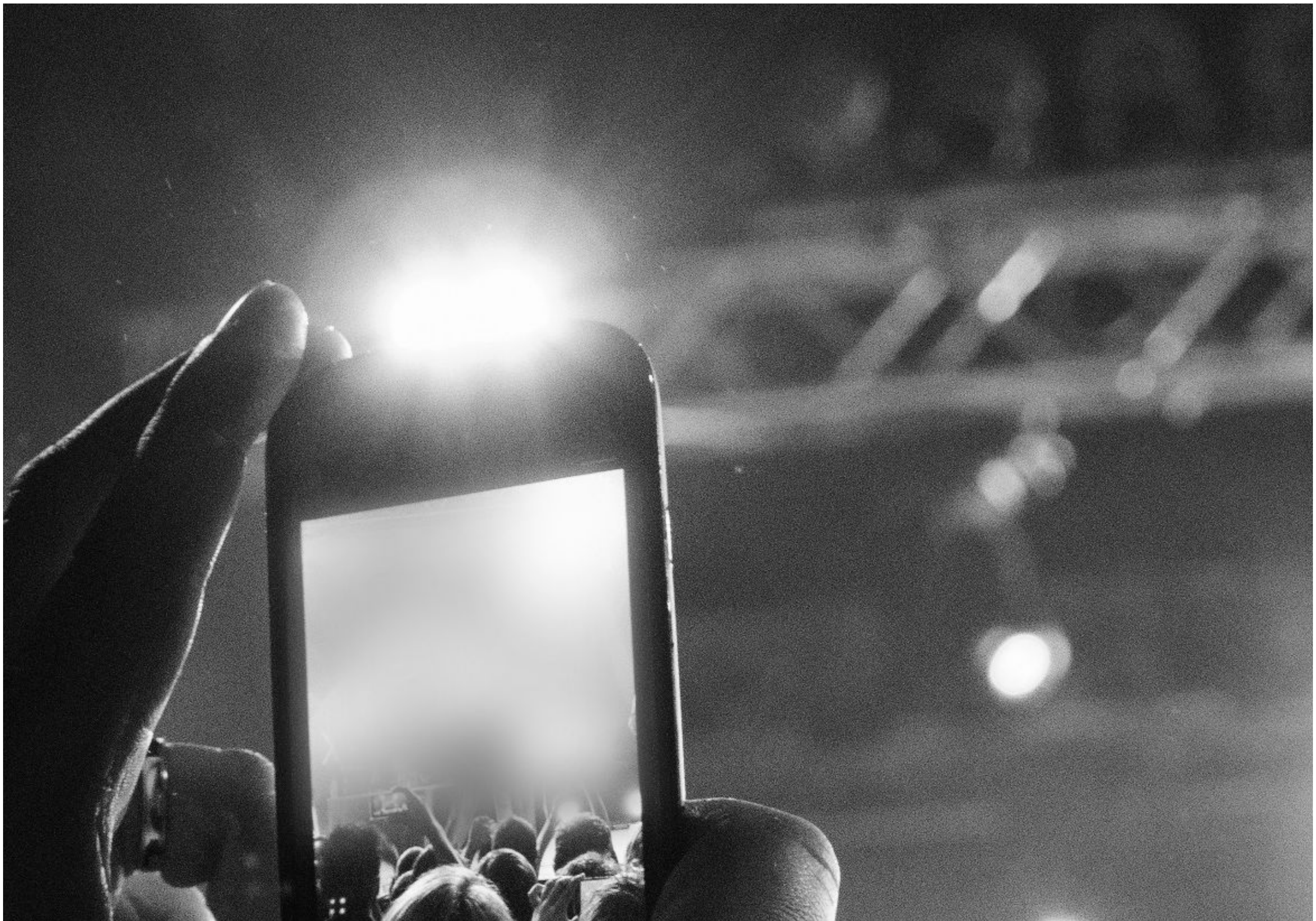

FirstClearing

Gen Y Is Ready to Invest … Are You Ready to Advise Them?

