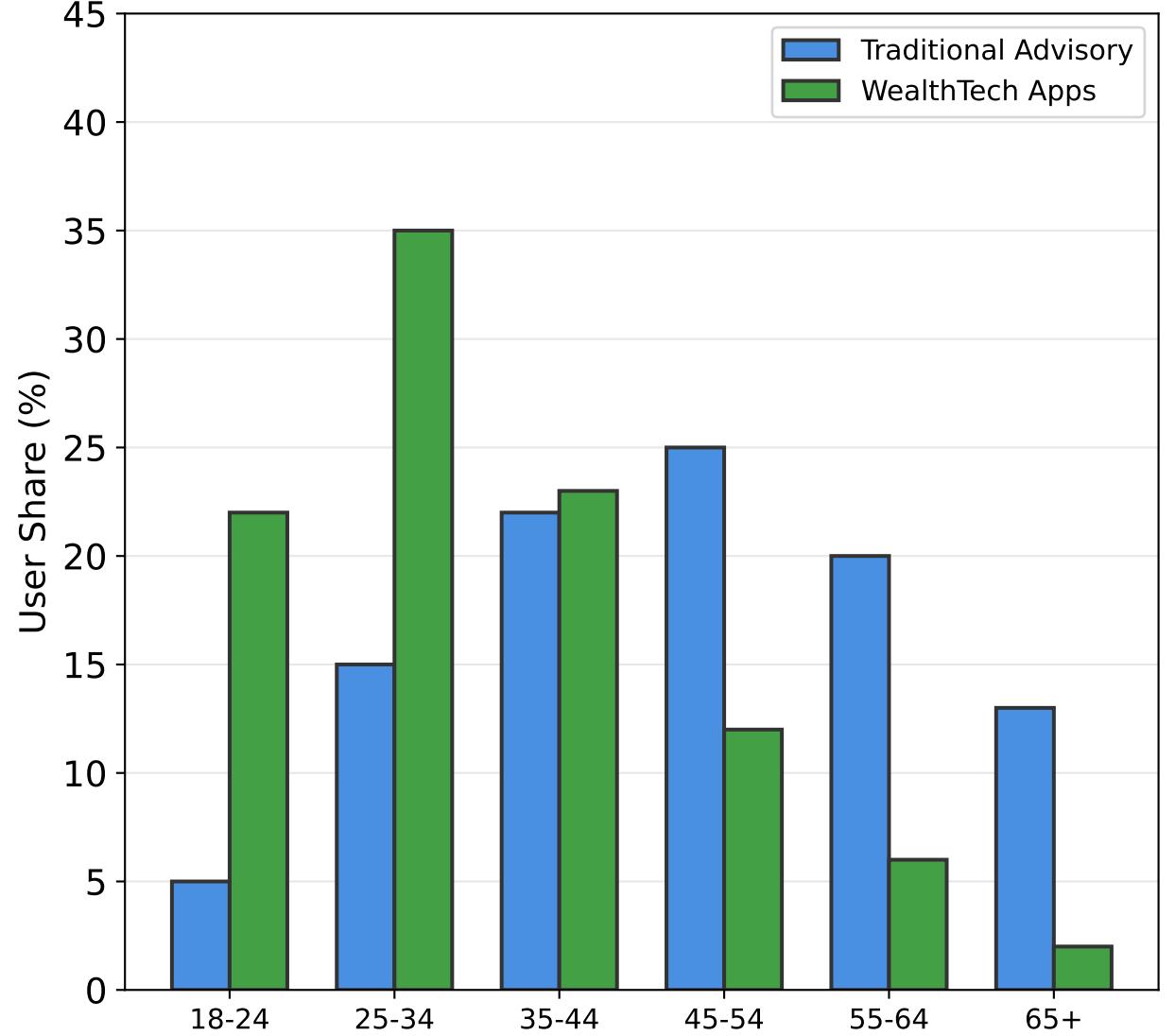
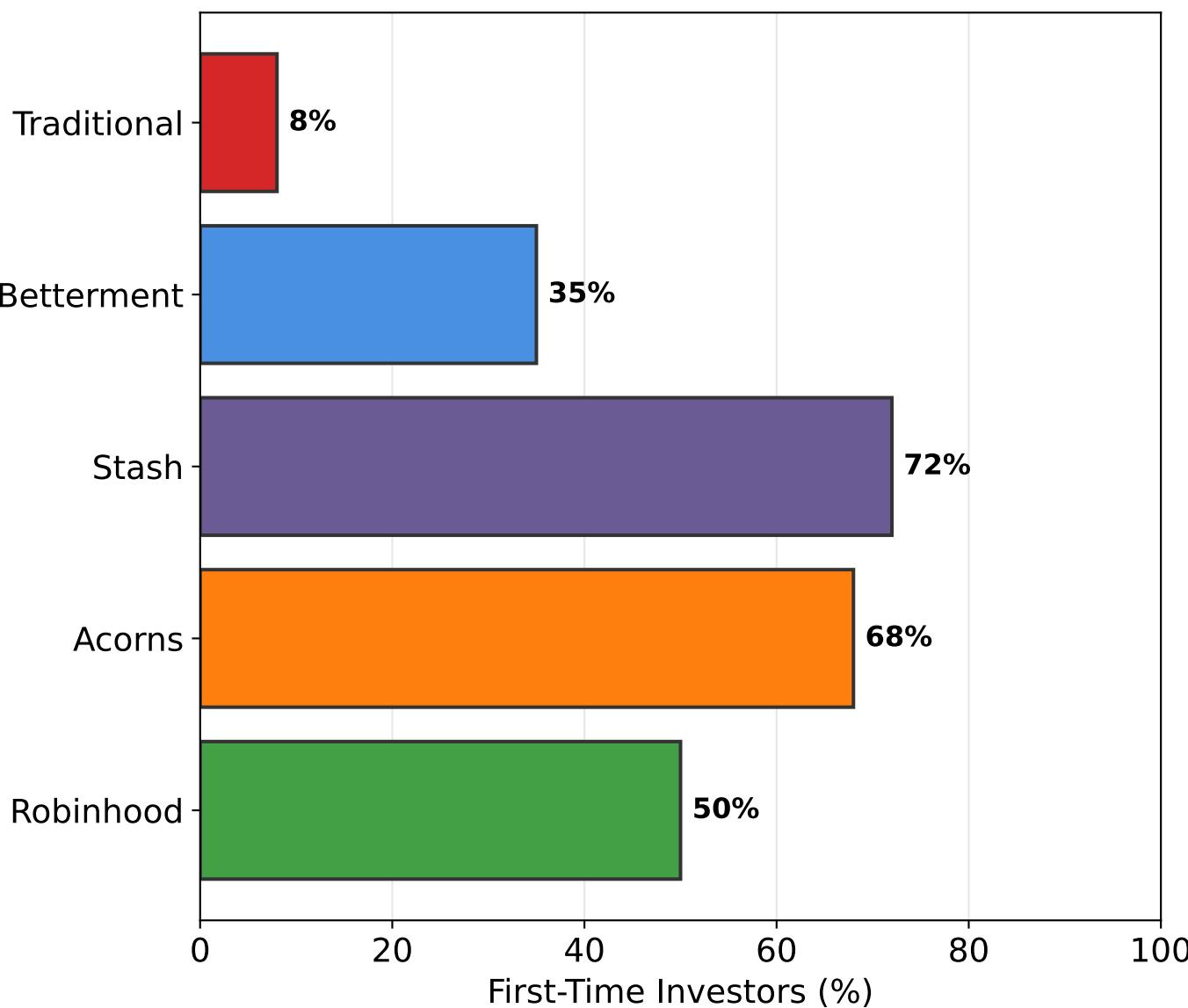


## Age Distribution



## First-Time Investor Share



Source: JD Power, Schwab RIA study, company reports (2024)