

HIGH NET WORTH BUSINESS – PART

Executive Summary

\$VLD 3DFL¿F QRZ KDV W
KLJKHVW QXPEHU RI KLJK QHW ZRUW
YLGXDOV DV ZHOO DV WKH KLJKHVW +
ZRUOG &KLQD KDV HPHUJHG DV WKH I
PDUNHW IRU +1: EXVLQHVV GULYHQ E
QHHGV IRU HVWDWH DQG OHJD\ SODQ
LQFRPH UHPDLQV WKH WRS VRXUFH RI
QHVH +1:,V ZKR DUH PRWO\ LQYHVW
LQ RUGHU WR DYRLG ÁFWXDWLQJ UL
PDUNHWV 0DNLQJ WKH SURFHV RI L
FOLHQWV DQG WKH OHJLWLPD\ RI WK
FLDO DQG DOO DSSOLFDWLQV QR P
ZLOO DQG DQ XOWUD KLJK QHW ZRUW
D SHUVRQ ZLWK D QHW ZRUW RI DW
LQ ¿QDQFLDO DVVHWV H[FOXGLQJ SU
OHFWLEOHV DQG FRQVXPHU GXUDEOH
VHOI PDGH SURIHVVLRQDOV HQWUHS
ZKR LQKHULW ODUJH VXPV RI PRQH
EHWZHHQ WKH DJHV RI DQG 7KH
RI NH\ RUJDQLJDWLQV WKDW VSHFLD
ZRUWK PDUNHW LQFOXGLQJ EDQNV
DQFH FRPSDQLHV

Where are HNWI's?

What is important to HNWI's?
What is important to HNWI's?
%LQFHVV WKH KLJKHVW QHW ZRUW
KDQDZLQJ QRIWK M URWKHQV FRQVH
WKHSDRQXEVJP&DQGDVVLDOJL
RRWKHWRWRWKHFRPDQNWK \$QQLNH
LWRRWKHWRWKHFRPDQNWK \$QQLNH
SUHWHQHWFHWRHQRPEHQJKWGHXU
DFFRQWLQJZBLQH WKHULU LQWHUQ
WLSHQDQV:SDXPHUHQJLQZEDW¿QD
1WKHBNWHLQRFRZHUORQZKLOHQR
SDW]H HWSHWWLWKHLQDWQYH¿V
FLDQV:LQJURZWQBUZHDQWKG LQYHV
WKLUG SODFH DIWHU -DSDQ DQG &KLO
<BRQHV \$VLV 3DFL¿F QHW ZRUW
QHWLWLQDQD&KLOD&KLODQDQDQD
NQHJHQRQYHWWLQQLQKHLGLSRWHQ
WR VWUROJ HTXLW\ DQ UHO HVWDW
&KLQD LV HSHWHQWRHWHV VWUR
HFRQRPLF JURZWK XS WR +RQJ.R
8. DQG WKH 86 DUH DOVR FRQWULEX
HSDQVIRQ SDIWLFXODIOLQWKH

LQYHVWPHQW 65, IXQGV :HDOWK PDQDJHUV QHHG WR
 IDFLOLWDWH JRDO EDVHG ¿QDQFLDO RIIHULQJV WR VRFLDO
 LPSDFW LQYHVWRUV EXW PXVW EH SURYLGHG ZLWK WKH
 SURGXFW NQRZOHGJH DQG GLJLWDO WRROV WR H[SHGLWH WKH
 EXVLQHVV ,QHHG XVH RI GLJLWDO WHFKQRORJ\ LV UDQNHG
 KLJK LQ LPSRUWDQFH E\ WKH \RXQJHU +1: JHQHUDWLRQ
 ZKHQ WKH\ DUH FRQVLGHULQJ ZRUNLQJ ZLWK ZHDOWK PDQ
 DJHUV WR LQFUHDVH WKHLU DVVHWV 5HODWLRQVKLS PDQDJHUV
 PXVW EH DEOH WR HQJDJH ZLWK FOLHQWV WKURXJK GLJLWDO
 WRROV DQG WKURXJK VRFLDO PHGLD LQ RUGHU WR OHYHUDJH
 IXWXUH EXVLQHVV DV WKH\ DOORZ WKH ZHDOWK PDQDJHU WR
 EHFRPH PRUH SURGXFWLYH DQG DFFHVV LQIRUPDWLRQ RQ
 WKHLU FOLHQW

ODNLQJ WKH SURFHVV RI LQYHVWPHQW DQG LQVXUDQFH DV
 VHDPOHVV DV SRVVLEOH LV HVVHQWLDO WR WKH +1:, \$G
 GLWLRQDO LPSRUWDQW FULWHULD IRU VHOHFWLQJ D ¿QDQFLDO
 SURGXFW DUH ZRUNLQJ ZLWK D VLQJOH SRLQW RI FRQWDFW
 ZKR RIIHUV D WDLORUHG DSSURDFK DQG D KLJK GHJUHH
 RI SHUVRQDOL]DWLRQ DV ZHOO DV KDYLQJ DQ HVWDEOLVKHG
 UHODWLRQVKLS ZLWK WKH DGYLVRU ZKLFK KHOSV WR IRVWHU
 FRQ¿GHQFH DQG WUXVW LQ WKH SURGXFW RIIHULQJV

What insurance products are HNWI's interested in?

