TISA

Wrap / Platform Seminar

STANDARD LIFE

The Future of Wrap

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CEO Standard Life Savings Ltd

Consumer Categories and Segments
Percent Breakdown of Target Consumer Base

STANDARD LIFE

Target Consumer Categories – Top 50% UK Adult Population

Consumer Segments

	Established Affluent	Emerging Affluent	Option Constrained	#	£
Do-It-Yourself	Consumers with a high propensity to purchase financial products direct and online, and who are IFA rejecters			22%	20%
Multi-channel	Consumers with a high propensity to use multiple channels ranging from online for simple products to IFA for more complex ones			21%	23%
Disengaged	Consumers with a negative attitude towards all channels and financial products			36%	30%
IFA Influential	Consumers with a propensity to research through online channels, but who still require face-to-face advice through IFAs			16%	19%
IFA Entrenched	Consumers with a strong relationship with IFAs whom they involve heavily in their decision-making			5%	8%
	22%	25%	53%	100%	

Consumer Segments based on consumer attitudes and behaviours. The segments do not necessarily reflect current behaviour, but indicate likely future behaviour

Consumer categories based on consumer affluence and lifestage

Sourced: SL Proprietory Research

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