

Generation X (born 1966 to 1980)

One member of the couple completed school education, while the other went to university



Married in their mid 20s



After university, got a job in the service industry

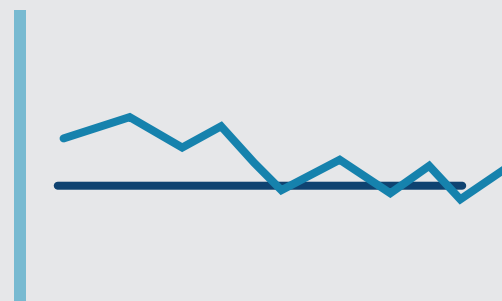


Bought their first house in their late 20s



After a few years at home caring for the new family, the second member of the couple started work

Their overall income allows them to make ends meet, but only with some difficulty



Financial needs

How can they improve their current and future (eg pension) financial security while supporting their family?



They will probably inherit some wealth from their parents before traditional retirement age. By that time they will have paid off their mortgage