



Report Overview

The **Pain Points & Actions Insight Module** report reveals the **most pressing** financial problems **different groups** of consumers face, the reasons they seek help, and the actions they have taken and plan to take. This analysis offers insight on the needs and behaviors of retail consumers for saving and investing solutions and is drawn from the Investor Quantitative Database™ (IQDB), the most comprehensive resource on topics of interest to the retail saving and investing industry.

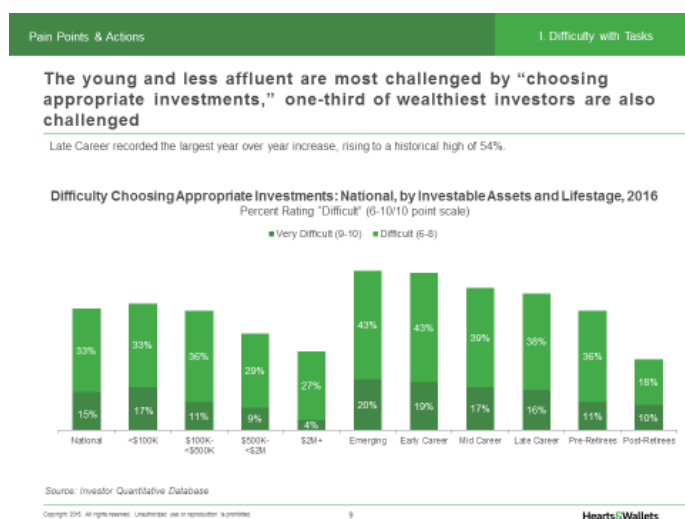
Select Key Findings

- Consumers are reaching out for help more than in prior periods as they struggle with investment choices, savings allocation and retirement planning.
- The percentage of Accumulator households who have difficulty "deciding where to put my savings, such as whether to make an extra mortgage payment or contribute to my IRA" increased to 51% in 2016, up 11 pts from 40% in 2012.
- Nearly 1 in 2 households nationally, two-thirds of younger Americans, and one-third of the wealthiest households have difficulty choosing appropriate investments.
- Retirement planning remains difficult for younger consumers, but older consumers find income choices easier than in the past. Estate planning is growing in difficulty.

Who Should Read This Report

- **Marketing:** Customer Segment Manager, Marketing Communications, Advertising
- **Product:** Product Manager, Product Development
- **Delivery:** Advice/Solutions, Digital Content, Sales, Branch Management, Phone Management
- **Research:** Consumer Insights, Market Research, Data Scientist

Sample Page



How This Research Helps

- Understand which tasks different types of consumers are struggling with -- and how to **engage** them on the things they find **difficult**
- Use insight into specific **pain points** to create new solutions and position existing ones
- Learn what **actions** consumers are taking and their **intentions** for the future
- Acquire **relevant and actionable insights** into the investor mindset to **stay in the forefront** of marketing, product and service delivery



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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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