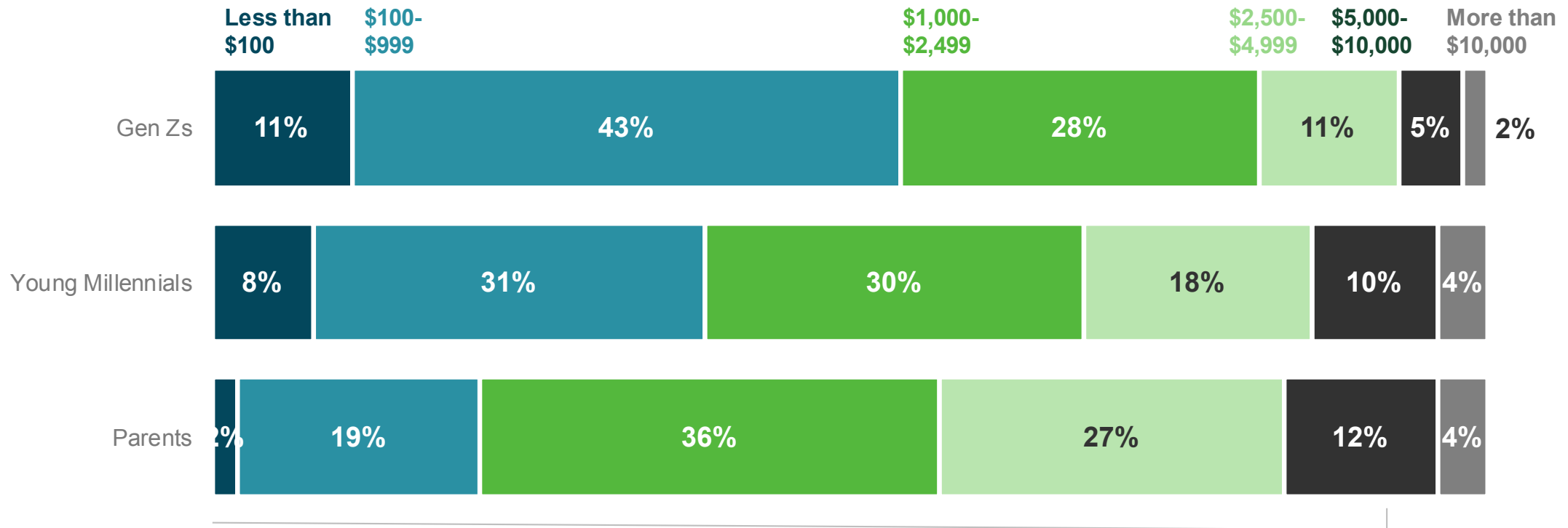


Source: The Harris Poll on behalf of TD Ameritrade (February-March); Gen Zs n=751, Young Millennials n=604, Parents n=1,001

But they aren't placing as much value on the ring

Two-thirds of Young Americans believe an engagement ring should cost less than \$2,500, almost half of the actual national average

In your opinion, how much should an engagement ring cost today?



