

### July 2006

#### Online Banking - US

After a decade of building, marketing, and enhancing Internet-based capabilities, U.S. financial institutions now sit at a crossroads. Online banking simultaneously faces tremendous opportunities and considerable challenges. According to the 2004 Pew Internet & American Life Project, approximately 53 million Americans are banking online, or about one in four ...

#### Hispanics and Finance - US

The Hispanic market in the U.S. is an attractive target for financial corporations. Its size and growth are impressive, and make it an important segment for any player that aspires to increase or maintain its market share. At this point, most corporations have recognized the importance of Hispanics, and ...

### June 2006

#### Separately Managed (Fee-based) Accounts - US

The separately managed account (SMA) business for retail investors has grown from less than \$200 billion in assets under management a decade ago to nearly \$700 billion today. According to Mintel's forecast and other estimates, this number is expected to top the \$1 trillion mark in the next four years ...

### May 2006

#### Retirementality - US

"Retirement" is fast becoming a term—and a concept—that defies definition. Thanks to increased longevity, healthier lifestyles and changing expectations, this stage of life has emerged as a decades-long experience requiring considerable planning both financially as well as psychologically. The approaching retirement of the massive Baby Boomer generation has led a ...

#### Mortgages and HELOCs - US

Pursuit of the dream home ownership has fueled an immense mortgage market in the U.S. Perhaps the most sophisticated in the world, the U.S. mortgage industry is capable of channeling funds to meet loan demand virtually anywhere in the country.

#### Property and Casualty Insurance - US

Insurance is a unique product because it is a tool for dealing with risk. The monetary payoff to the consumer is unknown at the time of sale, but potentially it can be many times greater than the premium paid. Therefore, the battle for market share in the personal auto and ...