

INVESTOR BRANDSCAPE™



Measuring the Impact of Brand and Loyalty on Revenue in the Affluent Marketplace



The report covers the following areas:

Affluent & High Net Worth (A/HNW) Investors

- Planning & Retirement Preparedness
- The Investor/ Advisor Relationship
- Investment Product Allocations

Distributor & Mutual Fund Company

- Brand Equity
- Market Share
- Revenue & Loyalty
- Competitive Threats & Opportunities

Strategies for Measuring & Strengthening the CoRe Score™

Appendix:

- VA Provider Market Share & Loyalty
- Differences Among Investors That Use Advisors & Those That Don't
- Detailed Provider Loyalty Tables
- Sample Highlights

This report will help financial services executives:

- Enhance segmentation strategy
- Improve marketing & communications
- Increase market share
- Boost profitability
- Augment competitive positioning
- Spark corporate action

Study Methodology

Annual survey of a representative sample of 4,000 US households in the following asset classes:

- \$100K - <\$500K in investable assets
- \$500K - <\$1M in investable assets
- \$1M + in investable assets

Robust sample allows for analysis of key demographic and behavioral segments, including wealth, generation, distribution channel, advisor usage, etc.

Featuring the CoRe Score™ – a new standard in competitive analysis

The CoRe Score™ is a measure of distributor or mutual fund company skill at maximizing revenues from current client relationships, as well as the firm's ability to increase market share in the future.

Developed by Cogent Research, the CoRe Score™ improves upon the traditional practice of looking at key industry measures in isolation. The CoRe Score™ is a composite score that blends Customer Loyalty, Brand Equity, Revenue, Client Affluence, Relationship Depth, and Share of Wallet. By taking a holistic view of current strength and momentum, the CoRe Score™ provides a more accurate view of the long-term profitability and growth potential of your firm.

Sample of 2007 Study Findings

- The range in CoRe Scores™ is far greater among mutual fund companies than it is among investment distributors, as a handful of mutual fund companies have successfully distanced themselves from the rest of the pack
- A third of Affluent/HNW investors have assets invested in the retirement plan of a former employer – the average assets held in former employer plans is \$259,521
- Firm revenue generation on a per client basis, among both distributors and mutual fund companies, varies greatly due to differences in client wealth and wallet share
- While recent investment performance is the leading driver of mutual fund satisfaction, consistency of performance is the #1 driver of loyalty
- More than two-thirds of leading mutual fund companies earn negative customer loyalty scores, meaning these firms have more client detractors than supporters





INVESTOR BRANDSCAPE™

continued

INSIDE THE REPORT

Specific Distributor & Mutual Fund Company Data on:

Leading distributors & leading mutual fund companies

SCORES & AVERAGES

- CoRe Score™
- Customer loyalty score
- Ownership score
- Revenue score
- Brand equity score
- Brand awareness
- Market share of relationships
- Length of client relationships
- Wallet share
- Client affluence

INSIGHTS INTO

- Investor impressions
- New account generation
- Converting ESRPs to brokerage business
- Account ownership
- Loyalty and satisfaction
- Reasons for account termination
- Client assets in terminated 401(k) plans
- Competitive threats and opportunities
- Household penetration across accounts
- Companies associated with specific investment styles and services

Insights Into the Affluent/HNW Investor

- Retirement and financial planning mindset and behaviors
- Advisor role in decision-making
- Relationships with financial services providers and advisors
- Risk tolerance
- Account and product usage and allocations
- Drivers of satisfaction and loyalty
- Differences by wealth segment and generation
- Banking and credit card relationships

Report purchasers will receive:

Strategic Report: Featuring in-depth analysis of survey questions, detailed summary of findings and strategic recommendations

On-site Strategy Session



For more information contact:

Cogent Research
125 CambridgePark Drive
Cambridge, MA 02140
PH 617-441-9944
FX 617-441-9966
www.cogentresearch.com
info@cogentresearch.com

Subscription Agreement

Investor Brandscape™: 2009

DELIVERABLES:

- **Strategic Report:** Written report containing in-depth analyses of survey questions (overall and by key subgroups) and detailed summaries of findings and strategic recommendations.
- **On-site Strategy Session:** A presentation of findings and facilitation of strategic discussions.

COST & BILLING PROCEDURE:

- **Cost:** \$20,000. *Any travel expenses incurred are not included and will be billed at cost.*
- **Billing:** Payment due upon receipt. No refunds will be given.

TERMS OF USE OF DATA AND REPORT:

- At no time is the entire report, or substantial portions thereof, to be distributed to parties outside of the subscriber's business unit.
- Subscribers are permitted to share selected portions of the report findings only after receiving written permission from Cogent Research. When such permission is granted, Cogent Research must be credited as the source.

Please fill out the form below, sign, and fax back to 617-441-9966.

Upon receipt of the signed agreement an electronic and hard copy of Investor Brandscape™: 2009 will be sent upon its completion. You will be contacted regarding scheduling of the strategy session.

By signing below, I agree to the terms in this Subscription Agreement and agree to pay the fee denoted above.

Name:

Company:

Mailing Address:

Phone:

Email:

Signature:

Date:



125 CambridgePark Drive
Cambridge, MA 02140
PH: 617-441-9944
FX: 617-441-9966
www.cogentresearch.com
info@cogentresearch.com