

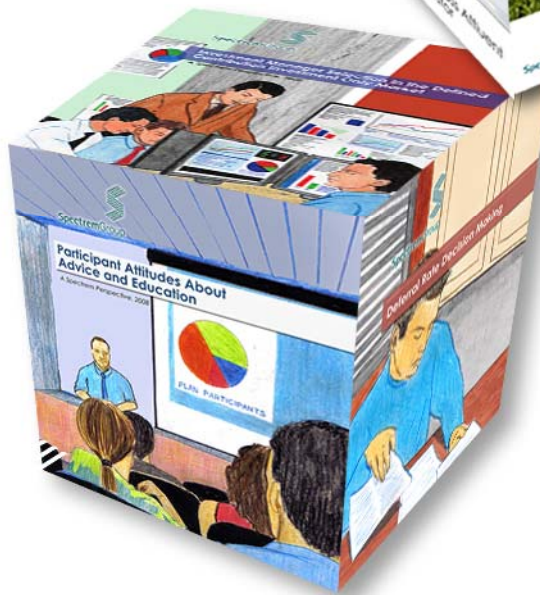


SpectremGroup

Spectrem Research Center

Featured Reports

Updated: June 2010



Participant Communications and Advice

Over the past 18 months, retirement plan participants have seen their account balances drop by a considerable amount and then regain a portion, but not all of those losses. What should be the focus of plan sponsor and provider communications as we enter 2010? Are participants looking for advice and assistance with their investment decisions or do they want different, and presumably better, fund options? Is the fund information provided currently sufficient for them to make good decisions, or do they want something more? What types of communications do they rely on most? This report focuses on identifying the types of communications and advice participants are seeking today and how they would like that information delivered to them.

\$3,800

2010 Personal Trust Update

The 2010 Personal Trust Update is Spectrem's 7th annual report based on our analysis of FDIC data supplemented with Spectrem insights gleaned from our studies of Millionaire and Ultra High Net Worth Investors. This Perspective discusses the changing role and possible opportunities for Institutional Trustees. What can trust departments do to take advantage of this opportunity and counter the trend of Investors self-trusteeing their assets. This report reviews the trends in total personal trust assets and accounts, managed versus non-managed personal trust assets, as well as provide the status of common/collective funds.

\$3,800

The Self Directed Investor

This Perspective will provide insights into Investors with net-worth from \$100,000 to \$25 million who manage at least 75% of their assets without assistance from an advisor. Spectrem will develop a profile of these Investors including their age, wealth and profession, the types of investment products they utilize and the services they expect from the industry. An analysis of what events in their lifetime will cause them to utilize an Advisor will be discussed.

\$3,800

Social Media and the Investor

More and more wealthy Investors are utilizing the various social media communities to share and seek information on financial service providers. Understanding how Investors utilize this new tool will enable you to respond with the appropriate strategy. Spectrem's dedicated research with younger Investors to gain insights into how and if they would like the investment community to participate with them in regards to social media.

\$3,800

Working with Retired Investors

Given today's average life expectancy of 78, retired affluent Investors face challenges with their investments and expenses to ensure they can afford a healthy lifestyle, and in some cases create a multi-generational legacy. This Perspective will provide you with retiree investment product needs, what services they expect from their advisors and what are the best methods and frequency for communicating with them.

\$3,800

Baby Boomers

The past 2 years has had a significant impact on Baby Boomer's plans for retirement, their ability to recover from their loss of assets and income, and in some cases their jobs. Most are not increasing their use of advisors at a time when they really need advice. Understanding how Baby Boomer's needs have changed will ensure your business is positioned to serve this challenged segment. All of the Spectrem wealth segments below \$25 million will be discussed.

\$3,800

Young Investors

Investors between the ages of 30 and 45 are becoming the next growth segment for financial service providers. The emerging wealthy investor expects significantly different products, services and client delivery models than any other generation that preceded them. We will provide insights into the younger Investor and discuss the strategic implications for the Industry. All of the Spectrem wealth segments below \$25 million will be discussed.

\$3,800

Retirement Income

Responding to Investor's need for income in their retirement years has become an investment industry challenge. Spectrem's Retirement Income Perspective will identify the types of solutions and providers investors are comfortable with, and how they prefer to purchase these products. This Perspective will be based on interviews with 500 Investors with over \$100,000 of Net Worth.

