

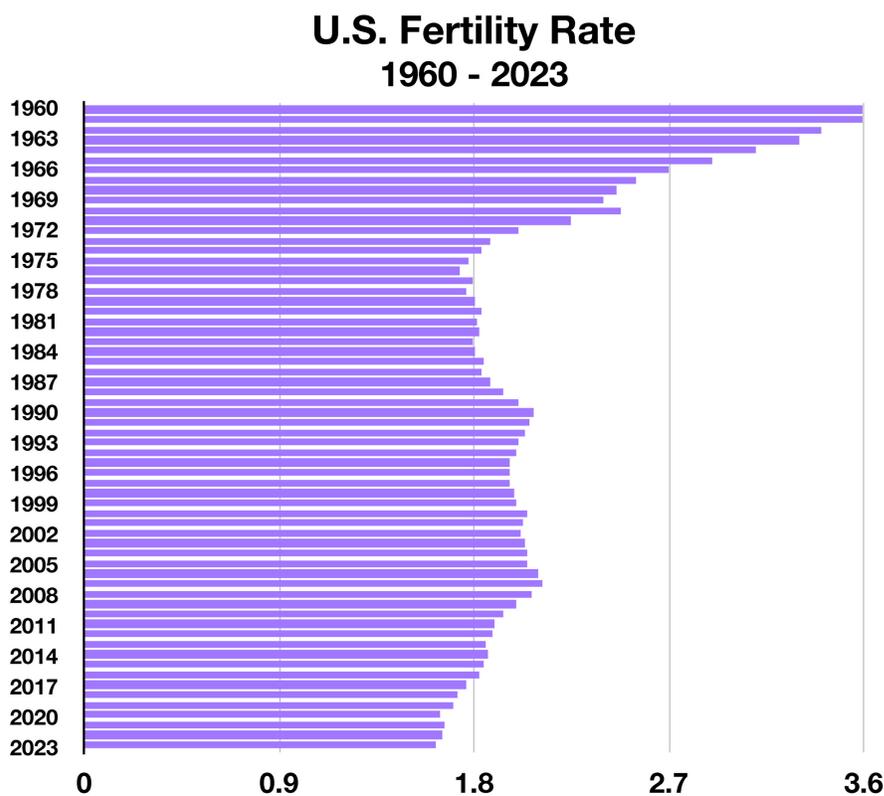
U.S. Fertility Rates Drop To Lowest Level On Record - Demographics

Prosperity and growth of a country is contingent on the health and expansion of its population. A measure of growth which eventually leads to a population demanding food, clothing, medicine, and other necessary goods is the fertility rate.

Most of the highest fertility rates in the world are found in emerging regions of Africa and the Middle East, where mothers are giving birth to as many as seven children. Fertility rates are lower among developed countries such as Germany, Japan, and the United States, where average ages are above 35.

U.S. fertility rates fell to their lowest level since the U.S. government started tracking data in the 1930s. The most recent data as of 2023 shows that fertility rates fell to 1.62 births per woman in 2023, a 2% decline from a year earlier. The drop is believed to be attributed to demographics, lifestyle changes, and economic constraints.

Many large multi-national corporations employ economists and demographics specialists to better determine what products and services may be optimized in various regions and



countries as dictated by population growth. Agricultural companies, for example, tend to cater more food products and farming equipment to emerging countries made up of a younger population. This is so because statistically, younger people within a growing population eat more than older people.

A shift in demographics also creates a shift in the financial and labor markets, as older more mature populations provide less growth as well

as a limited workforce. The younger emerging populations not only provide future growth, but are also a source of workers for growing economies.

Sources: CIA World Fact book, U.S. Dept. of Health

PlanRock offers investment due diligence services for investment professionals. PlanRock offers Exchange Traded Funds on the New York Stock Exchange. See prospectus for more details. Please contact 800-677-6025 or go to www.PlanRock.com for more information about how we can help you reach your goals.

© PlanRock Investments, LLC. The content above is available for use only by authorized subscribers, clients and where permissible as such. This content is not authorized for resale. Past performance does not guarantee future results. The sources we use are believed to be reliable, but their accuracy is not guaranteed.