

Are Bulls & Bears Out? Ally Invest Survey Identifies New Array of Investing "Spirit Animals" for 2018

Survey Identifies 10 Investment Style "Spirit Animals" to Inform Investors

SANDY, Utah, Jan. 24, 2018 -- The bull and bear days of investing appear to be waning, as only 10% of consumers now identify with either animal when it comes to their personal investing mindset. Replacing these traditional financial mascots is a new array of investing "spirit animals" recently identified by Ally Invest in a new online survey of 2,000+ U.S. adults.

To discover your individual investing spirit animal, visit the Ally Community [here](#).

"Investing styles are more nuanced now than ever before, and this survey data not only identifies 10 different patterns and styles of investing, it also breaks down how investing trends differ based on age group and investing experience," said Rich Hagen, president of Ally Invest. "Knowledge is power, and this information can help consumers become more aware of what their investing traits are, and in doing so, perhaps break out of their pattern to improve their financial picture."

Most of Us Are Emus, But Should We Be More Like Prairie Dogs?

The survey details the investment habits and traits of each new spirit animal, and the highlights include:

- One-third of Americans (34%) are considered an "Emu" with their head in the sand, as they say they don't invest enough to be defined by any investment style.
- Fewer than one in five identify with "Prairie Dogs" (17%), as they believe in a balanced, diversified investment portfolio to achieve consistent results and like to play it safe with low-risk investments or ETFs.
- 16% of responders are "Mason Bees." When it comes to investing, they are always thinking about the future and, while they might take a risk now and then, their goal is to ensure they always have a cushion.
- 14% are considered "Mules," being very cautious with their investing and not willing to put their money on unproven stocks.
- "Owls" make up 13% of survey respondents, because they do their research before they invest and have a clear understanding of the markets in which they want to invest.
- 8% of Americans are like "Narwhals," the unicorns of the sea. Just as scientists don't know much about this mysterious creature, this type of investor doesn't know enough about investing to have any investing approach.
- 6% of Americans are similar to the notorious "Sasquatch," as the mythical creature has been known to pop up unexpectedly and unpredictably, without much rhyme or reason.

The survey responses also showed there are clear differences (and similarities) in investing traits among generations. The majority of Millennials are Emus, void of a particular investing style. In contrast, Generation X'ers are split evenly among investing animals, while Baby Boomers are surprisingly akin to Millennials, with nearly half also identifying with the Emus category.

The survey revealed additional interesting data points: surprisingly, one in five Americans don't actively invest at all, even though more than half have savings accounts. It also showed just one-third of adults have a 401(k) or other retirement plan and one-quarter have an IRA, while less than one-quarter (23%) have stocks.

Survey Methodology: This online survey was conducted by Regina Corso Consulting on behalf of Ally Financial between November 15-20, 2017 among 2,137 U.S. adults, aged 18 and older. Figures for age, gender, education, income, employment and region were weighted to bring them into line with their actual proportions in the population. Because the sample is based on those who agreed to participate, no estimates of sampling error can be calculated.

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Ally Financial Inc. (NYSE: ALLY) is a leading digital financial services company and a top 25 U.S. financial holding company offering financial products for consumers, businesses, automotive dealers and corporate clients. Ally's legacy dates back to 1919, and the company was redesigned in 2009 with a distinctive brand, innovative approach and relentless focus on its customers. Ally has an award-winning online bank (Ally Bank Member FDIC, Equal Housing Lender) offering deposits, credit card and home loan products, one of the largest full service auto

finance operations in the country, a complementary auto-focused insurance business, a growing wealth management and online brokerage platform, and a trusted corporate finance business offering capital for equity sponsors and middle-market companies.

The company had approximately \$164.0 billion in assets as of September 30, 2017. For more information, visit the Ally press room at <http://media.ally.com> or follow Ally on Twitter: @AllyFinancial.

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