\$3,800

In-Depth Reports

Endowments and Foundations

The market decline of 2008 had a significant impact on endowments and foundations. This research, based on interviews with over 80 endowments and foundations focuses on: Consultant usage, Investment Strategy and related changes, number and types of Investment Managers utilized, the changes in Spending Policy as well as Planned Giving Programs. It also focuses on future intentions and challenges of these organizations.

High Balance Rollovers

The High Balance Rollover Market will target 500 households who have total investable assets of \$500,000 or more and who have had the opportunity to rollover a balance from an employer sponsored retirement plan within the past two years. The report will address the size of the market, the demographic and attitudinal profiles of key segments, buyer needs, product preferences, perceptions of key providers and the use of financial advisors in the decision making process.

Not for Profit Sector | Defined Contribution Plans – 2010

This ongoing study, last completed in December 2007, looks at the size and growth of NFP plan assets and participants. The purchasing behaviors and criteria for all segments in the NFP sector: universities, K-12 public and private schools, hospitals and charitable organizations will all be analyzed. The report will review product usage, decision making models, provider usage and provider switching, as well as the overall perception of specific providers within the industry. Changes from prior years will be reviewed and analyzed.

The 25 Million Plus Investor

Representing the most desired households in the U.S., the \$25 Million Plus Investor represents a vast panoply of individuals vs. family offices vs. other combinations of entities that have a significant impact on the overall economy. More likely than others to invest in alternative investments and structured parties, more likely to have family governance laws, and users of sophisticated technologies to tract assets, these families provide an interesting challenge for financial providers. This report will look at the attitudes and behaviors of these households as well as their use of consultants, investment managers and other experts.

Sample size will be over 100 households with net worth of \$25 million plus.

3rd Quarter 2010

The Mass Affluent Investor 2010

The Mass Affluent households are struggling to recover from the economic downturn. This report will review how they have changed their asset allocation, what products and services they are seeking as well as their overall attitudes towards the future. The report will be segmented in multiple ways to allow providers to segment by age, wealth, advisor usage, gender and other important variables. The use of social networking and various communication and technology tools will be assessed. Sample size will be 1500 households with between \$100,000 and \$1,000,000 of net worth not including primary residence.

3rd Quarter 2010

The Millionaire Investor 2010

Representing the bread and butter of the financial services industry, these households were significantly impacted by the economic downturn. This report will focus on how and if these households are recovering, what impact the downturn had on their attitudes towards advisors and financial providers, and how they allocate assets. In particular, it will focus on how they determine to use and select an advisor compared to assets they choose to invest on their own. It will also review their use of technology and other resources. The goal is to allow providers to determine how to economically and satisfactorily service the numerous households in this important segment. Sample size will be 1,000 households with over \$1,000,000 of net worth (NIPR).

4th Quarter 2010

RETIREMENT

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The Ultra High Net Worth Investor 2010

Ultra High Net Worth Investors represent those households with \$5-\$25 million of net worth, not including primary residence (NIPR). Many of these households are business owners and senior executives. The economic challenges of the past few years have changed the way these individuals allocate their resources and use advisory firms, and have forced them to reassess their long term and short term goals. This report will provide an in-depth analysis of these households sorted by age, gender, source of wealth and many other criteria to allow financial services companies to change the way they attract, retain and interact with these important investors.

Sample size will be 500 households with over \$5 million of net worth (NIPR).

4th Quarter 2010

RETIREMENT

Small Plan Sponsor Market Study

Companies with fewer than 250 employees continue to provide the growth opportunity in the retirement industry. This segment has been impacted the most by the past 24 month's economic challenges. Based on interviews with 500 plan sponsors, Spectrem's study will identify what these Sponsors expect from their current provider or advisor, if they are planning on switching advisors or providers and why, and what type of provider or advisor they will be moving to. Additionally, we will explore how they have changed their plan provisions to respond to the economic environment.

4th quarter 2010

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Meeting the Insurance Needs of Wealthy Clients

Spectrem Group's research has shown a move by the wealthy towards fee-based advisors for several years. In their training and experience, however, these advisors are focused on investments. How do they help meet the insurance needs of their clients? And how can insurance companies position themselves to work effectively with these advisors? Does this require new distribution strategies, products, compensation models or some combination of these? This study will assess advisor behavior in this area and suggest concrete approaches that insurance companies can use to expand the business done with fee-based advisors.

Delivery date and price: TBD

Spectrem Group

641 W. Lake, Suite 402
Chicago, IL 60610

Phone: 312.382.8284

Fax: 312.382.8283

sales@spectrem.com