THE CENTER FOR GENERATIONAL KINETICS

Executive Summary

Eighty million members of Generation Y (Gen Y), also known as Millennials, are fast entering the financial services marketplace in the United States. Born from 1977 to 1995, these children of Baby Boomers have a mindset and approach to financial services that are uniquely different than potential clients in other generations.

Members of Gen Y communicate differently. They have different priorities for their lives and their money. They even refer friends and family differently. They don't trust their parents' financial professional *just because* the professional has successfully helped their family for decades. Instead, they gather information in their own way and will judge a professional or firm by what they consider important.

On the flip side, **Gen Y brings the greatest lifetime value of any generation in the investment marketplace.** They're now entering the life phase in which they're selecting financial professionals and brokerage firms for the first time. The challenge is that many financial professionals market their services in the same way that they, themselves, like to buy. But Gen Y makes buying decisions differently than other generations.

Because this emerging population of investors is ready — or getting ready — to open new accounts, the brokerage firms and financial professionals who successfully adjust the way they market their services will, of course, gain a short-term advantage. But simultaneously, they'll secure a long-term foundation of increasingly wealthy clients who can grow with them for decades. The firms and professionals who choose not to adapt to Gen Y's style will find themselves frustrated by this emerging generation. In other words, if they give hyper-connected, forever-online Gen Yers a four-page, printed brochure, they've already lost them.

In this white paper, Jason Ryan Dorsey, Chief Strategy Officer for The Center for Generational Kinetics (The Center), and First Clearing will reveal what investment firms and professionals need to know and do right now to make the most of Gen Y's client potential. We'll address:

- **Understanding Gen Y**
  Who are they? How is this new generation different from previous ones?
- **The Opportunity**
  Does Gen Y have money to invest now? Would it better to wait to approach them?
- **Engaging Gen Y**
  How can financial professionals transform the challenge Gen Y may pose into a breakthrough opportunity?

Our insights are based on the latest generational data, in-the-field experiences, and best practices honed by The Center's emerging trends team.

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Understanding Gen Y

Who Are These Gen Yers? Don't They Still Live with Mom?

Generation Yers, also known as Millennials, were born from 1977 to 1995. There are approximately 79.8 million members of this generation in the United States. Some statistics about Gen Y:

- Most ethnically diverse generation in recent history[1]
- Greatest number of college graduates ever; twice as many degrees conferred in 2009 as were in 1970[2]
- Greatest number of graduate degrees ever earned[2]
- Oldest average age when first married[3]
- Oldest average age when first child born[4]

And some sobering financial realities they live with:

- Stubbornly high unemployment rates. The unemployment rate for new college graduates exceeds 9%. The rate for noncollege graduates exceeds 20%.[5]
- Mounting college debt. The average student loan debt now exceeds $25,000. This debt load is expected to increase as tuition continues to rise.[5]
- Declining rates of home ownership. Some reasons include unemployment, college debt, fewer assets and today's stricter lending guidelines.[6]
- A relatively high percentage move back in with parents after college graduation. Three times as many 25- to 34-year-olds lived with their parents in 2011 than the same age group did in 1980.[7]
- A virtually flat S&P 500 from 2000 to 2011. This time frame represents most of Gen Y's opportunity to invest as adults.[8]

In addition to these realities, seven significant events or trends helped shape Gen Y's perspective and general value system. These external influencers and "defining moments" occurred at the right points in Gen Y's maturation process to influence the trajectory of their adult lives. They have helped shape Gen Y's outlook on work, play, relationships — and investing.

