



# **Our Turn to Lead: How the Future of Personal Finance Will Be Shaped by the Millennials and the Financial Leaders Who Serve Them in New and Relevant Ways**

*Timothy L Sharko*

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The United States population is like a barbell with 89 million Millennials offset by 72 million Boomers. The leadership ascent and financial fitness of the Millennial generation is imperative for continued US political and economic leadership and for continued success of US financial institutions. This is the journey of two American families and three financial leaders attempting to serve them. FOR MILLENNIALS This book is an indispensable guide giving Millennials a glimpse into the possibilities of how geo-political change could affect their lives and their financial futures. Millennials will have markedly different life experiences from their Boomer parents - in a rapidly evolving world : - Boomers use online banking; Millennials will use financial social networks - Boomers are paid in dollars; Millennials will be paid in dollars, renminbi, euros and SDRs - Boomers pay interest per published schedule; Millennials will pay interest through a reverse auction It is paramount Millennials establish partnerships with an institution for their success. Millennials will leverage social networks to scrutinize institutions, establish conversations with financial leaders and together build a personal finance experience that creates opportunity and wealth at a lower cost. FOR FINANCIAL LEADERS Financial institutions have a once-in-a-generation opportunity to partner with Millennials - a constituency with a financial value of \$1.4 trillion and a profit potential of \$2.1 trillion today. This book is an indispensable guide proposing new and relevant solutions for financial leaders to shape the future of personal finance and in turn get the most out of their banking, investment and insurance units with:

- A complete business case to sell your action plan to your executives
- A rich characterization of key Millennial customer segments and their evolution over time
- A look at the personal finance experience Millennials and financial leaders craft together

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