THE INHERITANCE IMPERATIVE

HOW BRANCH DESIGN CAPTURES LOYALTY IN THE GREAT WEALTH TRANSFER

WHAT WE BELIEVE

EMOTION DRIVES PURCHASE IN THE BLINK OF AN EYE

Capture the heart and the mind will follow

WHAT WE DO

WE INSPIRE THE FUTURE OF IMMERSIVE RETAIL EXPERIENCES

Immersion is transforming customer engagement

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$124 Trillion Through 2048

The Next Decade: Who Gets What

Gen X inherits $1.4T annually (next 10 years) = $14T by 2035

Ultra-Wealthy Concentration

Top 2% of households control 44% of all wealth


70% of Transfers
to Women

THE ASK: WHAT IS THE ROLE OF THE BRANCH IN DRIVING INVESTMENT GROWTH?


WE SURVEYED:
1,600 INVESTORS
+
750 BANKERS
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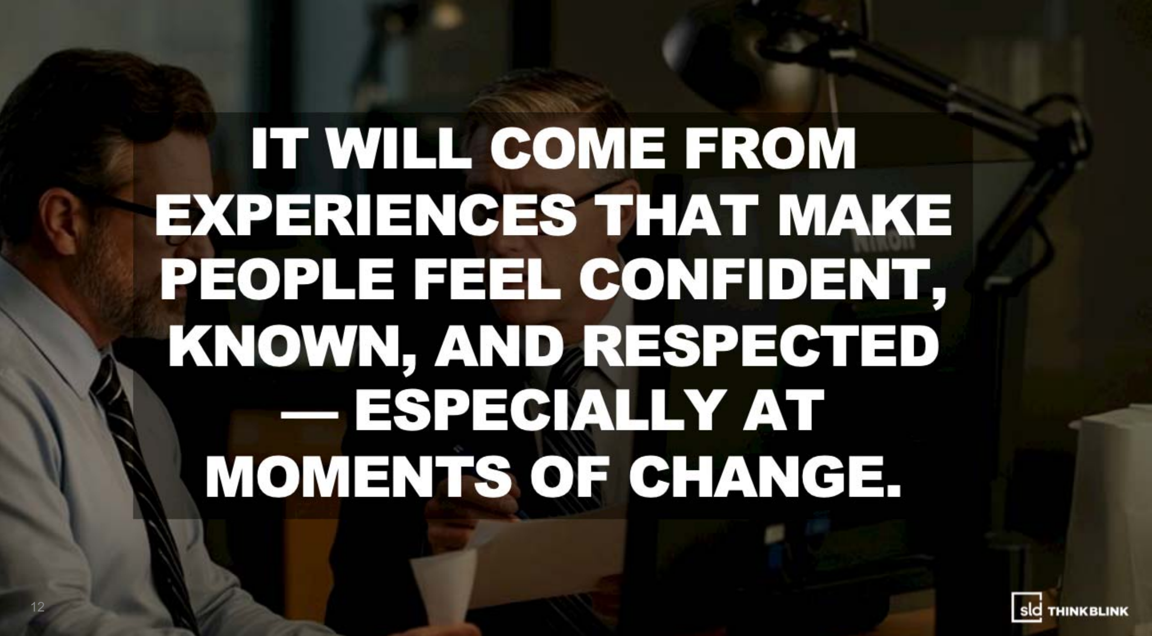
THE STAKES ARE GETTING HIGHER

88% OF INVESTORS ARE SATISFIED

YET 47% ARE PREPARED TO LEAVE WITHIN THE NEXT YEAR

GROWTH WILL NOT COME FROM MORE PRODUCTS, BETTER APPS, OR LOWER FEES ALONE.


IT WILL COME FROM EXPERIENCES THAT MAKE PEOPLE FEEL CONFIDENT, KNOWN, AND RESPECTED — ESPECIALLY AT MOMENTS OF CHANGE.
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HOWEVER, NOT ALL INVESTORS ARE THE SAME

SIX INVESTMENT PERSONAS EMERGE

PERSONA 1:
The Confident Navigator (14% of investors)

PERSONA 2: The Anxious Delegator (23% of investors)

PERSONA 3:
The Digital Optimizer (18% of investors)

PERSONA 4:
The Legacy Builder (17% of investors)

PERSONA 5:
The Ambitious Accumulator (21% of investors)

PERSONA 6:
The Reluctant Participant (7% of investors)

