



LifeStyles

Research and Foundation, Premium Knowledge Group

The term “life style” originated from the studies of social stratification by Max Weber, a German economist who conducted many observations in the United States as well as in Europe.

Weber identified four social classes: Working class, petty bourgeoisie, property-less intelligentsia or specialists and classes privileged through property and education.

He argued that what a class member does with the resources available to him is “even more diagnostic than the sheer amount of resources one has...

“One person’s status symbol is another person’s useless extravagance....’a specific *style of life* can be expected from those who wish to belong to the (selected) circle’. (Italics in the original Weber)...lifestyle is a learned pattern of consumption activities...that serves as an orienting force to a consumer...motivated to make sense of their social world”

Today we would add that where something is purchased is as indicative of *LifeStyle* as what is purchased



Max Weber

What is “LifeStyle?”

As positioned by Premium Knowledge Group, *LifeStyle* is the pattern of choices made by a person (or household) regarding the disposition of discretionary income and time. Each LifeStyle pattern is formed by a specific set of motives (we call them “Personal Drivers”) related to the social implications of consumption. Consumers will purchase only those products and services they perceive to be consistent with their LifeStyle.

It is essential to differentiate between **LifeStyle** (a pattern of choices) and level of **affluence** (the amount of money available to spend on those choices). The former is about values; the latter is about money. With the help of Premium Knowledge Group’s Pri-Stat platform, marketers can use insights about LifeStyle Segments and underlying Personal Drivers with much more predictive effectiveness than mere data points about income or affluence.

What differentiates Pri-Stat LifeStyle Segments is not the volume of monetary resources available to spend, nor is it the volume spent. Rather, it is in how, when and where a particular LifeStyle chooses to spend, and in the Personal Drivers that motivate a particular LifeStyle to spend.

Premium Knowledge Group statisticians used **44 Personal Drivers** (motives) to group a database of 71 million **affluent consumers** with incomes of \$75K or more into **ten LifeStyle Segments** (patterns of shopping and buying) that reflect statistically significant differences). The Pri-Stat interface sits on your desktop and provides dashboards and tools that will revolutionize how marketers will target affluent prospects and deal with affluent customers.

LifeStyle Name	Unique	Trendy	Practical	Under-stated	Aspirers	Precise	Traditional	Econom-ical	Me	Popular
% of Affluent Population	8.5 %	12.3 %	5.0 %	9.0 %	16.3 %	11.3 %	8.7 %	11.1 %	9.5 %	8.0 %

Order of LifeStyle Segments

LifeStyle Name	Unique	Trendy	Practical	Under-stated	Aspirers	Precise	Traditional	Economical	Me	Popular
LifeStyle Order	I	II	II	IV	V	VI	VII	VIII	IX	X

The segments are arranged and presented in an order that has a rationale.

- The two LifeStyles at either end are the two most different from each other. For example, Unique is very different from Popular.
- Each LifeStyle is adjacent to the LifeStyles it is most similar to (statistically). For example, Trendy is somewhat like Unique on the one hand and Practical on the other hand. It is more like these LifeStyles than it is any others.
- Each LifeStyle is colored like the LifeStyle it is most similar to.

LifeStyle Descriptions are shown on tables that follow and use these table headings:

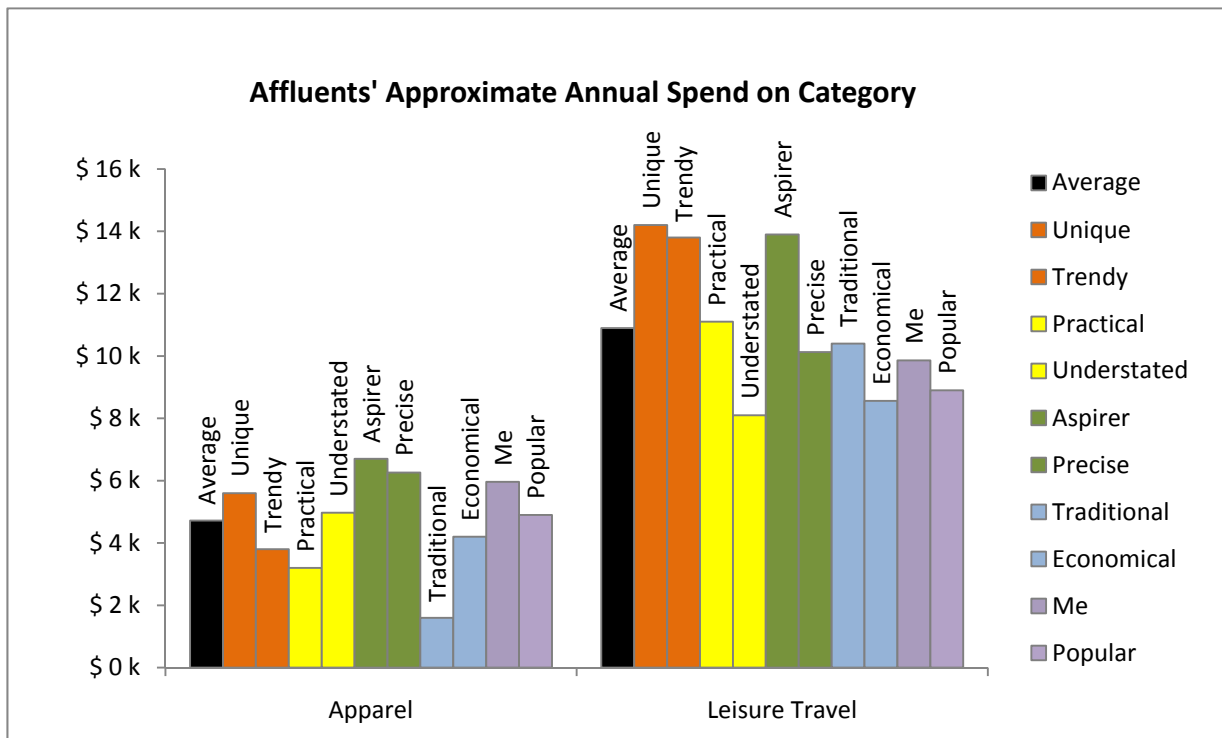
- **Drivers:** From the original 44 motives that are more (and less) important to the affluent consumer's LifeStyle when making purchases **for him/herself**.
- **Categories:** These are the attributes more (and less) important to the affluent consumer when making choices in that particular category. There are also indications of the spending in some of the categories, the frequency of brand change, the numbers of brands used, and so on.
- **Channels:** This section highlights any information related to how, when, and where the LifeStyle likes to shop.
- **Service:** This section briefly summarizes how "service-intensive" the LifeStyle tends to be. In other words: Is a lot of personal service required or does the consumer prefer to browse on their own?
- **Media:** This section summarizes media preferences of the LifeStyle. "Media" is used in the broad sense of "influences" so there is information about the impact of word of mouth, editorial versus advertising, and so on. Media information is important for several reasons including the insight it provides about the syntax, vocabulary and visual style the LifeStyle prefers.
- In each case, a word in *italics* means that the LifeStyle has responded more (and less) positively to this term than other terms.

The graph below is designed to help you grapple with the main point of these affluent LifeStyle Segments:

Even though individuals in the Unique/Trendy LifeStyle Segment are most different from Me/Popular, their average spend on categories (as shown in this graph) is NOT what differentiates them.

The differentiation is NOT how much they spend, but rather in how, when and where they spend, and in the Personal Drivers that motivate them to spend. These are factors that marketers can NOT ascertain from the mere data on this graph.

LifeStyle Segmentation based on the Personal Drivers that motivate affluent consumers is what makes the Pri-Stat platform so profoundly different from any other segmentation scheme for the luxury market.



UNIQUE

Tend to be a bit younger (by 4 years) than average and more likely to have kids. Fewer of them got advanced degrees. This combination may be the reason they have not accumulated the assets levels of some of the other LifeStyles and why they say they have a high need for financial planning services. Perhaps it is their youth that causes them to be interested in having fun and being sophisticated. They stay ahead of trends by consuming a lot of media, and are influenced by it. They are not particularly motivated by price, shop most frequently (and spend more) at branded specialty stores. Service is important to them. Although they shop at branded stores, particular brands are not important to them. They change brands (and cars) more frequently than most others. They are not trying to make an impact or show good taste. They value exclusivity. They create their own style. That's what you do to stay unique.

