



Global Wealth Blueprint

Emerging Trends About the Modern Investor



The Global Wealth Blueprint is a multi-country study that we fielded with thousands of investors in an environment of complex global market dynamics.

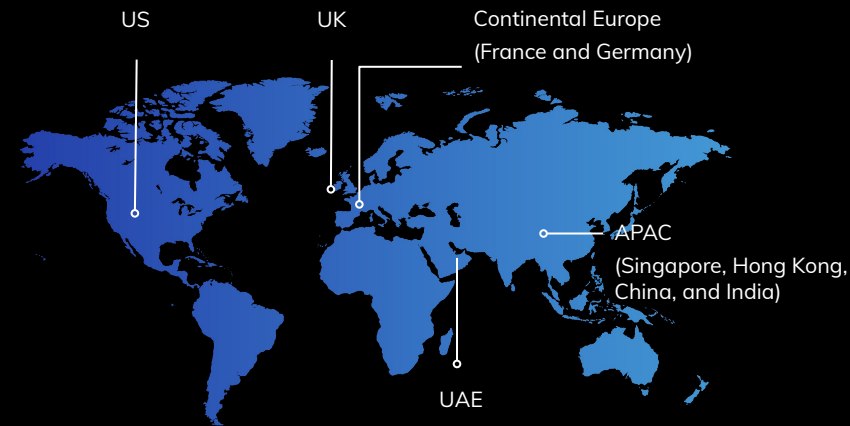
This research surfaces the importance of financial advisors during volatility, the momentum behind AI, the movement of ESG in Europe, and the role media plays in keeping investors informed.

Ultimately, we have the data to create a blueprint to help our partners understand the investor mindset which will allow for deeper connections with these audiences.”

Michelle Lynn
Global Head of Data Science & Insights
Bloomberg Media



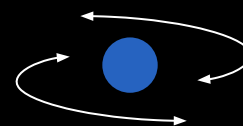
Regions:



Investable Assets:



Investor Status:



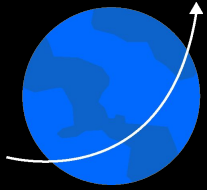
Mix of self-directed investors and investors with a financial advisor

Ages:

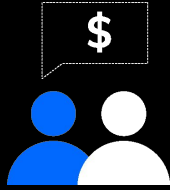
18+
(Continental Europe, UK & US)

25+
(APAC & UAE)

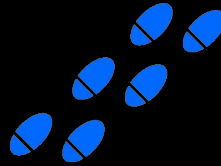
Modern Investors are adapting to the changing environment and seeking out new opportunities



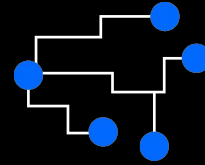
Investors remain optimistic about their financial potential despite the complex financial landscape



Market volatility has increased the need for, and expectations of financial advisors



Equities dominate, and younger generations are embracing new paths to wealth and financial education



Globally, investors expect AI to revolutionize financial decision-making



While investors seek to align their investments to their values, they still feel unacquainted with ESG investing

Investors remain optimistic about their financial potential despite the complex market landscape

Strong investor confidence

High-net-worth (HNW) and affluent investors across regions have maintained a positive outlook on their future potential for wealth building in volatile market conditions.

75%

Of US HNW investors believe there are **more ways to build wealth** now than there were 20 years ago.

72%

Of UK HNW investors believe there are **more ways to build wealth** now than there were 20 years ago.

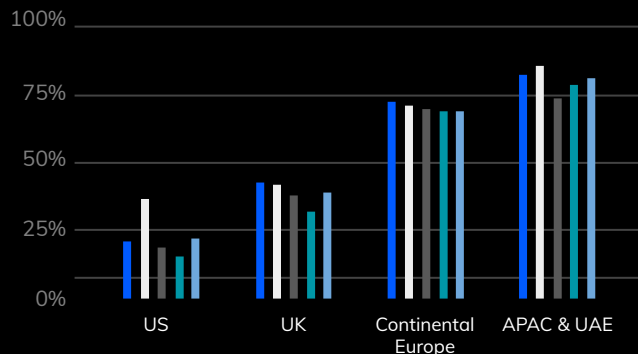
76%

Of affluent APAC and UAE investors believe the current macroeconomic environment will either have a **positive impact or no long-term negative impact** on their wealth.

Keeping an eye on diverse market factors

Though positive about the future, investors globally are expecting a multitude of macroeconomic factors to affect their portfolios.

Macroeconomic factors that investors believe will impact their portfolios within the next 10 years



- The perceived impact of pandemic-induced challenges on wealth has faded faster for investors in the US and UK than in APAC & UAE markets
- APAC and European investors think macroeconomic factors will have a greater influence on their portfolios than US-based investors

■ Evolving Banking Crisis
 ■ Economic Factors
 ■ Geo-Political Changes
 ■ Pandemic-Induced Challenges
 ■ Tech Advancement

Market volatility has increased the need for, and expectations of financial advisors

Investors remain bullish on financial advisors despite access to data and tech.

