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
o Paying the minimum contribution	o Paying the maximum contribution	o Paying the minimum contribution
o In the default investment option	o In the default investment option	o In the default investment option
o Has short service and contribution history	o Longer service and full contribution history	o Long service in company, but short contribution history
o Nearer to age 35 or approaching 40		o Nearer to age 35 or approaching 40

POSSIBLE TENDENCIES AND 'HOT SPOT' RISK AREAS

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.	Longer service and maximum contributions could indicate high company and savings engagement levels. This member might also be a more sophisticated investor.	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.

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

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