LifeStyle I-3-i	Important	Less Important
Drivers	<i>Are Me, Precise Specs, Practical , Don't Make Me Self-Conscious</i>	<i>(Brand, Impact, Happy, Avoid Controversy)</i>
Category	Important	Less Important
Apparel	<i>Trend-setting, Styling, Sophisticated, Classic , fun, exciting in-store, Service, selection; changes brands more frequently than the average Annual spend: \$5600</i>	<i>(price, comfort);</i>
Automotive	<i>Exclusiveness, striking exterior, aesthetically appealing appeal to all my senses, luxurious comfort, legendary brand 2.3 autos in household; buys slightly more frequently than average</i>	
Beauty	<i>Highest use of face and make-up products; selection, quality, featured in a magazine</i>	
Financial Services	<i>Financial Planning; Have a very respected reputation; Independent Research; Overall highest needs in Financial services Average length of relationship is 10 years,</i>	
Leisure Travel	<i>Mexico, Europe; shorter trips, Spa, Theatre Boating/cruises; wines and dining Cultural, Art Museums, Shopping and Side Trips , Inspiring, Sophisticated Relaxing, highly-rated, Exotic, Romantic, Socially interactive; Private, Exclusive, Organized; Impeccable service Annual spend: \$14,200</i>	<i>(camping)</i>
Channels	<i>Use internet to research and buy apparel and to research travel; high spend at branded specialty shops</i>	<i>(direct sellers),</i>
Service Expectations	<i>High levels of personal service in financial; Moderate personal sales assistance in retail; does not use a personal shopper ; service and product selection are reasons to return</i>	
Media	<i>Magazine articles, word of mouth from co-workers, friends very important; enjoys giving and receiving beauty information; highest magazine in almost all categories including fashion and beauty; high in Dining (e.g., Cooking Light, Gourmet), Entertainment (e.g., Entertainment Weekly), Life Style (e.g., Martha Stewart, Cosmo, Vogue); Men's Health, W; Money (WSJ); Travel and Leisure</i>	

