Retirement Income to Goals-Based Wealth Management

Hearts & Wallets IQ Database™ Insight Module Timely Topic Report

Overview

Retirement Income to Goals-Based Wealth Management covers consumer income plans for retirement, **plan status, inspirations and components**, examining older affluent ($100K+) consumers by lifestage, wealth group and "store" (where consumers buy investment products and services) for **competitive intelligence** you won't find anywhere else. This framework serves as a **roadmap to transition to goals-based wealth management** using a consumer-oriented mindset

Written by subject matter experts with operating experience in retail finance, consumer packaged goods and technology development, the report is one of the Timely Topics, which cover new research on current industry themes, debates and emerging issues. The ideas and analysis are drawn from the latest fielding of the Hearts & Wallets Investor Quantitative™ Database (IQ™ Database), recognized as the largest single dataset on U.S. retail consumer attitudes, behaviors and buying patterns, with over 40,000 U.S. households. Hearts & Wallets Timely Topic reports cover new research from the IQ Database™ that hit on current industry themes, debates, and questions.

Select Key Findings

- Only **only 56%** of Late Careers have a "**solid idea/plan**."
- The **decline in advisor influence** as an inspiration is occurring across all stores in the report.
- "**My spouse" inspires 1 out 4 discussions** and are influential across all asset levels.

Hearts & Wallets is *"the best resource for consumer insights."*
– Client Insights, top retirement and brokerage company

How This Report Helps

Marketing, product and advice/digital design professionals will benefit from the actionable data and insights in this report to:

- Learn which income plan components are in demand and the stores that are delivering on customer needs
- Understand consumer goals during all lifestages – and how changes in the labor market are driving changes – to effective connect with consumers
- As the quality of retirement plans declines overall, get insights to keep a focus on planning
- See how spouses are becoming more influential and the stores that are engaging them

About Hearts & Wallets

Hearts & Wallets is the resource for retail investor data and insights, combining a consumer marketing framework with financial services operating experience. The company is 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.

Each report is created by subject matter experts with exceptional academic credentials and years of experience in product management and development, marketing, advice design and delivery who provide unparalleled insights into the marketplace and the competition.

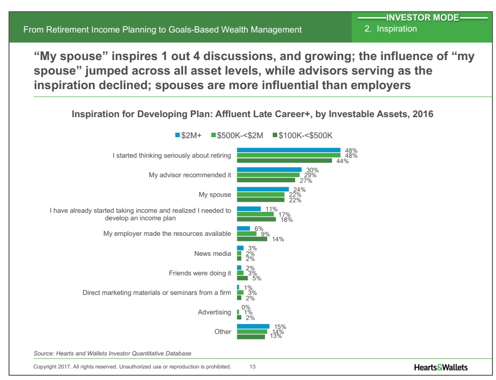
Retirement Income to Goals-Based Wealth Management

Hearts & Wallets IQ Database™ Insight Module Timely Topic Report

Table of Contents

Sample Report Pages

Publication date of December 5, 2017. This 39-page report features 22 data-intensive exhibits.



About the Hearts & Wallets 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 over 5,000 annual responses to an online survey fielded mid-year since 2010. Consequently, its large sample size of 40,000 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.

Hearts & Wallets IQ™ Database Insight Module Series

Order Form and Agreement

Select the desired report(s) and send a signed copy of this form to info@heartsandwallets.com or fax to 800-930-0966. We will prepare a separate invoice for payment. The standard investment for each Insight Module is $20,000. Packages are available; ask your Account Executive or Relationship Manager.

- ❑ *Investment Products & Asset Managers: Re-establishing Relevance of Managed Products in an Era of High Cash and On-line Brokerage – published October 24, 2017*
- ❑ *Timely Topic: Active vs. Passive & Impact Investing - published October 24, 2017*
- ❑ *Attitudes & Sentiments: Rise of Emergency Funds, Healthcare and Struggle for Work-life Balance – publication date November 7, 2017*
- ❑ *Pain Points & Actions: Inspirations for Helping Younger Savers and Consumer in Phases of Retirement – publication date November 7, 2017*
- ❑ *Timely Topic: From Retirement Income Planning to Goals-Based Wealth Management – publication date December 5, 2017*
- ❑ *Advice & Technology: Rise of Mobile and New Thinking on the "Hybrid Investor," publication date December 14, 2017*

Consider a 12-month Hearts & Wallets Trends subscription to get the most out of our annual research cycle. With a steady flow of incisive consumer, market and competitive trend data and insights, Trends immerses your whole organization in consumer-centric and competitive-savvy thinking, delivering the information and ideas you need to make business decisions.

As a subscriber, you'll receive advance access to all reports published, plus hands-on support through Monthly Subscriber Briefings from Hearts & Wallets experts and courtesy external use. You'll also enjoy input to qualitative Hearts & Wallets Explore™ research, discounts to Inside Advice™ advice and guidance benchmarking, options for Service Hours custom briefings, and access to powerful, easy-to-use interactive software.

Name: ________________________ Email: ________________________

Company: _____________________ Phone: ________________________

Signature: ____

Date: ____

By signing above, I certify that I am authorized to make this purchase on behalf of my company ("Customer") and that Customer agrees to the following terms. Hearts & Wallets grants Customer a limited, non-exclusive, non-assignable license to use the Hearts & Wallets' report for Customer's private, internal use only. Customer shall not use any portion of the report for external use. Customer shall not share the report with any third-party, shall not permit other persons to use the report, shall not create derivative works based upon the report, and shall not sell, lease, or otherwise transfer rights to the report. Any such forbidden use shall immediately terminate Customer's license to the report. All title, ownership, rights, and intellectual property rights in the report shall at all times remain vested in Hearts & Wallets. Customer does not receive any ownership rights or intellectual property rights in the report. Upon receipt of this report, Customer accepts the report and agrees to pay the amount specified.