

### December 2018

#### Affluent and High Net Worth Investing - US

"In the US, more and more consumers are joining the ranks of the affluent and high net worth investors. These individuals are not intimidated by investing, are committed to securing a comfortable retirement, and they prefer a responsive and available human touch when needed."

- Chris Shadle, Financial Services Analyst

#### The Role of Trust in Financial Services - US

"The financial services sector has been hard hit by reputation-damaging events. Consumer trust is built on personal interaction with their preferred brand, but tangible features like low fees are still most important for FSI (financial services institution) selection."

### November 2018

#### Innovations in the Insurance Market - US

"The insurance industry is competitive, as most people make their insurance choices based on price. Although the industry is flush with technological innovation, consumer loyalty is yet to be significantly impacted by these developments. Because it is easier to attract new, young customers than it is to get older ones ...

### October 2018

#### Marketing Financial Services to Women - US

"While women's financial needs are not very different from men's, they do think about money somewhat differently. Many don't feel comfortable with talking about it or learning how to manage it. Institutions and advisors need to find ways to reach out to women and send messages that resonate with them ...

#### Health Insurance - US

"The health insurance industry is facing many challenges due to questions about the future of the Affordable Care Act (ACA). While consumer satisfaction with plans and doctors is high, the influx of technology into healthcare is forcing insurers to rethink their service and coverage models."

#### Consumers and the Economic Outlook - US

"The economy continues its slow and steady recovery, though economists are hesitant to say that it has officially recovered. While some consumers may be watching economic indicators, many are not, and even those who are may not see the direct effects on their daily lives. Overall, if consumers were already ...