1. ***Baby Boomer Parents*** – Gen Y's parents are primarily Baby Boomers who share a unifying philosophy: "We want it to be easier for our children than it was for us." The Boomers are known for starting the "everyone gets a trophy" self-esteem movement and for the so-called "helicopter moms," who continuously try to save their kids from life's mishaps. All this led to the entitlement and delayed adulthood stage that Gen Y is criticized for in the media and popular culture.[9]

2. ***The Internet*** – No more *Encyclopedia Britannica* on the bookshelf. When Gen Y was growing up, the library went from a quiet place to read printed books to a collaborative space for accessing fast, free Internet. By contrast, these days Gen Yers carry the library in their pockets thanks to Google, Wikipedia, and YouTube. (See Table A on page 5)

3. ***Mobile Phones*** – Many Gen Yers do not even remember a time before mobile phones. And technology has accelerated handheld connectivity to the point where Gen Yers now view a mobile device as "Screen 1" in their lives; that is, their mobile device is the first place they go to communicate and find information. Much to their parents' chagrin, it's likely the last device Gen Yers use to actually *talk* with others! (See Table B on page 5)

4. ***Challenger Explosion, January 28, 1986*** – The oldest Gen Yers watched this tragedy live on television at school. It was the first "generational defining moment" that taught Gen Y about mortality and the limitations of science.

A: Internet Usage Across Generations (Percentage of Social Media)

Activity	Teens Ages 12-17	Millennials Ages 18-34	Gen X Ages 35-46	Young Boomers Ages 47-56	Older Boomers Ages 57-65	Silent Gen. Ages 66-74	G.I. Gen. Ages 75+	All adults Ages 18+
Go online	93	95	86	81	76	58	30	79
Teens and/or Millennials are more likely to engage in the following activities compared with older users:								
Watch a video	57	80	66	62	55	44	20	66
Use social network sites	73	83	62	50	43	34	16	61
Send instant messages	67	66	52	35	30	29	4	47
Play online games	78	50^	38^	26^	28^	25^	18^	35^
Read blogs	49^	43	34	27	25	23	15	32
Visit a virtual world	8	4	4	4	3	3	1	4

Note: ^ indicates data from 2006.
Source: Pew Research Center's Internet & American Life Project surveys, 2008-2010. All teens data are from different surveys than adult data and may have slight differences in question wording. Findings for individual activities are based on Internet users.

B: Do You Ever Use Your Phone to… (Percentage of cell phone users)

Activity	Millennials Ages 18-34	Gen X Ages 35-46	Young Boomers Ages 47-56	Older Boomers Ages 57-65	Silent Gen. Ages 66-74	G.I. Gen. Ages 75+	All adults Ages 18+
Take a picture	91	83	78	60	50	16	76
Send or receive text messages	94	83	68	49	27	9	72
Access the internet	63	42	25	15	17	2	38
Play a game	57	37	25	11	10	7	34
Record a video	57	39	23	11	7	4	34
Send or receive email	52	35	26	22	14	7	34
Play music	61	36	18	10	7	5	33
Send or receive instant messages	46	35	22	15	13	6	30

Source: Pew Research Center's Internet & American Life Project, April 29-May 30, 2010
Tracking Survey. N=2,252 adults 18 and older.

5. ***Fall of the Berlin Wall, November 9, 1989 –*** This historic event was important to Gen Y but not as significant as it might have been if they had been old enough to put it in a long-term, global context.

6. ***Gulf War, August 1990-February 1991 –*** Gen Y watched the Gulf War live on television with their parents — an experience that made war appear almost like a movie or video game because it was safe to watch from home. It also introduced many Gen Yers to a region of the world to which they had not been exposed. The link between the Gulf War and rising oil prices was one of the first connections Gen Y made between current events and money — in this case, the price of commodities.

7. ***September 11, 2001 (9/11) –*** This defining moment is the capstone event in Gen Y's coming-of-age experience. It's their "Where were you when?" moment, a tragedy comparable in significance to JFK's assassination for Baby Boomers. It forever changed how Gen Y understands terrorism: If an attack like this could happen in the United States, in New York City, it could happen anywhere. The event also underscored that the world was getting smaller and that international issues were now domestic issues. (In fact, 9/11 is so defining for Gen Y that the generation's birth years end at 1995. The reasoning is that an individual had to be old enough – about six years of age – to process the event's significance.)

