Rethinking Retirement, Investor Trust, and the Value Proposition

Harnessing Behavioral Segmentation to Address Major Differences in Investor Attitudes and Emotional States

Overview

Hearts and Wallets bi-annual Explore series is based on multi-sponsor focus groups held across America. This report—the first in the series—features analysis of 9 Mid- and Late-career investor focus groups held in late January 2010. Discussions were centered on the drivers of trust in financial services firms and advisors, plans for (and perceptions of) retirement, the transition to retirement, and key needs and motivators—all of which were examined in light of the recent financial crisis and economic downturn.

This Report Will Help You

- Enhance communications to Mid- and Late-career investors, as well as Pre-retirees
- Take the steps (and/or help advisors take them) necessary to rebuild investor trust
- Improve offerings for distribution direct-to-client or through advisors
- Improve client satisfaction, loyalty, and new investment
- Reorient retirement offerings to new investor attitudes

Key Findings

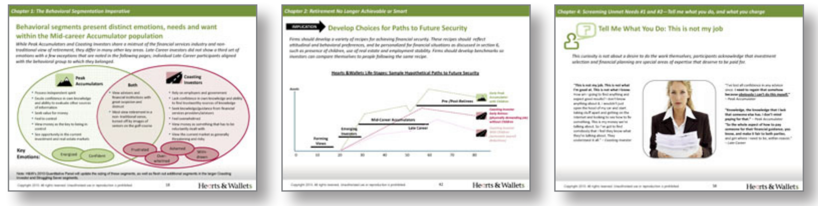
- Many investors no longer view traditional (full) retirement as achievable, or even smart
- Few investors can articulate how financial services can help them beyond earning high rates of return—advice value propositions are unclear, increasing the perception that fees are too high
- Behavioral segmentation reveals major differences in post-downturn emotional states and motivators—these segments must be added to traditional age- and wealth-based models
- Not at 50-somethings are Pre-Retirees; many are better described as Late Career, suggesting industry communications and offerings need to recalibrated

Report Chapters

Key Analysis

- Transition for Late-career to Pre-retiree—what's on the "checklist," and what isn't
- Six key trust drivers and three key trust eroders
- Three screaming unmet investor needs that financial services firms and advisers must address
- Behavioral segmentation that lead to improvements in communications and offering design

Sample pages.



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