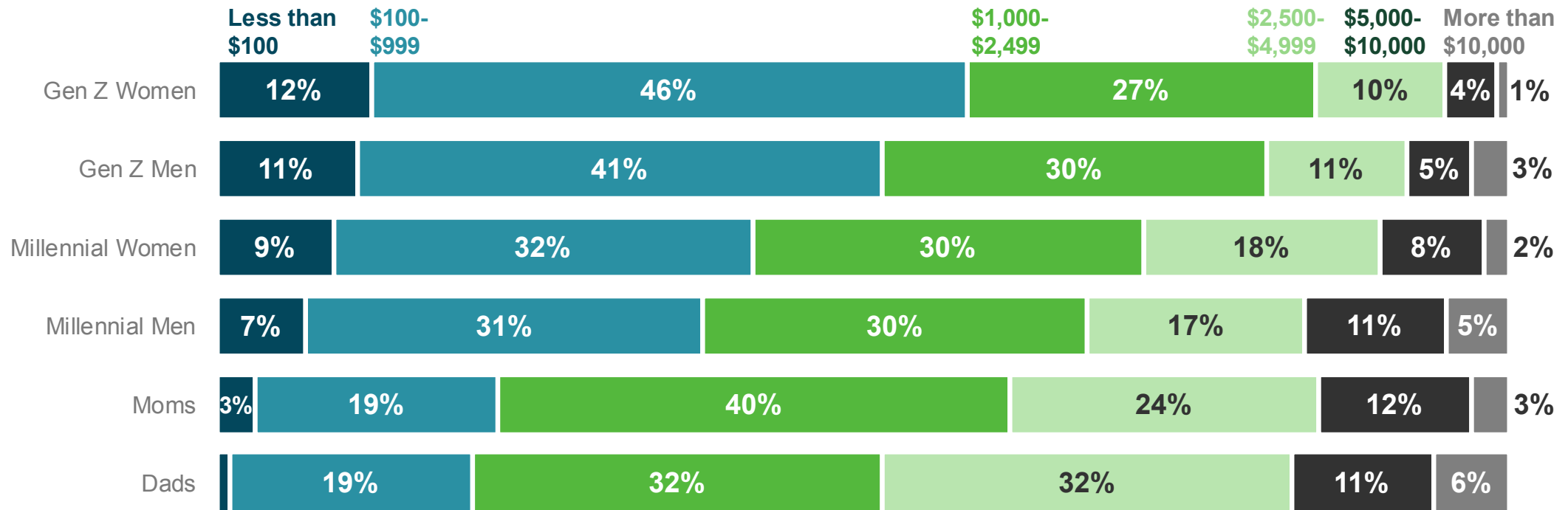
\$5,680

is the average engagement ring cost nationwide, according to *The Knot's* 2018 Real Wedding Study.

Across generations, women expect to spend less on an engagement ring

Though the gap between men and women closes with each younger generation

In your opinion, how much should an engagement ring cost today?