Using these influencers as telltale markers for the generation, a remarkably consistent birth cohort emerges between 1977 and 1995.

To Summarize

- Helicopter parenting and related societal factors delayed Gen Y's entry into the "real world."
- Technology is Gen Y's connection to the world.
- Instant gratification tends to be the norm for Gen Yers.
- Raised during a time of accelerated globalization, Gen Y is very attuned to global — not just local or national — events.

What this means for financial services as an industry:

- Gen Yers may expect their parents to help them, but as they mature, members of this generation are having to rely on themselves more and more.
- Technology is how Gen Y wants to connect with professionals, firms, and financial information.
- Instant access to their ongoing financial progress is essential to Gen Yers.
- Gen Yers pay attention to how global events affect their investments.

Gen Y in Context

If we all thought the same way Gen Y does, then attracting, retaining, and developing this new generation of clients would be a snap — or at least a short post on Facebook. However, people tend to market and sell financial services in the same way they like to buy them, and *each generation buys differently.* Let's start by placing Gen Y in the context of the other living three generations so we can then connect the opportunity dots.

Generation X (Gen X), Born About 1965 to 1977

This generation is sandwiched between two massive generations — and, in general, Gen Xers often seem to feel like they don't get enough positive attention. Generation X came of age at a time when promises were broken regularly. They witnessed corporate layoffs, public scandals, and parents' divorces. As a result, they're known for being skeptical. Their "actions speak louder than words" attitude conflicts with Gen Y's much-publicized optimism and trust for all things Wikipedia.

Primary differences from Gen Y: Gen X is known for being skeptical whereas Gen Y is known for being optimistic. When discussing investments, Generation X will ask where professionals got their data; Gen Y wants to see the data as an animated video on YouTube.

Baby Boomers, Born About 1946 to 1964

This is the largest generation in the marketplace, and it's generally acknowledged that the majority of financial professionals today are Boomers. Known for their pay-your-dues, work-hard mentality, Boomers tend to arrive at work early, stay late, and not take a break. All this is in direct conflict to what Gen Y expects — from quick promotions in the workplace to high-rewards investments. It's critical for Boomers to bridge this divide and connect with Gen Y as a trusted professional rather than someone who comes across like their parents (who are, of course, also Baby Boomers).

Primary differences from Gen Y: Baby Boomers are the parents of Gen Y, so Gen Y clients can easily associate Boomers with a parental or authoritative role. Baby Boomers prize their work ethic, which is all about hours worked per week, whereas Gen Yers are much more lifestyle driven and believe their identity starts when they leave work. Baby Boomers have experience weathering multiple market cycles, so they're generally familiar and comfortable with long-term investment strategies. Gen Y, on the other hand, has very little market experience, and their instant gratification mindset makes it harder for them to see the long-term investment picture.

Traditionalists, Born Pre-1946

Traditionalists, also know as the Silent Generation, are the most experienced generation of financial professionals and brokerage owners. Often people assume this group will experience the greatest disconnect with Gen Y, given the age gap. But at The Center for Generational Kinetics, we've found the exact opposite to be true. The generation that Gen Y most trusts is the Traditionalists. That explains why many Gen Yers are so close with their grandparents and, rumor has it, why big-box retailers will put folks the same age as Gen Y's grandparents at the front doors to serve as greeters. Financial professionals who are Traditionalists can use this upfront trust to build a long-term relationship when engaging Gen Y.

Size Comparison of Generations

Generation Name	Birth Years, Ages in 2010	Percent of Total Adult Population	Percent of Internet-Using Population
Millennials	Born 1977-1992, Ages 18-33	30	35
Gen X	Born 1965-1976, Ages 34-45	19	21
Younger Boomers	Born 1955-1964, Ages 46-55	20	20
Older Boomers	Born 1946-1954, Ages 56-64	14	13
Silent Gen.	Born 1937-1945, Ages 65-73	7	5
G.I. Gen.	Born 1936, Age 74+	9	3

Source: Pew Research Center's Internet & American Life Project, April 29-May 30, 2010
Tracking Survey: N=2,252 adults 18 and older.

