







Helping you identify potential new clients

Typical onshore bond client profiles

Based on our in-depth knowledge of our clients, and using the latest market research profiling tools, we've outlined in this guide what a "typical" profile is for someone looking to make an investment through an onshore bond.

This information should help in identifying and targeting new, as well as existing, clients. When planning future lead generation activities you can use this profile to help you segment and target your potential client base.








Snapshot of a typical Prudential onshore bond client

- 
Typically over 45 years old with an average age of 65 years. Nearly 80% of clients are over 55 years old with 51% over 65.
- 
Fall into a wide ranging annual income group where the average is £22,000. The majority fall into the group £20,000 to earning over £60,000 p.a.
- 
They are typically cautious about investing directly in the stockmarket, and tend to invest in medium and lower risk funds rather than high risk ones.
- 
The ability to take regular withdrawals is an attractive option – 34.4% of our onshore bond clients take this option.

Understanding the client

By gaining a better insight into what your potential new clients might look like, you will be able to target your marketing campaigns more effectively, saving you time and money. We have outlined the key categories that most closely fit a typical onshore bond investor, using the Financial Strategy Segments model and our own client insight data.

Mid-Life Affluence 20% of the UK population fall into this category

-  Typically in their mid 40s to mid 50s, many have successful careers, either in a profession or as small business owners.
-  Their mortgage is likely to have been paid on their family home and the property may be worth a considerable sum.
-  They may own a second property.
-  Children are grown-up but many are still in the family home.
-  They will have made regular savings over the years to provide a comfortable retirement.
-  They largely ignore direct mail and telemarketing, but are open to new technology and the Internet.
-  They spend their money on quality goods and to enhance their quality of life – particularly food and drink and their homes and gardens.

20% of Prudential's onshore bond customers are in this category

Advancing Status 8% of the UK population fall into this category

- Typically in their late 50s/early 60s, some will have retired but most are still working.
- They are "time poor" juggling their work and family life.
- They have respectable careers, saving steadily for their retirement.
- Some may have come into a modest inheritance, with others likely to inherit in the future.
- They are not heavy users of credit, but will consider store cards for their favourite shops, eg Marks & Spencer or John Lewis.

8% of Prudential's onshore bond customers are in this category

Wealthy Retirement 22% of the UK population fall into this category

- Enjoying a comfortable retirement after years of careful money management.
- No mortgage.
- Although their disposable income is not high, they have built up significant investments, savings and a high-value home.
- They have few financial commitments.
- They look for quality and value in all aspects of their spending.
- Hobbies include gardening, reading, car maintenance.
- They take regular holidays every year.
- They are loyal when it comes to financial services, sticking with the same bank/building society for many years.
- Very negative views of direct mail and telemarketing, and the most likely to have registered with the Mailing Preference Service.

22% of Prudential's onshore bond customers are in this category

Gilt-edged Lifestyles 8% of the UK population fall into this category

- These people make up the wealthiest sections of society. They earn the highest incomes and live in the most expensive homes.
- They tend to be couples in their 40s and 50s with growing or older children.
- Money is high on their list of priorities and they make sure it is working for them. They are extremely astute when it comes to their investments.
- They will have financial advisors but they will also do their own research using the Internet and personal finance magazines.
- They have a considerable amount of money invested in shares which they like to buy and sell over the Internet.
- Their extensive investment portfolio is likely to include another property which they rent out and possibly a holiday home too. They pay extra into their pensions each month and are heading for a comfortable retirement.
- Many are in line for a major inheritance in the future.
- New technology has become integral to their lifestyle with many wondering how they ever managed without.
- Purchases tend to be high quality, time saving, have investment potential or give status.

8% of Prudential's onshore bond customers are in this category



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