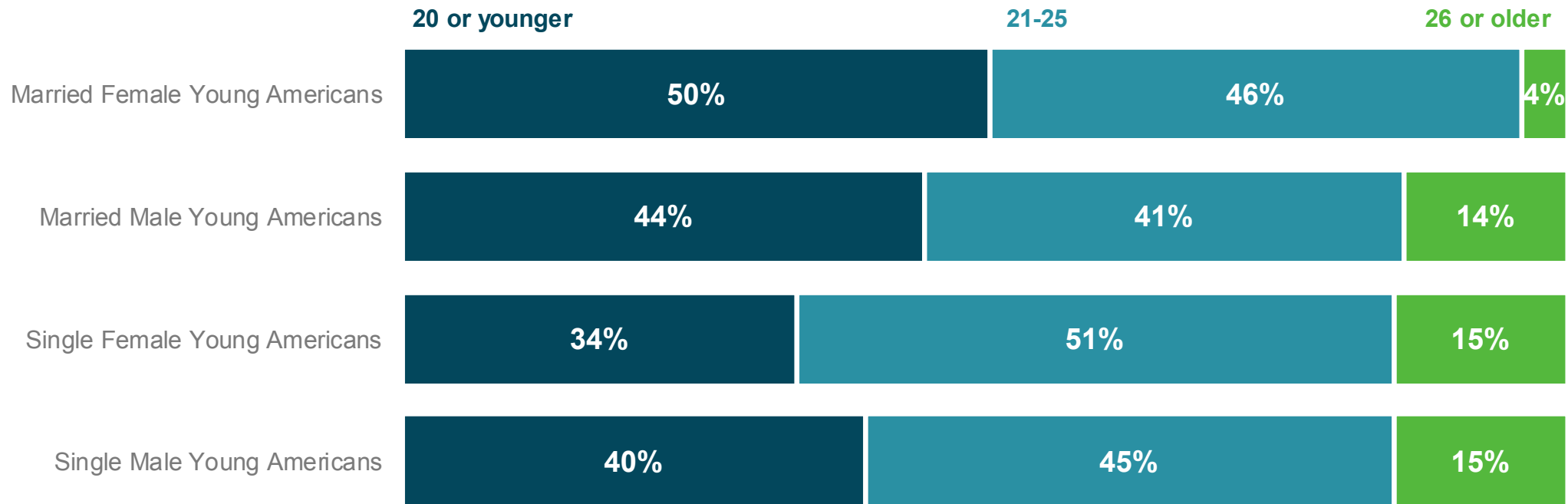


Source: The Harris Poll on behalf of TD Ameritrade (February-March); Gen Z Women n=564, Gen Z Men n=463, Young Millennial Women n=527, Young Millennial Men n=499, Moms n=597, Dads n=404

Half of married women expect to be financially independent by age 20

While married men are more similar to single Young Americans in their expected timelines for getting off their parent's payroll

At what age did you become, or expect to become, completely financially independent from your parent(s)/guardian(s)?



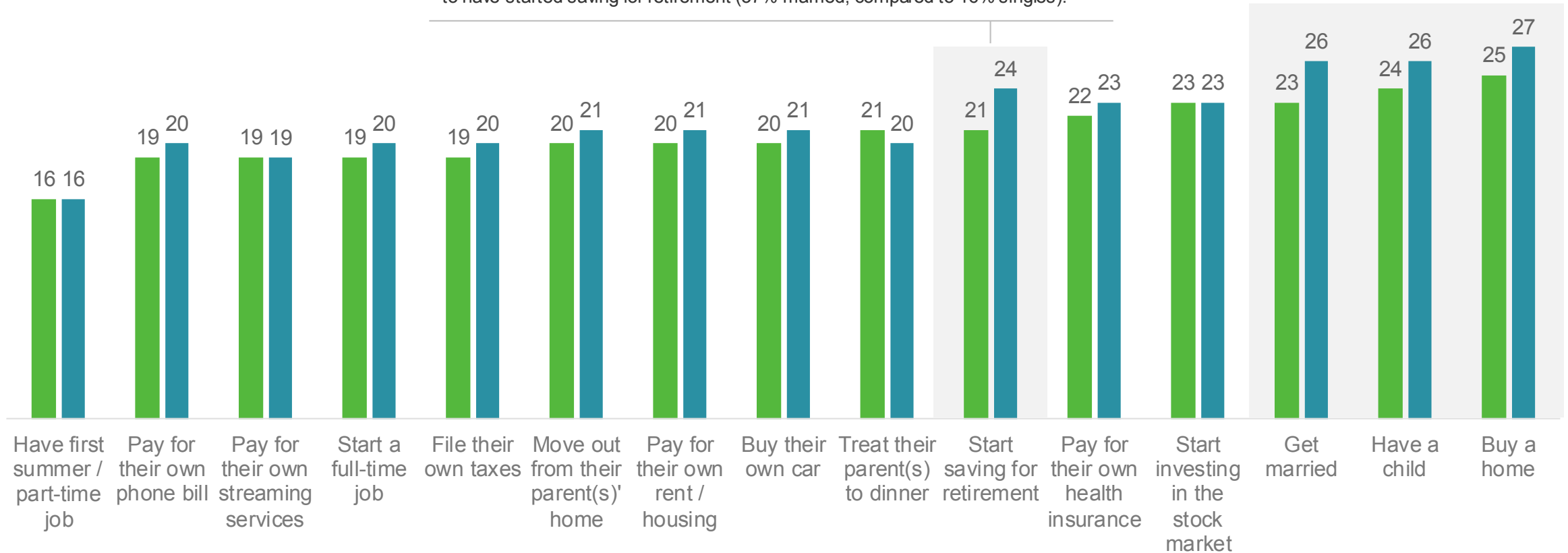
Singles have a more extended timeline than married Young Americans

And these gaps grow with the magnitude of the life event

At what age do you expect a person to be able to do the following?