While on the surface each generation seems out of sync with Gen Y, The Center's work with professionals has shown us that no particular generation has a natural, long-term advantage when engaging Gen Y as potential clients. We've learned that this is even true of Gen Y financial professionals courting potential clients from their own generation. Regardless of their generation, the financial professionals who consistently win Gen Y's investment business are those who are aware of their own generational attitudes and can adjust to how Gen Y wants to be attracted, retained and referred.

The Key Differences

In The Center's work with financial professionals and brokerage firms, we repeatedly hear about five specific areas where Gen Y and professionals from other generations differ. These areas are typically points of frustration for professionals who try to engage Gen Y without success:

1. ***Communication*** — Gen Y communicates differently than any other generation. Professionals will leave them a voicemail, and Gen Y will respond with a text (probably without vowels). Older advisors have told us they feel a disconnect when they phone Gen Y and no one answers. Then, when they send a text, the reply is instant.

2. ***Life Stage Relative to Age*** — Sociologists traditionally define "transition to adulthood" as marked by five milestones: completing school, leaving home, becoming financially independent, marrying, and having a child. In particular, owning a home is generally considered a primary indicator of adulthood. But Gen Y is entering the life stages later than other generations did.

- Traditionalists - In 1960, 77% of women and 65% of men had passed all five milestones by the time they reached 30.[10]
- Baby Boomers - In 1980, when Boomers were in their mid-20s to early 30s, 51.6% of 25- to 34-year-olds owned a home.[11]
- Generation X - In 2000, fewer than one-third of the 30-year-old men and half of the 30-year-old women passed all the milestones, including home ownership.[10]
- Generation Y - By contrast, in 2010 only 42% of 25- to 34-year-olds owned a home.[12] And at age 30, a full 57% of all Gen Yers still depended on their parents to pay bills.[13]

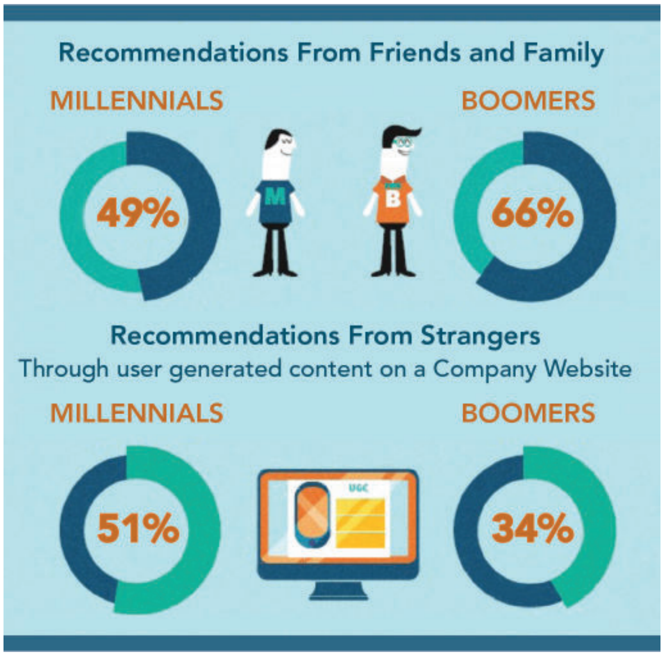
The result is that an average 30-year-old today is in a different life place than financial professionals who remember how they saw the world at the same age. "Delayed adulthood" has changed when and why Gen Y makes investment decisions.

3. ***Entitlement*** — The biggest knock on Gen Yers is that they're perceived as feeling entitled. The rationale is that their sense of entitlement was learned through Baby Boomers' parenting style and social support networks that shielded them from the consequences of their actions. The result, we've found, is that Boomers may feel Gen Yers don't have their priorities straight, and Gen Yers feel the same way about Boomers. This can lead to a lack of trust and empathy.

