






EXAMPLE HOTSPOTS

This table is an illustration of how you might want to summarise findings from your data segmentation exercise.

EXAMPLE FINDINGS FOR GROUPS AGED 25 – 40 YEARS OF AGE

 GROUP 1 CHARACTERISTICS	 GROUP 2 CHARACTERISTICS	 GROUP 3 CHARACTERISTICS
<ul style="list-style-type: none"> ○ Paying the minimum contribution ○ In the default investment option ○ Has short service and contribution history ○ Nearer to age 35 or approaching 40 	<ul style="list-style-type: none"> ○ Paying the maximum contribution ○ In the default investment option ○ Longer service and full contribution history 	<ul style="list-style-type: none"> ○ Paying the minimum contribution ○ In the default investment option ○ Long service in company, but short contribution history ○ Nearer to age 35 or approaching 40

POSSIBLE TENDENCIES AND 'HOT SPOT' RISK AREAS

<p>Many small pension pots and many short employments. This group of members might not have engaged fully with any scheme and time might be running out.</p>	<p>Longer service and maximum contributions could indicate high company and savings engagement levels. This member might also be a more sophisticated investor.</p>	<p>Contributing at a minimum level and being with the employer for some length of time might make this group a 'hot spot' for a targeted campaign.</p>
--	---	--

This table is an example for illustration only. Your data segmentation analysis will determine scheme-specific hot spots.