■ Married Young Americans ■ Single Young Americans

Married Young Americans are more than twice as likely than their single counterparts to have started saving for retirement (37% married, compared to 16% singles).



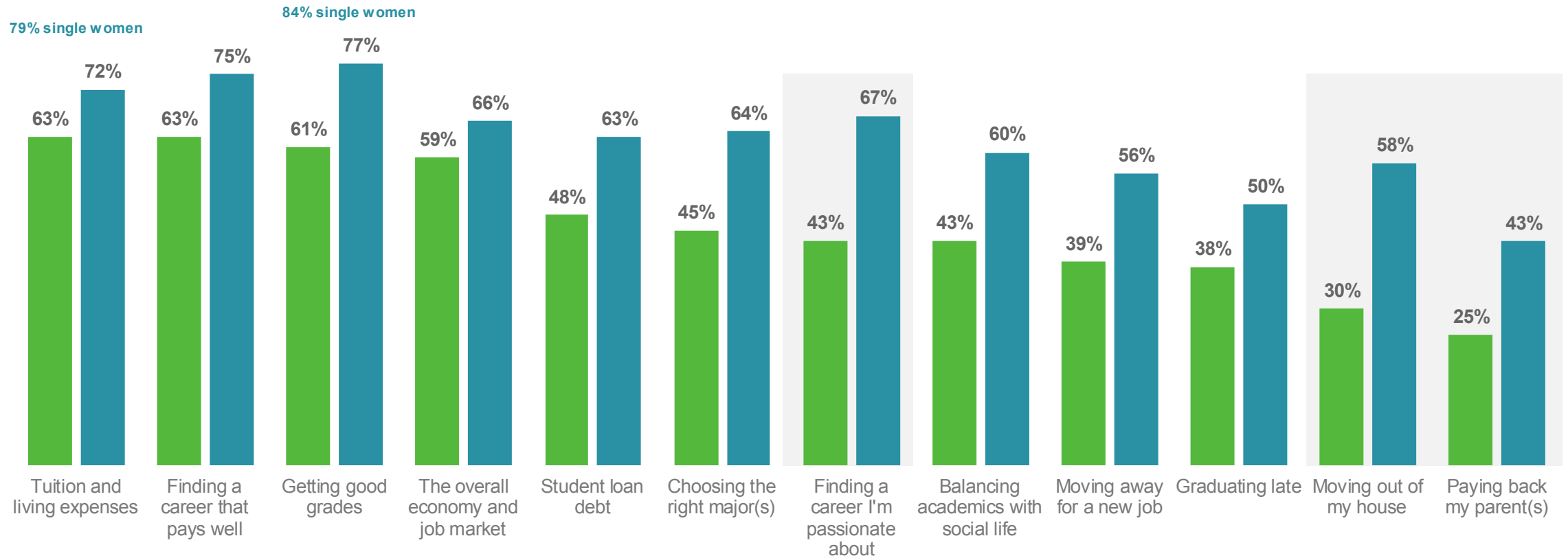
Source: The Harris Poll on behalf of TD Ameritrade (February-March); Single Young Americans n=1,827, Married Young Americans n=226

Single students are more stressed at school than their married counterparts

They are also much more concerned with finding a career they're passionate about, compared to those who are married

What is your stress level about the following? (Top 2 box)

Married Young Americans Single Young Americans



Source: The Harris Poll on behalf of TD Ameritrade (February-March); Single Young Americans n=1,827, Married Young Americans n=226

Parents are also more involved in their finances

Single women turn to their parents for financial advice, especially when it comes to new life skills like tax prep

Who do you turn to most for financial advice? “My parents”

66% Single Women

59% Single Men

50% Married Women

44% Married Men

Single women are also most likely to consult their parents for advice on **tax preparation** (42%, compared to 35% of single men, 28% married women, and 36% married men).

Married men are most likely to consult their parents for **investment advice** (32%, compared to 17% married women, 27% of single men, and 20% single women).