+LJK QHW ZRUWK LQVXUDQFH LV JHQHUDOO\ XQLYHUVDO OLIH
 8/ VLQJOH SUHPLXP EXVLQHVV GHQRWHG E\ D KLJK
 VXP DVVXUHG DQG D ÀH[LEOH GHDWK EHQH¿W DPRXQW
 ZLWK JXDUDQWHHG LQWHUHVW UDWHV RQ WKH LQYHVWPHQW
 /LIH SURGXFWV DUH D IDLUO\ VDIH IRUP RI LQYHVWPHQW
 WKDW FDQ DOVR KHOS ZLWK HVWDWH DQG LQKHULWDQFH WD[
 SODQQHQJ 0DQ\ SURGXFW QDPHV LQFOXGH WKH WHUPV
 SULYDOLW\ ZHDOWK UHODWLRQVKLS YLOHJH
 DQGLJQDWXUH LQGLFDWLQJ WKH ³ZKLWH JORYH' QDWXUH
 RI WKH SURGXFWV WDUJHWHG VSHFL¿FDOO\ WR WKH 8+1:,
 ,QYHVWLQJ WKURXJK 8/ SURGXFWV FDQ KDYH VHYHUDO D@DO WKġġà€P@P

\$&P Uí ñ±àòBn)

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.QRZLQJ ZKR WKH FOLHQWV DUH DQG WKH OHJLWLPDF\ RI
WKHLU ¿QDQFHV LV FUXFLDO 7KH SULPDU\ FRQFHUQ LV
WKDW LQGLYLGXDOV PLJKW WDNH RXW ODUJH VXP FRYHU IRU
IUDXGXOHQW SXUSRVHV LQFOXGLQJ PRQH\ ODXQGHULQJ
RU WD[HYDVLRQ ,W LV IUHTXHQWO\ GLI¿FXOW WR VRXUFH
UHOEDEOH ¿QDQFLDO HYLGHQFH RU WD[UHWXUQV IRU WKH VHOI
HPSOR\HG DQRWKHU SUREOHP LV REWDLQLQJ PHGLFDO
UHFRUGWRSLKHDOWK LVVXHV DPRQJ +1:,V LQFOXGH
QHFN GLVFRPIRUW LQGLJHVWLRQ PHPRU\ GHFOLQH IDWLJXH
DQG LQVRPLD &KURQLF PHGLFDO FRQGLWLRQV LQFOXGH
UKHXPDWRLG DUWKULWLW GLDEHWHV DQG KLJK EORRG SUHV
VXUH +DOI RI +1:,V XQGHU VXIIHU IURP KHDOWK
LVVXHV ULVLQJ WR LQ WKRVH RYHU \HDUV ROG

\$Q\ ODUJH VXP DSSOLFDWLRQ UHTXLUHV WKLUG SDUW\ YHUL
 &FDWLRQ RI DFFRXQWV DQG &QDQFLDOV DQG H[FHFWLRQV
 VKRXOG QRW EH PDGH LQ ZDLYLQJ HLWKHU PHGLFDO RU
 &QDQFLDO UHTXLUHPHQWV IRU VXFK FRYHUV \$GGLWLRQDO
 +1: DSSOLFDWLRQ ULNVN LQFOXGH FXUUHQF\ ULNVN JHR
 SROLWLFDO ULNVN DQG XQGHUZULWLQJ WKH HOGHUO\ +1:,
 :KLOH QRW VSHFL&F WR WKH 86 +1: PDUNHW VWUDQJHU
 RULJLQDWHG OLIH LQVXUDQFH 672/, SROLFLHV DUH RI
 SDUWLFXODU FRQFHUQ JLYHQ WKH SRVLELOLW\ RI IUDXG RQ
 KLJK YDOXH SROLFLHV 7KHVH SROLFLHV DOVR FDOOHG ³GHDWK
 ERQGV FDQ EH VROG RQ WR LQYHVWRUV DIWHU WKH FRQWHVW
 DELOLW\ SHULRG KDV H[SLUH +RZHYHU WKHUH LV VXEYH
 TXHQWO\ QR LQVXUDEOH LQWHUHVW DIWHU WKH SROLF\ LV VROG
 DQG WKH QHW ZRUWK RI WKH LQVXUH FRXOG EH IDOVL&HG LQ
 RUGHU WR MXVWL\ WKH KLJK VXP DVVXUH

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7\SLFDOO\ FRQWHVWDEOH SHULRGV PHDQ LQVXUHUV FDQ RQO\
FRQWHVW D FODLP IRU PLVUHSUHVHQWDWLRQ GXULQJ VSHFL
¿HG SHULRGV ZKLFK QRUPDOO\ UDQJH EHWZHHQ DQG
\HDUV IURP SROLF\ FRPPHQFHPHQW $IWHU WKLV SHULRG
FODLPV FDQ RQO\ EH FKDOOHQJHG IRU IUDXG &RQWHVWDELOLW\
SHULRGV RI OHVV WKDQ \HDUV FRXOG SRWHQWLDOO\ OHDG WR
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Đ K E R P H A S K A D V A C L S V O S M H T E R U C M P V A H U U V : Z K A U P V A E A H P A p