The role of financial advisors has become even more important in providing a personalized experience and anticipating needs.

US

82%

Of Millennial HNW investors have a financial advisor today, making them the group most likely to use a financial advisor in this region.

Continental Europe

83%

Of HNW investors said market volatility is increasing their interest in working with a financial advisor.

UK

72%

Of HNW investors said market volatility is increasing their interest in working with a financial advisor.

APAC

56%

Of investors believe they will depend on financial advisors when it comes to personalized experiences even with the rise of AI.

UAE

59%

Of affluent investors believe that they will still rely on their financial advisors to proactively anticipate their needs.

Equities dominate, and younger generations are embracing new paths to wealth and financial education

Equity markets reign as a key vehicle to wealth creation, but new paths to building wealth emerge for younger generations...

#1

Across all regions, **Equity and Stock Markets** rank as the most common means for HNW investors to diversify their income outside of a job.

Real estate
rental income



1 in 3

UK Millennial HNW investors build wealth through real estate rental income.

Business profits



1 in 3

German Millennial HNW investors build wealth through business profits from their own businesses.

Social
Media
Influencing



1 in 4

US Millennial HNW investors build wealth through online/social media influencing.

...as they also increasingly diversify their sources for financial advice.

Globally, Millennials are more likely to **lean into video content** and expand their financial news sources to the following channels:



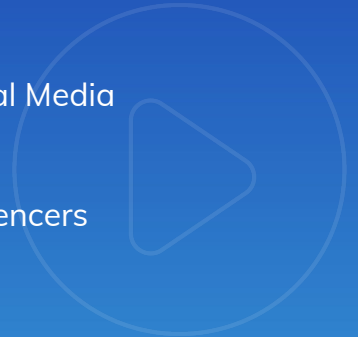
Social Media



Influencers



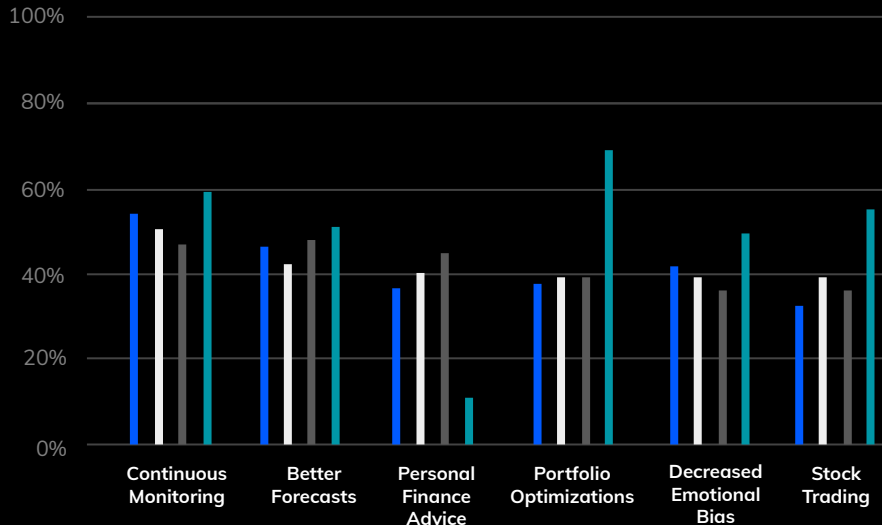
Podcasts



Globally, investors expect AI to revolutionize financial decision-making

Investors primarily expect to benefit from innovation in AI in terms of continuous monitoring and better forecasts.

How investors expect to benefit from AI



U.S.



U.K.



Continental Europe



APAC & UAE

Regional highlights

84%

of US Millennial HNW investors have a positive outlook on AI's impact on investing

6 in 10

of UK HNW investors have used ChatGPT

70%

of APAC affluent investors see AI as a tool for portfolio optimizations

61%

of UAE affluent investors would use AI to decrease emotional bias

While investors seek to align their investments to their values, they still feel unacquainted with ESG investing

Familiarity with ESG investing serves as a major barrier to entry across all regions...

? 45%

“I don’t know enough about what ESG investing is”

☹️ 37%

“I didn’t know about it before now”

...but when given the opportunity, investors invest based on their personal values.

More than
90%

Of European and US HNW investors agree that their personal values impact their investment decisions.

1/3

Of affluent investors in APAC and the UAE think ESG is “highly critical” in their investment decision-making.

Exploring ESG investing preferences

The environment is prioritized when it comes to ESG investing, but not all components of the ‘E’ are given equal importance among investors.



Climate change is ranked as the ‘E’ factor that matters most for European and US regions.



Energy efficiency is the top ranked ‘E’ factor for APAC and UAE regions, being valued 1.5x more in this region than in the US & Europe.



Biodiversity is least likely to be ranked by investors globally as an ‘E’ factor that matters in their investing decisions.

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