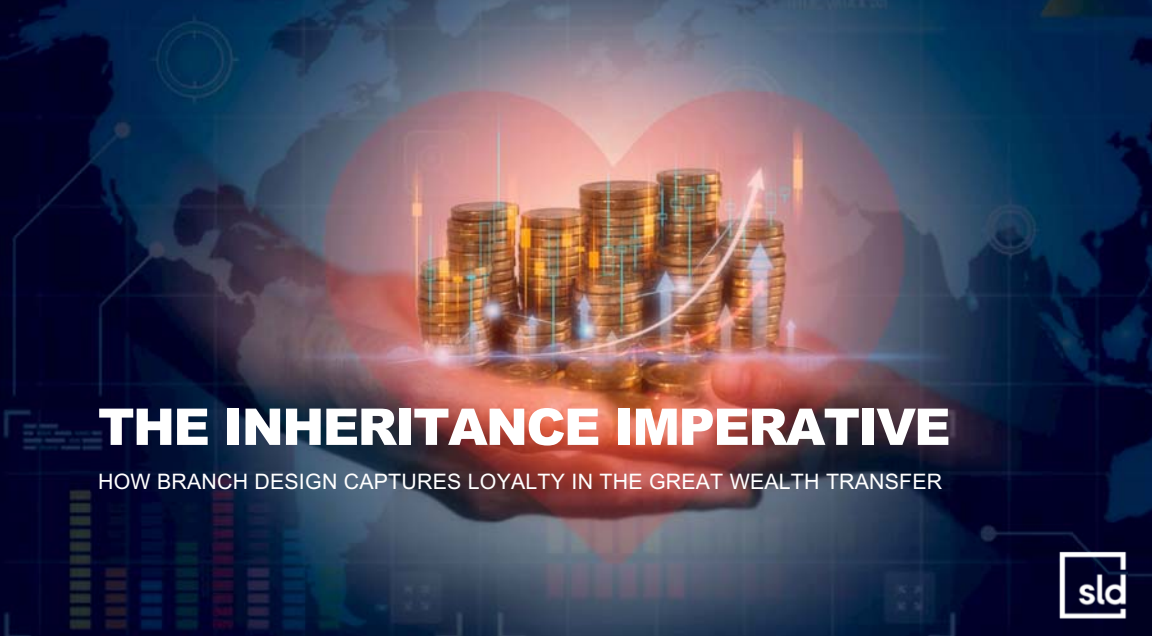


The background of the slide features a dark blue world map. In the center, a hand is shown holding several stacks of gold coins. Overlaid on the coins and the hand are various financial and technological graphics, including a line graph with an upward-pointing arrow, a candlestick chart, and several small blue arrows pointing upwards. The overall aesthetic is high-tech and financial.

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

THINK BLINK

The background of the image consists of a repeating pattern of US dollar bills, specifically the \$100 bill, oriented vertically. The bills are slightly faded and overlapping. Overlaid on this background is the word "TRILLION" in a large, bold, orange serif font. The word is positioned horizontally across the center of the image. In front of the "TRILLION" text, the phrase "\$124 Trillion Through 2048" is written in a white, bold, sans-serif font. The dollar bills feature the text "THE UNITED STATES OF AMERICA", "IN GOD WE TRUST", and the number "100" in various positions.

\$124 Trillion Through 2048

TRILLION



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?



A background image consisting of a grid of many small, square portraits of people from various ethnicities, ages, and genders, all smiling. The portraits are arranged in a dense, repeating pattern.

WE SURVEYED:

**1,600 INVESTORS
+
750 BANKERS**

THE STAKES ARE GETTING HIGHER

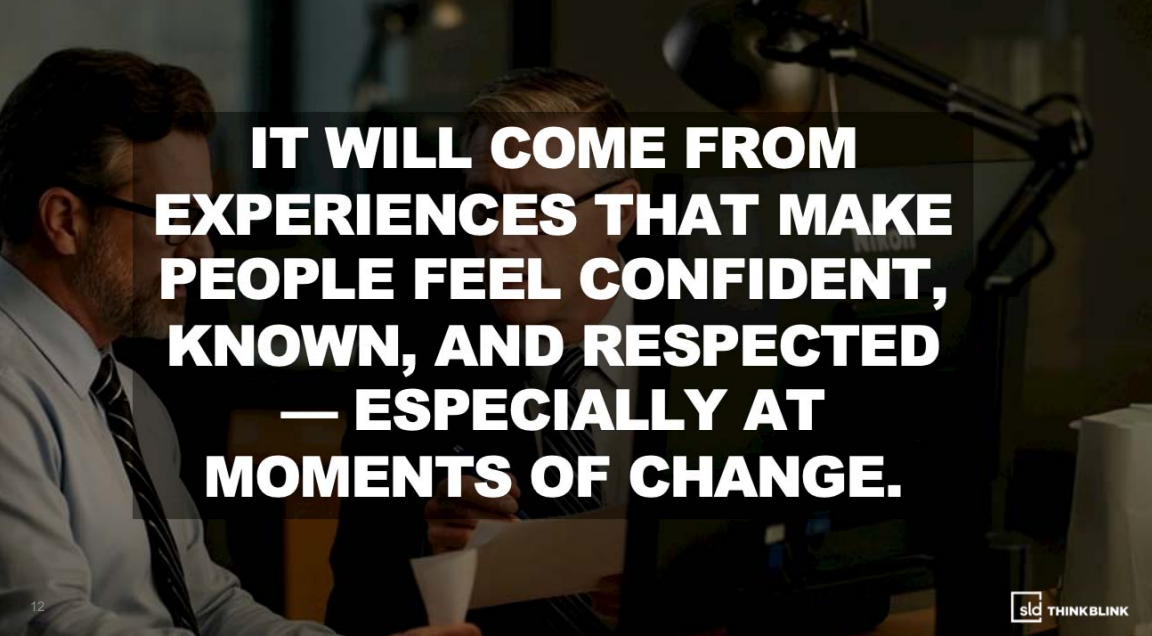
A black and white photograph of two hands, one on the left and one on the right, firmly gripping a thick, orange-braided rope. The hands are positioned as if pulling the rope apart, creating a sense of tension. The background is a solid dark blue.