INSIGHT

01

INHERITANCE IS THE LARGEST GROWTH MOMENT - AND THE LARGEST RISK

BIG INHERITANCE GAINS DEMAND A RELATIONSHIP CONTINUITY MODEL

76%

Anticipate inheriting within a decade

34%

Switch due to poor relationships

LIFE STAGES ARE KEY MOMENTS IN DRIVING GROWTH

INSIGHT

02

THE FEAR BARRIER IS GREATER THAN THE KNOWLEDGE BARRIER

BANKERS AND INVESTORS: MISALIGNED ON BARRIERS

BANKERS

23%

Knowledge

INVESTORS

33%

Fear

CLIENT RETENTION DRIVEN BY TWO FACTORS

BRAND LOYALTY

SWITCHING FRICTION

INSIGHT

03

DIGITAL DID NOT REPLACE BRANCHES - IT REDEFINED THEIR ROLE

DIGITAL DEMAND AND CONVENIENCE WITH HUMAN DESIRE

45%

Of advice-seeking is digital

67%

Prefer human advisors versus 13% digital

IN-BRANCH EXPERIENCE, ADVICE AND SERVICE EXPERIENCE ARE AREAS OF OPPORTUNITY

DIGITAL DEMAND AND CONVENIENCE WITH HUMAN DESIRE

64%

HAVE USED AI FOR FINANCIAL ADVICE

56%

PROVIDING UNBIASED INVESTMENT ADVICE

INSIGHT

04

DIFFERENTIATED VALUE PROPOSITION: ANCHOR IN CREDIBLE PLANS AND ADVICE

GOOD ADVICE THROUGH CREDIBLE, CUSTOMIZED PLANS DRIVE LOYALTY

81% GOOD ADVICE DRIVES LOYALTY

27% CREDIBLE PLAN

18% CUSTOMIZED TO FINANCIAL NEEDS


ACCESS TO EXPERTS, INVESTMENT REPORTS, ACCESS TO ATMS, AND ADVICE BEYOND INVESTMENT ARE CRITICAL

INSIGHT

05

THE MOST KNOWLEDGEABLE INVESTORS ARE THE BIGGEST ATTRITION RISKS

HIGH KNOWLEDGE = HIGH ATTRITION RISK

22%

Switched advisors when inheriting funds

26%

Moved their investments to a new provider

30%

Switched some investments to another provider

25%

Switched from a bank to an investment provider

INSIGHT

06

THE PHYSICAL SPACE IS THE DIFFERENTIATOR

PHYSICAL SPACE: A KEY DRIVER OF GROWTH & LOYALTY

TRUST MANIFESTATION

RELATIONSHIP DEEPENING

LEARNING & CONFIDENCE BUILDING

28% REPORT PHYSICAL SPACE AS EXTREMELY IMPORTANT IN CHOOSING OR STAYING WITH AN ADVISOR

31% OPENED AN INVESTMENT ACCOUNT DUE TO AN IN-BRANCH EXPERIENCE

FOUR WEALTH GROWTH ARCHETYPE EXPERIENCES WERE TESTED

IN-BRANCH WEALTH OFFICE (CONCEPT A)

IN-BRANCH WEALTH LEARNING AREA (CONCEPT B)

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WEALTH INVESTMENT DEDICATED BRANCH (CONCEPT C)

WEALTH INVESTMENT CENTER (CONCEPT D)

FINDINGS: FROM TRANSACTION HUB TO EMOTIONAL ENGAGEMENT NETWORK

THREE ARCHETYPES EMERGE AS DRIVERS OF GROWTH AND LOYALTY


PERSONA 1: The Confident Navigator


PERSONA 2: The Anxious Delegator


PERSONA 3: The Digital Optimizer


PERSONA 4: The Legacy Builder


PERSONA 5: The Ambitious Accumulator


PERSONA 6: The Reluctant Participant

	PERSONA 1: The Confident Navigator	PERSONA 2: The Anxious Delegator	PERSONA 3: The Digital Optimizer	PERSONA 4: The Legacy Builder	PERSONA 5: The Ambitious Accumulator	PERSONA 6: The Reluctant Participant
PRIMARY	Concept D (Private Wealth Center)	Concept B (Investment Learning Center)	Concept D (Private Wealth Center)	Concept D (Private Wealth Center)	Concept A (In-Branch Wealth Office)	Concept A (In-Branch Wealth Office)
SECONDARY	Concept A (In-Branch Wealth Office)	Concept A (In-Branch Wealth Office)	Concept A (In-Branch Wealth Office)	Concept C (Wealth Branch)	Concept D (Private Wealth Center)	Concept B (Investment Learning Center)

CONCEPT D (PRIVATE WEALTH CENTER) FOR PREMIUM GROWTH

D

WEALTH INVESTMENT CENTER

Why Concept D Wins:

- Highest switching intent (27%)
- Strongest emotional scores
- Best relationship-building score (51%)
- Highest learning conduciveness for tools/opportunities (51% and 46%)
- Appeals to high-knowledge investors with advisors

CONCEPT A (IN-BRANCH WEALTH OFFICE) FOR OPERATIONAL EFFICIENCIES

A

IN-BRANCH
WEALTH OFFICE

Why Concept A Wins:

- **Highest Target:** Digital Optimizers, Ambitious Accumulators, existing customers
- **Design:** Dedicated zone within regular branch, dedicated offices and cubicles, advisors available on designated days, online or teller booking
- **Emotional Promise:** "Convenience meets expertise"
- **Key Features:** Flexible advisor scheduling, modern aesthetic, easy access
- **Performance:** 26% extremely likely to switch; 48% extremely positive reaction; lowest on "doesn't go far enough" (38%)

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THE CUSTOMER WEALTH CENTRIC USA MODEL

CREATING A GROWTH NETWORK MODEL

ITS TIME TO START PROACTIVELY BUILDING RELATIONSHIPS WITH THE NEXT GENERATION OF INHERITORS

DOWNLOAD THE STUDY

ABOUT SLD

SLD is a strategic design agency based in Toronto and Shanghai. Guided by our Think Blink philosophy, we connect brands with consumers in the blink of an eye through emotionally impactful design. We transform brands using innovative approaches, leveraging strategic foresight, behavioral insights, and design thinking.