

Segment-1						
Age yrs	Single (Unmarried/Divorcee)	Family status	Attitude to risk	Income prospects	Current Assets	Goals
25-35	the most eligible bachelor (1)	employed as a Jr. Executive	willing to take high risk	likely to double within 5 years	0	good life
36-45	the high-flying single (6)	employed as a middle level Executive	aggressive and bold	good	800000	setting down, financial security
46-58	the confirmed bachelor (11)	employed as a sr. executive	willing to take calculated risk	stable	2000000	financial security
58+	the most blessed person (16)	retired, no family responsibility	conservative	stable but unlikely to grow	3000000	safety, living with dignity and reasonable comfort
Segment-2						
Age yrs	Couple with double incomes with no kids	Family status	Attitude to risk	Income prospects	Current Assets	Goals
25-35	the 5 star honeymoon couple (2)	no children	willing to listen & take high risk	good	500000	a house, financial security & money to enjoy life
36-45	the ever-green couple (7)	no children	medium risk-takers	good	1500000	enjoying life & financial security
46-58	the gray couple (12)	no children	nothing foolish but reasonably aggressive	stable	3000000	Relaxed enjoyment of life, financial security
58+	The ever-responsible couple (17)	retired couple with some family responsibility	conservative	stable but unlikely to grow	2500000	to fulfill the remaining family obligation & live in peace & comfort

Segment-3						
Age yrs	Couple with double incomes with 2 kids	Family status	Attitude to risk	Income prospects	Current Assets	Goals
25-35	the sweet home family (3)	2 children	fairly good	good	700000	education of the children, own house, financial security, money to enjoy life
36-45	the hard workers (8)	2 children	medium risk-takers	good	1000000	good education for the children & financial security
46-58	the empire builder (13)	2 college going children	medium risk-takers	stable	1500000	welfare of children, enjoyment of life, financial security
58+	Retired & enjoy	retired couple with some family responsibility	conservative	stable	2500000	enjoyment of life, financial security
Segment-4						
Age yrs	Couple with single incomes with no kids	Family status	Attitude to risk	Income prospects	Current Assets	Goals
25-35	the budget honeymooners (4)	no children	willing to take aggressive risk	good	400000	a house, financial security
36-45	the happy pair (9)	no children	medium risk-takers	stable	1000000	financial security
46-58	the made for each other couple (14)	no children	medium risk-takers	stable	2500000	financial security & a life of calm dignity
58+	the liberated soul (18)	retired couple with no family responsibility	conservative	stable but unlikely to grow	2500000	Financial security, live in peace & comfort
Segment-5						
Age yrs	Couple with single incomes with 2 kids	Family status	Attitude to risk	Income prospects	Current Assets	Goals
25-35	the model family (5)	2 children	prepare to make bold investment decisions, take aggressive risk	good	700000	education of the children, own house, financial security
36-45	the sharing-caring family (10)	2 children	medium risk-takers	good	1500000	own house, good education for children
46-58	the budget family (15)	2 college going children	conservative & can't afford to make mistakes	stable	2000000	financial security, children's welfare & a life of calm dignity
58+	Happy retired couple	retired couple with some family responsibility	conservative & can't afford to make mistakes	Stable	2000000	financial security & a life of calm dignity

Segment-1							
Age yrs.	Single (Unmarried/Divorcee)	Income p/m	Income pa	Q1	HLV	Saving pa	Attitude to risk
25-35	the most eligible bachelor (1)	20000	240000	1800000	7560397	96000	willing to take high risk
36-45	the high-flying single (6)	40000	480000	1600000	9429131	288000	aggressive and bold
46-58	the confirmed bachelor (11)	80000	960000	4000000	7576382	480000	willing to take calculated risk
58+	the most blessed person (16)	40000	480000	-	-	288000	conservative
Segment-2							
Age yrs.	couple with double incomes with no kids	Income p/m	Income pa	Q	HLV	Saving pa	Attitude to risk
25-35	the 5 star honeymooners (2)	40000	480000	3700000	15120794	144000	willing to listen & take high risk
36-45	the ever-green couple (7)	80000	960000	4500000	18858263	480000	medium risk-takers
46-58	the gray couple (12)	160000	1920000	6600000	15152764	1152000	nothing foolish but reasonably aggressive
58+	The ever-responsible couple (17)	80000	960000	-	-	288000	conservative

Segment-3							
Age yrs.	couple with double incomes with 2 kids	Income p/m	Income pa	Q	HLV	Saving pa	Attitude to risk
25-35	the sweet home family (3)	40000	480000	2900000	15120794	192000	fairly good
36-45	the hard workers (8)	80000	960000	7400000	18858263	288000	medium risk-takers
46-58	the empire builder (13)	160000	1920000	17700000	15152764	384000	medium risk-takers
58+	retired & enjoy (19)	80000	960000	-	-	288000	conservative
Segment-4							
Age yrs.	couple with single incomes with no kids	Income p/m	Income pa	Q	HLV	Saving pa	Attitude to risk
25-35	the budget honeymooners (4)	20000	240000	1100000	7560397	120000	willing to take aggressive risk
36-45	the happy pair (9)	40000	480000	1400000	9429131	288000	medium risk-takers
46-58	the made for each other couple (14)	80000	960000	3500000	7576382	480000	medium risk-takers
58+	the liberated soul (18)	40000	480000	-	-	144000	conservative
Segment-5							
Age yrs.	couple with single incomes with 2 kids	Income p/m	Income pa	Q	HLV	Saving pa	Attitude to risk
25-35	the model family (5)	20000	240000	500000	7560397	144000	prepare to make bold investment decisions, take aggressive risk
36-45	the sharing-caring family (10)	40000	480000	1500000	9429131	240000	medium risk-takers
46-58	the budget family (15)	80000	960000	5200000	7576382	384000	conservative & can't afford to make mistakes
58+	happy retired couple (20)	40000	480000	-		144000	conservative & can't afford to make mistakes