

# Middle Market, Current Customer

"I want to be a role model for my children. I know part of that means better planning for retirement. It still seems far away, even though it isn't..."

## PROFILE

I **feel** accomplished in my career and supported by my family.

I **am driven** to give full attention to my home and my work. I want my kids to know I've been there for those important moments. I want to positively impact my company and our customers.

I **worry** about the health and happiness of my kids, my husband and my parents. I also worry about our finances – saving for the kids' college and our retirement.

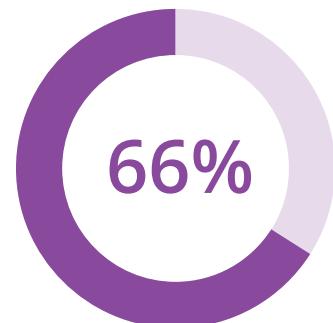
I **want** brands that align to my values, enrich my personal life, make my family happy and my busy life easier.

I **aspire** to see my kids graduate from college and be happy. Secretly, I want to launch my own business.

## RESEARCH HABITS

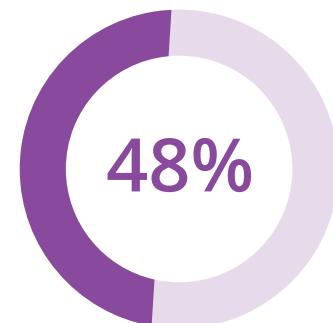
Do my own research online before making financial decisions

Contextual financial tools and easy-to-understand content should support this.

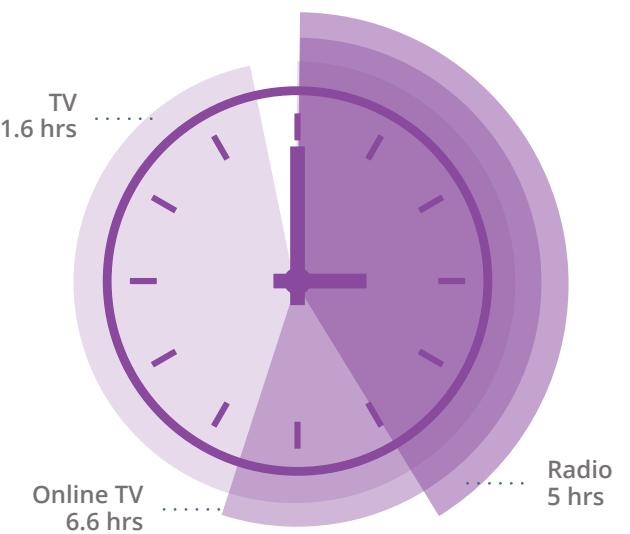


Rely on financial advice from professionals

This advice should be easy to access online, on the phone or in person. I want top-notch customer service.



## WEEKLY MEDIA USE



## TOP 5 WEBSITES VISITED MONTHLY



1. Facebook



2. Google



3. YouTube



4. Yahoo!



5. Weather Channel

## PERSONAL

My true source of downtime is spending **quality time with my family**. While it has never felt easy being a working mom, I wouldn't trade it for the world. My husband Bill is a big help, but I feel like I'm the manager of our household. I keep our family calendar on track and make sure our kids have what they need. **I have close relationships with my siblings, even though some live far away**. Plus it's great to see my friends when we're able to make the time – they understand me.

## CAREER

I enjoy being an event planner – it's part of who I am. I can't believe I've been doing it for 20 years! The **industry is always changing**, primarily with new technology, while the core of, **interacting with people** stays the same. I would love to have my own business one day, but it's also great to have the **security** of working for a good-sized company.



## WISH-FORS

- Online financial tools and statements
- Flexible account notifications (mobile, email, text)
- Personalized content, recommendations
- Non-intrusive, 24/7 support for questions (chat, phone)
- Flexible payment methods

## FINANCES

When it comes to finances, Bill and I don't always agree on the best way to manage them, but I feel good knowing we're **having the conversation**. Our budget is **practical** overall, although it's fun to splurge occasionally, on a family vacation or special night out. I also will spend a little more for **good quality** or products that **save me time**.

While our day-to-day finances are in good shape, and we've been saving money for our kids' college, Bill and I **need to think through our financial future**. When I stop to do some mental math, I know we're not on track. My friend, who's younger than me, just died of cancer recently. It makes me realize that I should also start thinking more about **how to protect my family** – they depend on my income.

When it comes to financial information, it needs to be **readily available** online. Plus it should be **transparent** and **personalized** to my goals. After I do some initial research, I want to be able to reach out to an advisor or someone **knowledgeable** to answer my questions, via online chat or by picking up the phone. I'm sure I have an advisor... I'm not sure who it is, though. I just know that I want to talk to someone who truly **cares about my needs**. If I do some of the research, it will be easier to start our financial plan.

## SELECTION CRITERIA

- Price
- Value
- Financial Strength
- Personalized customer service
- Trusted Reputation