4. ***Buying Decisions*** — As shown in the chart on the right, when in need of how-to information on purchasing products and services, Gen Y quickly goes to YouTube and Facebook — very different sources than other the generations traditionally use. For instance, Gen Y will review financial professionals online before ever meeting them, checking out their social following and online profiles in particular.

5. ***Investment Style*** — Gen Y has also seen the "dotcom bubble" burst, witnessed large banks fail, and watched housing values crumble. This gives Gen Y a more conservative profile than professionals might assume for someone of this demographic. Despite their young age, they're actually not that comfortable with financial risk.

So let's trade in that flip phone and start connecting with a generation that doesn't know how to write in cursive but can text without looking — probably one-handed!



Source: The Center for Generational Kinetics

The Opportunity

Why reach out to Gen Y? There are five compelling reasons why financial professionals and brokerage firms should proactively engage this generation:

1. ***Long-term Value* —** Gen Y has the greatest overall lifetime value of any generation in the financial services marketplace today, simply because they're the youngest entrants and, therefore have the longest investing future. Professionals who attract Gen Yers soon can keep them for decades, literally.

2. ***No Advisor Yet* —** Our in-the-field discussions indicate that many Gen Yers have not selected the financial professionals they want to rely on over time. The reasons include:
   a. They're not sure how to find the right professional — one they can trust.
   b. Despite their chronological age (late 20s/early 30s), they still feel young and may not *feel* a sense of urgency.
   c. They're not always sure that they have enough money to start investing.

3. ***Bigger Isn't Always Better* —** Also based on The Center's interviews with Gen Yers, we've learned that they perceive financial institutions differently than older generations. They've watched as banks that were "too big to fail" were bailed out, and they've witnessed entire companies go from award-winning to scandal-ridden overnight. This sort of unfathomable fall from grace gave rise to a mindset where bigger doesn't necessarily mean better or more stable. As a result, Gen Y's "size matters less" mentality can level the playing field for financial professionals with new and smaller firms.

4. ***Strong Referrals* —** Gen Yers can be great referral sources. They're known for referring friends, colleagues, and family members to resources they trust. In fact, this generation won't just make a personal introduction to one person, they'll tell all their 6,784 friends on Facebook.[14]

5. ***Streamlined Communication* —** Finally, what Gen Y wants from a financial professional is easier, faster, and cheaper to deliver than many professionals think. The key is to recognize their mindset and give them what they most value. (*Hint:* It's not another trophy!) Instead, what Gen Yers have told us they want is: 1) to be taken seriously and not viewed as a kid through another generation's lens, 2) to have *visual* illustrations of their investment options, and 3) to receive ongoing updates through the communication channels they prefer (digital, social networks).

Now or Never?

But is Gen Y really worth pursuing now? Or would it be better to wait five or 10 years?

The statistics speak for themselves. Many Gen Yers are now entering their 30s, the life stage when investing usually begins (i.e., 3.7 million Americans are turning 30 in 2012 alone). They're starting their so-called "wealth-accumulation phase," when income rises faster, outliers – such as entrepreneurs – can generate substantial wealth, and large purchases that signify stability – such as homeownership – are finally being made.[15] The first step we recommend is to attract those who have investible income *today* and prepare for those who are following close behind them. In particular, the members of Gen Y who have been able to make the transition from schooling to the "real world" already have investible income. This productive, responsible segment of Gen Y is often overlooked in the popular media but should be the *starting point* for advisors and brokerage firms interested in making the most of this generation's emerging potential and huge social networks.

Equally interesting are the Gen Yers — many of whom are entrepreneurs — who have already amassed substantial personal wealth, commonly referred to as "Millennial Moguls."[16] According to the IRS, in 2011 there were 8,100 tax filers under age 35 earning over $1 million in adjusted gross income. There were 409 reporting more than $10 million in income.[17]

Altogether, what emerges is a picture of a pool of potential long-term investors who haven't been seriously approached yet. This population is ready for professionals who can reach out to them correctly by understanding what makes them different from other generations and adjusting their approach accordingly.

