



The Top 5 Issues For Various Clients Segments

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To save you some time we've created some generic top 5 issues for a range of client segments.

Clearly, it's important that you think about your own target markets, but the ones we've covered here are common segments that advisers work with. Our generic top 5 issues won't be as good as you doing the exercise yourself, but they might give you a starting point.

Check In - First 6 Months

Professionals

Professionals, common top 5 issues are:

- Concerns about the future: How much is enough or when can I get out of this role?
- Tax issues
- Remove the hassle from money, simplify things (they are 'time poor' but very successful)
- Making smarter investment decisions: I need my money to work harder
- Life goals: Help me do what I 'really' want to do in life
- Family issues

Although there are plenty of similarities to the business owners, there are a couple of differences too.

Executives

For executives, common top 5 issues are:

- Career management. What happens if I get made redundant? How do I maximise my career path and earnings in the run up to retirement (or semi-retirement)?
- Concerns about the future: How much is enough?
- Tax issues, including share options at work and taking bonuses tax effectively
- Remove the hassle from money, simplify things (time poor & successful)
- Making smarter investment decisions: I need my money to work harder
- Family issues

Widow/Widowers and Divorcees

For widows/widowers and divorcees, common top 5 issues are:

- Don't lose my capital, because this is all I've got
- Produce enough income to support my lifestyle, through all market conditions (don't ring me and say because markets fell I have to take a pay cut)
- Family issues. An additional issue: protect me and the money from any black sheep in the family
- Remove the hassle from money, keep things simple and do as much as you can for me
- Be my trusted adviser
- Help me live the life I really want to live, while still making me feel secure and confident about the future

Check In - First 6 Months

Retirees

For retirees common 5 issues are:

- Don't lose my capital, because this is all I've got
- Produce enough income to support my lifestyle, through all market conditions for as long as I live (don't ring me and say because markets fell I have to take a pay cut, don't ring me at age 86 and say my money has run out)
- Family issues
- Remove the hassle from money, keep things simple and do as much as you can for me
- Be my trusted adviser
- Help me live the life I really want to live, while still making me feel secure and confident about the future