

EVALUATE

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ADVICE & WEALTH MANAGEMENT

CORE DATA

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ABOUT COREDATA

CoreData is the research arm of the market intelligence and consultancy firm, brandmanagement.

The group provides financial services companies with deep research and market insight from both a channel and end-customer perspective.

With a primary focus on financial services, CoreData is able to deliver its clients with timely and actionable research and market intelligence which companies can use to develop enhanced business strategies and a better understanding of their respective markets.

Our associates contribute deep specific industry knowledge and primary research skills, bringing perspective to current market conditions and developments.

The group's primary aim is the formulation of distribution and consumer research, with a specific focus on sentiment and user/buyer behaviour.

CoreData prides itself by identifying market trends at the earliest opportunity and formulating research for clients to

help them stay ahead of their competitors and better meet the day-to-day challenges facing their businesses.

The CoreData team has a depth of experience that is reflected through having a rich understanding of the changing environment facing companies in different markets.

We aim to deliver a breadth of market insight that general researchers are unable to capture.

PRIMARY DATA SOURCE

Over the past six years CoreData has developed an unparalleled proprietary database for conducting financial services research.

This includes more than 60,000 consumers (including mass affluent and high net worth individuals), 12,000 financial planners, 10,000 mortgage brokers among its primary data sources.

CoreData has similar relationships in China and the UK.

ADVICE & WEALTH MANAGEMENT

CoreData provides syndicated research for the financial planning, investment platform, risk and investment management industries from a business to business distribution channel perspective.

From a consumer perspective, the group provides retail consumer bespoke and syndicated research on and for the Australian advice and wealth management sectors.

These research products span financial planning, self managed superannuation, investor sentiment, high net worth individuals, female investors and pre & post retirees.

All of these studies allow businesses to better understand how their operations are performing from both a relative perspective and an industry comparison benchmarking point of view.



BUSINESS TO BUSINESS

Core-Data's annual Licensee Research report is an in-depth study aimed at delivering financial planning dealer firms key insight into the evolving needs and demands of financial advisers and outlining the specific triggers influencing them to join or leave any given dealer group.

The analysis encompasses an internal and external view of each licensee so groups can better position themselves to negotiate with existing planners, attract new advisers and also protect themselves against some of the more aggressive groups seeking to attract advisers in the market.

The ATRACS Index[©], using CoreData's proprietary database, dealerships are able to understand where their internal strengths and weaknesses lie and to measure themselves against the external industry environment in terms of the attitudes and perceptions of the broader financial planning community.

This research forms the basis of the Money Management CoreData Dealer Group of the Year Awards.

Participation: More than 1,000 financial advisers

Financial Planning Research

The ATRACS Index[©]

From a benchmarking perspective core to this study is the brandmanagement ATRACS Index[©]

A = Autonomy

T = Trade marking brand

R = Remuneration

A = Ability of dealer groups to generate/provide new advisory leads

C = Culture of dealer groups

S = Support

BUSINESS TO BUSINESS Platform Research

CoreData's annual Platform Research report is an in-depth study aimed at delivering platform providers key insight into the shifting demands of financial advisers and dealer groups.

The research comprises an array of empirical data that identifies developing trends in the market and disproves/reinforces other trends.

The research focuses on getting under the skin of what drives advisers and their dealer groups to use particular platforms more than other providers in the market.

This is done by identifying what platform providers need to offer and deliver in order to be accepted as leaders in the market and to meet the evolving product and service needs of planners nationwide.

This research is critical for any provider seeking to benchmark how attractive their platform is to financial advisers in Australia.

To do this the research assesses all aspects of the planner/platform relationship.

The FSR² Index[©]

From a benchmarking perspective core to this study is the CoreData FSR² Index[©]

F = Functionality

F = Fees

S = Service

S = Support

R = Reporting (basic)

R = Reporting (advanced)

Participation: More than 1,000 financial advisers

BUSINESS TO BUSINESS



Risk Research

CoreData's annual Risk Research report is a study of the Australian risk and life insurance market.

It is an in-depth study aimed at providing key insight into the shifting needs and demands of financial advisers and delivering risk and life company benchmark data as to their relative and absolute position in the retail advice market.

Specifically the report looks at how advisers select risk and life insurance products and providers on behalf of their clients, using the CoreData VESPA Index[©].

This study separates those advisers who specialise in risk and those advisers who offer generalist risk advice to clients.

The study also allows providers to measure the various key attributes advisers use to select certain groups over others.

The VESPA Index[©]

From a benchmarking perspective core to this study is the brandmanagement VESPA Index[©]

V = Value (price/cost)

E = Essence (i.e. definition of contracts)

S = Service (management of client claims, administration ability of the insurer)

P = Product Range (includes things like opportunities for bundling etc.)