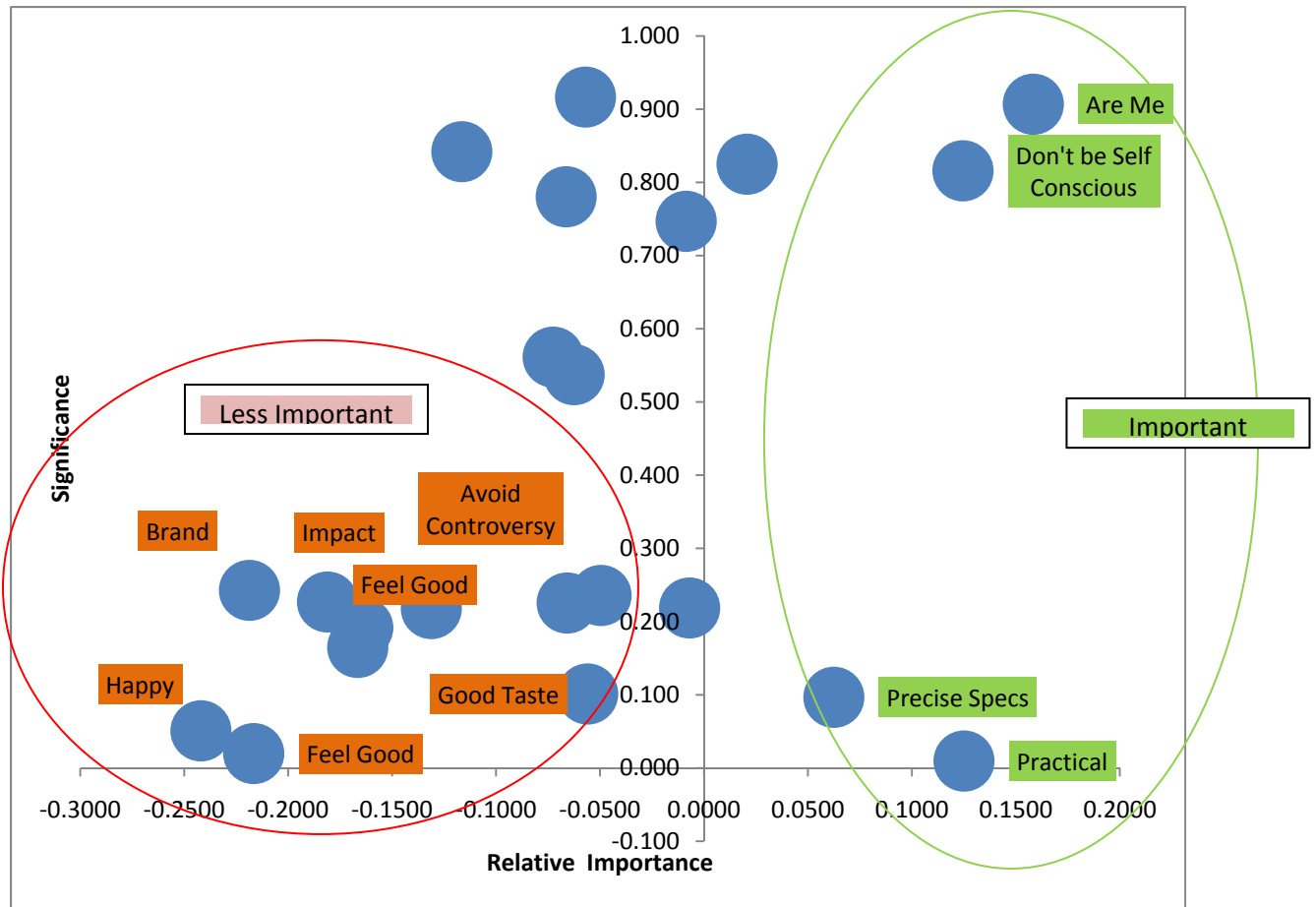


Figure 1 Unique LifeStyle Personal Drivers

How to read this type of chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that “Are Me” and also “Practical” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

TRENDY

The Trendy also tend to be a bit younger (1.5 years); 90% have a college degree and over 40% have a Masters, MBA or Ph.D. Compared to the Unique, this LifeStyle is more likely to follow a new trend than to set it. They like things and places that are already somewhat in demand. They expect sales personnel to give them these insights. They expect travel agents to have better information than the travel publications. This means that they often pay a premium for exclusiveness. This pattern reflects their basic LifeStyle motives: They try to balance being “unique” with having things that “are in demand.” They will admit this is neither economical nor practical. But then, they are proud of what they have and have done, and who cares about the rest.

LifeStyle II-1-e	Important	Less Important
Drivers	<i>Unique, In Demand, Craftsmanship, Precise Specs, Pride of Ownership, Good Taste</i>	<i>(Economical, Practical)</i>
Category	Important	Less Important
Apparel	High <i>Trend-setting, elegant styling</i> ; High frequency of shopping; average rate of changing brands Annual spend:\$3800	
Automotive	<i>Legendary brand, innovative engineering and extended warranty</i> ; frequent buyer (every 2-3 years) 2.3 autos in household	
Beauty	<i>Convenience</i>	
Financial Services	Average rate of change of advisors; Uses Brokerage , full range of services, <i>Very large; Respond in a timely manner, tailor solutions to my needs</i>	<i>(Investment management; retirement solutions)</i>
Travel and Leisure	<i>Golf, horse racing, motor sports; Exclusive; socially interactive; casual; safe organized;</i> Annual spend \$13.8K per year	<i>(physical, highly rated by travel pubs)</i>
Channels	Highest overall Channel Score. Significantly more likely to research and buy over the internet. Convenience and location are even more important than service.	
Service Expectations	Expects high levels of personal services in most situations (financial services, beauty, retail apparel)	
Media	Word of Mouth, Forbes, Food and Wine. Relies on <i>Professional Associates</i> for auto Word of mouth; relies of newspaper for auto and financial services info but not for travel. For travel relies on travel agent	