A financial professional who engages Gen Y investors early in their wealth-accumulation stage can become the one who gets them started, earns their trust and eventually manages all their friends' finances, too. The first step is to attract the Gen Yers who have investible income today and prepare for those who are following close behind them.

Engaging Gen Y

With almost 80 million Gen Yers in the U.S. market, where should you start? Based on talking with more than 20,000 professionals, we've identified five natural starting places for financial professionals and brokerage firms ready to engage Gen Y now. Consider:

- Children and grandchildren of existing, older clients
- Entrepreneurs and serial start-up employees
- Outliers such as athletes and celebrities
- Community leaders and social connectors
- Existing Gen Y clients who are not fully utilizing your services

Engaging one or more of these Gen Y subgroups requires aligning your own strengths and skills to Gen Y's buying triggers. To help you begin unlocking the potential of Gen Y as clients, here are specific actions that brokerage firms and financial professionals can take immediately.

Brokerage Firm Action Steps

1. ***Educate financial professionals on Gen Y.***
   Show them how this new generation is different from past generations. Be clear about the steps that advisors can take now and in the future (See Financial Professional Action Steps on page 13). Position Gen Y as what it truly represents – an opportunity masquerading as a challenge. In particular, speak to the wealth this generation has begun to accumulate and the unparalleled long-term financial opportunity the generation represents. This understanding becomes the "why" for professionals to try new strategies and tactics to reach Gen Y.

2. ***Create a professional board for your firm or practice consisting of Gen Y entrepreneurs, influencers and leaders.***

   This provides instant credibility with Gen Y, on-demand insight and access to these influencers' vast social networks. Gen Yers trust what their peers say and do. Seek out their fellow Gen Yers, in particular those who have achieved business or community success, and ask them to provide input on how you can serve their generation. To increase the impact of the professional board, promote it on your website and in your branding through informal photos with nontraditional bios that showcase board members' personalities.

3. ***Re-position your marketing message to better sync with Gen Y.***

   Key themes to keep in mind:

   1) Incorporate candid images and short videos that reflect Gen Y's current age and delayed adulthood life stage.
   2) Speak to the five life events that Gen Yers think about most. (See Financial Professional Action Steps on page 12)
   3) Focus your message on incremental, shorter-term goals with measurable outcomes. Gen Y doesn't yet think long-term but loves to see — and talk about — short-term progress. The goals could be investment progress or accumulated savings based on monthly or quarterly contributions.

4. ***Give your financial professionals the tools and structure to effectively communicate with Gen Y while staying compliant.***

   The tools include technologies such as interactive tables, tablets, and mounted flat-screen televisions that can be used for presentations in lieu of printed brochures and handouts. Gen Y will look at a firm's physical appearance to see how in-step you are with emerging trends, technology, and design. This translates to a less stuffy feel with more high-touch elements, such as coffee and Internet. Gen Y doesn't want a free newspaper; they have all the news they want on their phones.

Financial Professional Action Steps

1. ***Position your initial get-to-know-you conversation to include the life events that Gen Yers think about most — within the context of their "delayed adulthood."***

   Think in terms of this generation's experience, not where you might have been at the same age. Keep in mind that the five important life events are happening at an older age for Gen Y than for previous generations. As a result, Gen Yers have almost added a sixth milestone to the five traditional ones: completing school, leaving home, becoming financially independent, marrying, having a child -- and turning age 30. Gen Y's 30th birthday is arguably more important than it was for other generations. As many Gen Yers tell The Center, it's when they believe they're "officially" an adult.