A = Appraisal (research house ratings)

Participation: More than 1,000 financial advisers

BUSINESS TO BUSINESS



Wealth Management Research

CoreData's annual Wealth Management Research report is a study of the Australian funds management market.

This research is an in-depth study aimed at providing key insight into the shifting needs and demands of financial advisers and delivering investment companies with an assessment of their various asset class products. It also clarifies their relative and absolute position in the retail advice market.

Specifically the report looks at how advisers select a broad array of investment and superannuation products on behalf of their clients, using the CoreData ALPHA Index[©].

This study separates adviser inclination to use certain funds and products against the geo-demographic make-up of their clients.

The study also allows providers to measure the various key attributes advisers use to select certain groups over others.

The ALPHA Index[©]

A = Appraisal (research house ratings, in-house dealer ratings, approved product listings (model portfolio)

L = Leadership/innovation/product flexibility

P = Performance/investment track record/returns

H = How much? MERs/admin fees/overall costs

A = Attractive brand/reputation

This research is essential for fund managers seeking to understand the pendulum and satisfaction of their investment products and services in the market place.

Participation: More than 1,000 financial advisers

CONSUMER

CoreData conducts an annual shadow shop program of the Australian financial planning industry using real shoppers who are actively in the market seeking advice from financial planners.

In essence the study measures and benchmarks by advice group, financial planner ability to service and engage with real buyers of investment, superannuation and insurance advice.

This is conducted during September and October each year.

This project has been running since 2003 and is designed to give dealer groups an accurate snapshot of how well their sales channels are performing both in absolute and relative terms.

The research is based on the outcomes of 600 shadow shop events of the nation's planning industry using real shoppers.



Financial Planner Shadow Shopping

These are defined as individuals who are either looking for financial advice or currently have a planner and would consider changing.

Shoppers also have to meet other criteria (age and asset tests) to qualify as valid shoppers.

By using a large team of mystery shoppers who are actually in the market seeking financial advice and have the aim of taking on a financial plan, the research is able to build an accurate picture of the sales channel efficiencies of the Australian advisory industry in terms of acquiring clients.

This research is essential for distribution companies seeking to understand their client acquisition effectiveness.

Participation: 600 Australian Investors

CONSUMER

Investor Sentiment Index

CoreData has produced its quarterly Australian Investor Sentiment Index since 2003.

This is produced in mid-February, mid-May, mid-August and mid-November and typically involves a sample size of more than 1,000 randomly selected investors.

The index tracks investor attitudes and looks to identify the shifting trends, concerns and outlook of the average Australian investor towards a range of industry related issues.

These include the outlook for the various asset classes, the economy, their financial wellbeing along with other topical issues, such as interest rates, the cost of living, political change etc.

This research is essential for those companies seeking to understand the sentiment of the Australian market place.

Participation: More than 1,000 Australian Investors

Financial Planning Tracker

The CoreData Financial Planning Tracker is a bi-annual assessment of the relative perceived performance of Australia's financial planning providers.

The CoreData Financial Planning Tracker uses Net Promoter Score (NPS) analysis to provide institutions and dealer groups with a comparable benchmark to monitor relative performance against peers from a client interaction point of view.

Many, if not all groups, currently have a strong level of understanding about how their respective businesses are performing in an absolute sense, yet most often struggle to understand in a reliable way how they compare directly with competitors.

This research is essential for clients trying to understand their relative brand benchmark.

Participation: More than 1,000 Australian Investors

CONSUMER



Ongoing Studies - High Net Worth

CoreData acknowledges the importance many financial institutions place on providing superior services to Australia's high net worth individuals.

As such the group conducts regular research into the shifting needs and ongoing sentiment of Australia's most wealthy investors.

Our HNW research covers:

- Segmentation
- Asset Allocation
- Purchase Behaviour
- Investment Needs
- Satisfaction Drivers
- Conjoint Analysis of Preferential Services
- Advice Consumption

Participation: More than 600 HNW Australians

CONSUMER

Ongoing Studies - The Invisible Sex

CoreData conducts research focussed specifically on the experiences and needs of females in the financial services industry.

This research is produced annually and seeks to arm advice, banking and investment groups with detailed insight into the latest experiences and financial product and services consumption habits of women.

This research is essential for companies and individuals seeking to understand how female buyers move through the financial industry.

Participation: More than 1,000 Australian Women

Ongoing Studies - Pre & Post-Retirees

Pre and Post-Retirees for the lions' share of clients for many financial services companies – both in terms of numbers and levels of assets.

CoreData monitors this segment of the market to ascertain shifting sentiment, evolving needs and changes to product and services demands from Australians nearing or already in retirement.

Participation: More than 750 pre and post retirees





CORE DATA

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