

# KEY RESEARCH FINDINGS

Concept works for a significant portion of participants... who have told us what they want:

**“Simple, Convenient Solutions at a Low Cost”**

## Group 1 Demographics: Debt, Savings, Superannuation and Insurance: skewed more to under 45 yrs

- A fit to their stage of life... getting their “financial house in order”!
- Consolidating debt, establishing/paying down mortgage, consolidating/strengthening their superannuation, building savings.
- **Simpler issues.... specific situations that they’re looking to resolve.**

## Group 2 Demographics: Pre-Retirement Planning: 5-10 years form retirement

- Savvy and confident in how they manage debt, savings, super and investment... they’re looking to their retirement and advice around this.
- Retirement planning is a complex topic to them... can this platform advise on such an intricate topic?
- **Yes - Now possible with new technology**

*“ I’ve never been to a financial adviser, and I don’t know if I’d be ready to spend the \$5000+ when you take it to implementation, but one topic at \$300, I could dip my toe in. ”*



**Affordable**

Up to \$300 per advice topic vs. average of \$4,000+



**Convenient**

Accessing & understanding it in my own time



**Flexible**

I can go online only or talk to someone.



**Targeted**

Talking only to the topics that are important to me, i.e., issue-specific.



**Safe**

Compliant - providing that sense of confidence.

