






Period	Generation Cohort	Average Client Age	Description	Example
1928 – 1945	<b>The Silent Generation</b>	75 +	Survived periods of war and austerity, they believe in hard work and a waste-not, want-not mentality. They have long observed a company loyalty mindset and prefer face-to-face communications over IM or social media.	
1946 - 1964	<b>Baby Boomers</b>	60s and 70s	Now nearing retirement or already there, Baby Boomers are productive, hard-working mentors in the workforce. They desire a fulfilling and secure careers, are more cost-effective and more concerned about their financial security.	
1965 - 1980	<b>Generation X</b>	40s and 50s	Results-focused, well educated and fairly affluent, the majority of Gen Xers are employed and plan to work beyond the age of retirement as life expectancy increases, but also see the necessity of a strong work/life balance.	
1981 - 1996	<b>Millennials (Gen Y)</b>	20s and 30s	Having distinct behaviours and outspoken passions make Millennials major influencers of others and have led the way in the adoption of alternative providers (FinTech firms). Tend to have high self-esteem and a desire for continuous feedback on their performance.	
1997 - Present	<b>Generation Z</b>	Under 20	Digital natives, quick decision makers and highly connected – their greatest strength is adaptability to new environments and more open minded than previous generations. As a result can be strong brand ambassadors	

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