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.**

A background image showing two men in business attire (shirts and ties) sitting at a desk, looking at and discussing documents. A professional microphone is visible on the right side of the frame. The scene is dimly lit, with a desk lamp providing light.

**IT WILL COME FROM
EXPERIENCES THAT MAKE
PEOPLE FEEL CONFIDENT,
KNOWN, AND RESPECTED
— ESPECIALLY AT
MOMENTS OF CHANGE.**

**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**



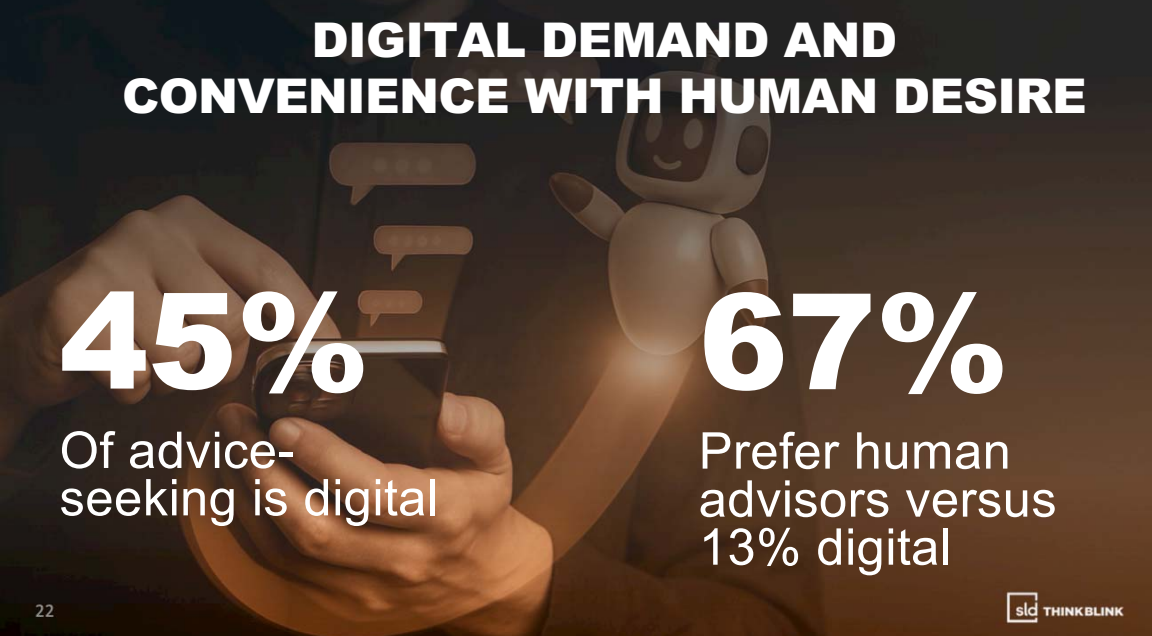
INSIGHT

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

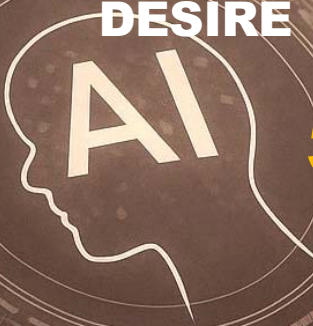
IN-BRANCH EXPERIENCE, ADVICE AND SERVICE EXPERIENCE ARE AREAS OF OPPORTUNITY



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



The background of the image features a complex network of thick, braided ropes in various colors including brown, blue, teal, red, green, orange, yellow, and purple. These ropes are interwoven and knotted together, creating a web-like structure that fills the frame. The text is centered over this network.

**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)



WEALTH INVESTMENT DEDICATED BRANCH (CONCEPT C)

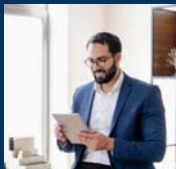


WEALTH INVESTMENT CENTER (CONCEPT D)

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

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%)

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.