

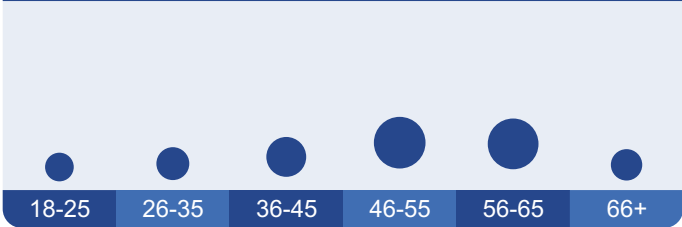
E

# Portfolio Powerhouses

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



## Age



## Property



Home owner



Mortgaged detached



FIVE+

## 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 my money

## Banking



Trustworthy brand



Bank / building soc. savings account



Have 5 or more bank accounts

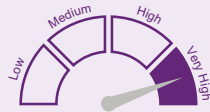
## Credit



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