2. ***Convert your presentations and sales documents into a format Gen Y trusts and understands, with an emphasis on technology, quick hits of information, and visuals.***

   Gen Yers tell us that when they go to a website, they're first drawn to videos, then photos and graphics, and then bullet points. In short, this generation looks for information in a visual format. You can make this an asset by transferring your presentation to a tablet. By migrating your presentation to an interactive screen, you can walk through it without asking the Gen Yers client to make continual eye contact. It creates the interactive experience that Gen Y seeks and reduces the paper handouts and brochures that Gen Y dislikes. Transferring your presentation to a tech-driven experience also makes it easier to share with Gen Y via online conferencing, which is increasingly the method of choice.

3. ***Position yourself as an information resource rather than a financial professional, which means offering to help educate Gen Y first and offering an investment second.***

   Gen Y loves to refer a resource but doesn't like to refer anyone seen as a salesperson. The easiest way to achieve this position is asking Gen Y clients if they have "any friends you can help." Gen Y also is very responsive to informal Q&A sessions over lunch or young entrepreneur groups where you share mistakes to avoid and candidly answer financial questions. You can start this dialogue by going to your existing clientele who have Gen Y children and inviting them for coffee without their parents. At The Center, we've found Gen Y entrepreneurs to be particularly enthusiastic about connecting a financial education resource with their entrepreneur peers.

4. ***Adjust how you communicate to fit Gen Y's communication style.***

   Again, this generation prefers text messages to phone calls and emails over handwritten thank you cards. They'll check you out via social media before they ever meet you. Make sure you're easy to find on LinkedIn if you are not able to have a Facebook or Twitter account. What Gen Yers see about you online is what they believe to be true.

Conclusion

Demographics Predict the Future

The bottom line: We believe Gen Y is going to reshape the financial landscape. The brokerage firms and financial professionals that position themselves now for this once-in-a-generation opportunity will benefit for decades to come. The outcome will exceed financial gain as you become a trusted professional and influencer for Gen Y, their spouses, children and maybe even grandchildren. Gen Y benefits, too, because they gain the insight they need at a critical juncture, helping them become better stewards of their finances.

It's a true win for everyone involved, including our shared future.

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About First Clearing

Empowering Quality Firms and Advisors to Help Their Clients Succeed Financially

Now in our fourth decade of service to quality, independently owned broker-dealers, First Clearing maintains a leading position in empowering firms, their leaders, and their advisors to compete successfully — to help their clients succeed financially.

Our team of experienced professionals offers some of the industry's best thought leadership and innovative approaches to business advancement. Because of our affiliation with Wells Fargo Advisors, one of the nation's largest brokerage firms, and our parent company Wells Fargo & Company, one of the world's most admired financial services firms and valued brands, we support multiple business models. Our clients enjoy access to vast resources, including: a full range of investment, advisory and banking products; industry-leading research; alternative investments; fixed income, lending, retirement, and trust services; advanced advisor workstation and workflow technologies; risk-management and compliance support; and advisor recruiting services. Financial professionals with our client firms have exclusive access to First Clearing's Growth Accelerator® — a professional-development and practice-consulting program designed to take an advisor's practice to the next level.

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About The Center for Generational Kinetics

THE CENTER FOR
GENERATIONAL KINETICS

Jason Ryan Dorsey is the Chief Strategy Officer for The Center for Generational Kinetics. The Center converts generational trends and predictabilities into breakthrough opportunities. We study what works to make the most of every generation in the marketplace and workplace. We then looks at why it works and how you can benefit from that knowledge. The outcome is cutting-edge content, training, and thought leadership designed for leaders who demand results.

Results Oriented

- Customized Speaking: Our acclaimed keynote speakers have earned standing ovations around the world. They are engaging, entertaining, and content-driven.
- Custom Research: We deliver custom research that is designed for actionable insight, media talking points, and marketplace reinforcement.
- Cutting-edge Training: The Center's intensive training delivers immediate results in the workplace and marketplace. We provide training on-location and on-line.
- Advisory Services: We work with a select group of business leaders to help them leverage generational trends and predictabilities for a competitive advantage. This includes strategy, branding, and innovation.

At The Center for Generational Kinetics, we focus all our efforts on delivering tangible ROI for our clients around the world.

genhq.com

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