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# Portfolio Powerhouses

Financially astute, high-net-worth households with substantial assets, residing in premium value homes around major cities



## Age

18-25 26-35 36-45 46-55 56-65 66+

## Property



Home owner



Mortgaged detached

5+ bedrooms

## Highest Education, Work and Finances



University degree or higher



Employed full-time



Very high household incomes

## Technology and Channel Preferences



Only buy when really like



Social media offer



Direct Mail

## Internet, Mobile, and Risk Attitude



News/sports websites



Smartphone banking less than monthly



Don't mind taking risks with my money

## Banking



Trustworthy brand



Bank / building soc. savings account



Have 5 or more bank accounts

## Credit



Halifax



£1,000–£2,000 per month



Likelihood of excellent history

## Budgets and Savings



Don't have a budget at all



First Direct



Total savings: £100,000+

## Discretionary Incomes and Pensions



HH discretionary income: Very high



Standard personal pension



Standard Life plc