



Report Overview

The Attitudes and Sentiment Insight Module is part of the Hearts & Wallets Mindset and Behavior report series. It covers the general sentiment, key concerns, financial goals, investing experience and general investing/savings attitudes of over 5,000 U.S. retail investor households in 2016.

Select Key Findings

- The number of U.S. investors with high levels of anxiety and concern about the future declined in 2016 with the exception of Emerging households where anxiety is on the rise.
- At the national level, building an emergency fund remains the top financial goal, especially among households with <\$2M; retirement related goals also grew across asset and lifestage segments.
- More U.S. investors are comfortable accepting volatility, especially Emerging and Early Career households whose comfort with volatility reached new highs.

2016 Insight Module Report Series

Each year Hearts & Wallets produces a series of reports called Insight Modules based on findings from the Investor Quantitative Database™. IQDB is known as the deepest and broadest single data-set on U.S. retail investor demographics, sentiment, behaviors, buying patterns and ratings with over 35,000 households. Insight Modules can be purchased for \$10,000 each and are also available together through an annual subscription.

Household Finance

- Income and Net Worth
- Retirement

Mindset and Behaviors

- **Attitudes and Sentiment**
- Pain Points and Actions
- Advice and Technology
- Service Dimensions and Pricing Awareness

Buying Patterns and Ratings

- Stores
- Products
- Money Movement Transactions

Transformative Topics*

- Active/Passive Product Use
- Socially Responsible Investing
- Wealth Management Components

*Transformative topics change each year.



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About the Investor Quantitative Database™

The Hearts & Wallets Investor Quantitative Database™ (IQDB) is the comprehensive resource for understanding and analyzing behaviors and attitudes of retail savers and investors. With over 1,000 fields and derived variables, the breadth and depth of topics covered is designed with decades of hands-on experience in the marketing, product, service and research functions it serves. It covers consumers of all age and wealth segments, with more than 5,000 annual responses to an online survey fielded mid-year since 2010. Consequently, its large sample size of 35,000 U.S. households permits sizing and profiling of virtually any demographic, behavioral or attitudinal definition for consumer groups. Its national weighting methodology allows for comparisons across years and customer/shareholder bases of leading firms.

About Hearts & Wallets

Hearts & Wallets is the resource for retail investor data and insight. Combining a consumer marketing framework with financial services operating experience, the company has a mission to be a catalyst for consumer-driven innovation in retail investing and saving. Hearts & Wallets data and insights are used by leading financial services firms to improve the effectiveness of their marketing communications, solution design and service delivery for retail investors. For more information visit www.heartsandwallets.com.



Insight Module Series

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