

December 2017

Wealth Advisory Services - Canada

“Old is gold when it comes to wealth with over-65s being the most affluent and having the highest ownership of investments.”

– **Sanjay Sharma, Senior Financial Services Analyst**

November 2017

Consumer Payments and Credit Cards - Canada

“Awareness of debit card rewards is not high but there are segments that prefer debit so banks can use an attractive rewards program as a first time relationship builder.”

– **Sanjay Sharma, Senior Financial Services Analyst**

October 2017

Home, Auto and Pet Insurance - Canada

“The rising cost of vet medicine coupled with market maturity will propel growth in the pet insurance industry in Canada.”

– **Sanjay Sharma, Senior Financial Services Analyst**