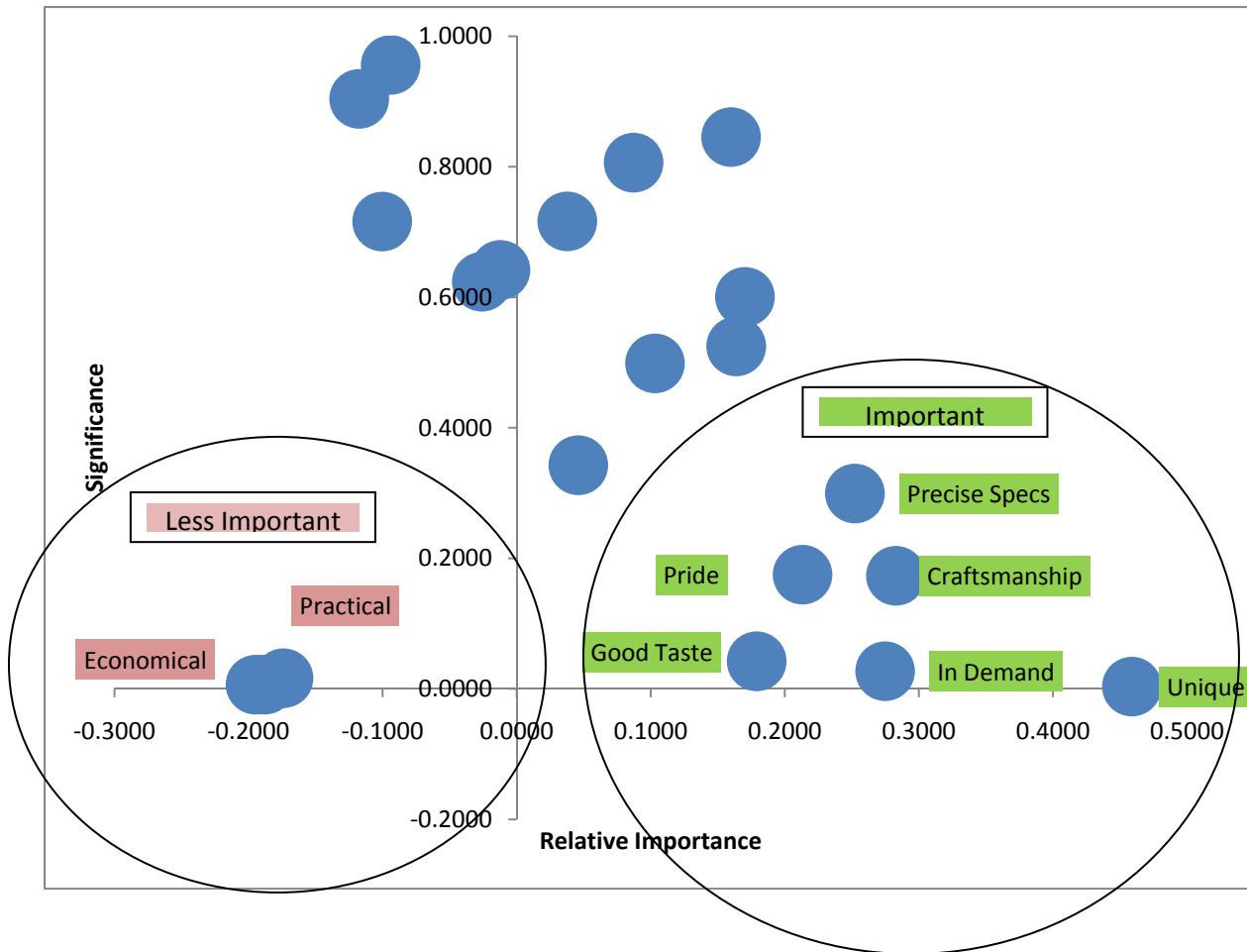


Figure 2 Trendy LifeStyle Personal drivers

How to read this type of chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that “Are Unique” and “In Demand” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

PRACTICAL

This LifeStyle is VERY different than the two preceding LifeStyles. As a rule, it is slightly less educated but more likely to be self-employment. This focus on the empirical rather than the conceptual, the “real” rather than the “ideal” manifests itself in every aspect of bring a consumer. It determines the car (or 4x4) you buy and the vacation you take in that vehicle. Being Practical means buying things that work, that last, that are economical. It means camping or fishing rather than flying to some over-rated exotic destination. There is no interest in paying for aesthetics when you can get functionality. An interesting observation about this LifeStyle is that it demonstrates the lowest variation in importance among attributes of goods and services. That is to say those characteristics like craftsmanship and precise specifications as well as subtleties of brand position are likely to go unnoticed. The Practical pay relatively little attention to the media or advertising. The upside for the merchant who has a Practical customer is that you are less likely to lose him/her to a passing fad. They tend to be loyal customers once you have learned how to value them for themselves and satisfy them.

LifeStyle III- 4 -c	Important	Less Important
Drivers	<i>Purpose, Balance, Economical, Avoid Controversy and Being Self-conscious</i>	<i>(Precise Specification, Craftsmanship, Brand)</i>
Category	Important	Less Important
Apparel	<i>Quality Materials, Comfort ; least likely to change brands Annual spend: \$3200</i>	
Automotive	<i>Long Term dependability, absolute quality, spacious interior; keeps longer than average. 2.8 autos in household</i>	<i>(aesthetically pleasing, luxurious)</i>
Beauty	<i>Quality</i>	Uses fewer brands than most other LifeStyles
Financial Services	<i>Private advisor; Trust and custodial services, longer than average relationship (11 years)</i>	(large)
Leisure Travel	<i>Adventurous, hiking, walking, camping, fishing More likely to vacation by automobile; sometimes charters private air Annual spend \$11,100;</i>	<i>(highly rated, exotic, exclusive, elegant safe, golf)</i>
Channels	<i>Location, Convenience; higher spend than average on internet</i>	
Service Expectations		<i>(high level of personal service)</i>
Media	Road and Track, newspaper, radio; Word of Mouth Business Magazines	

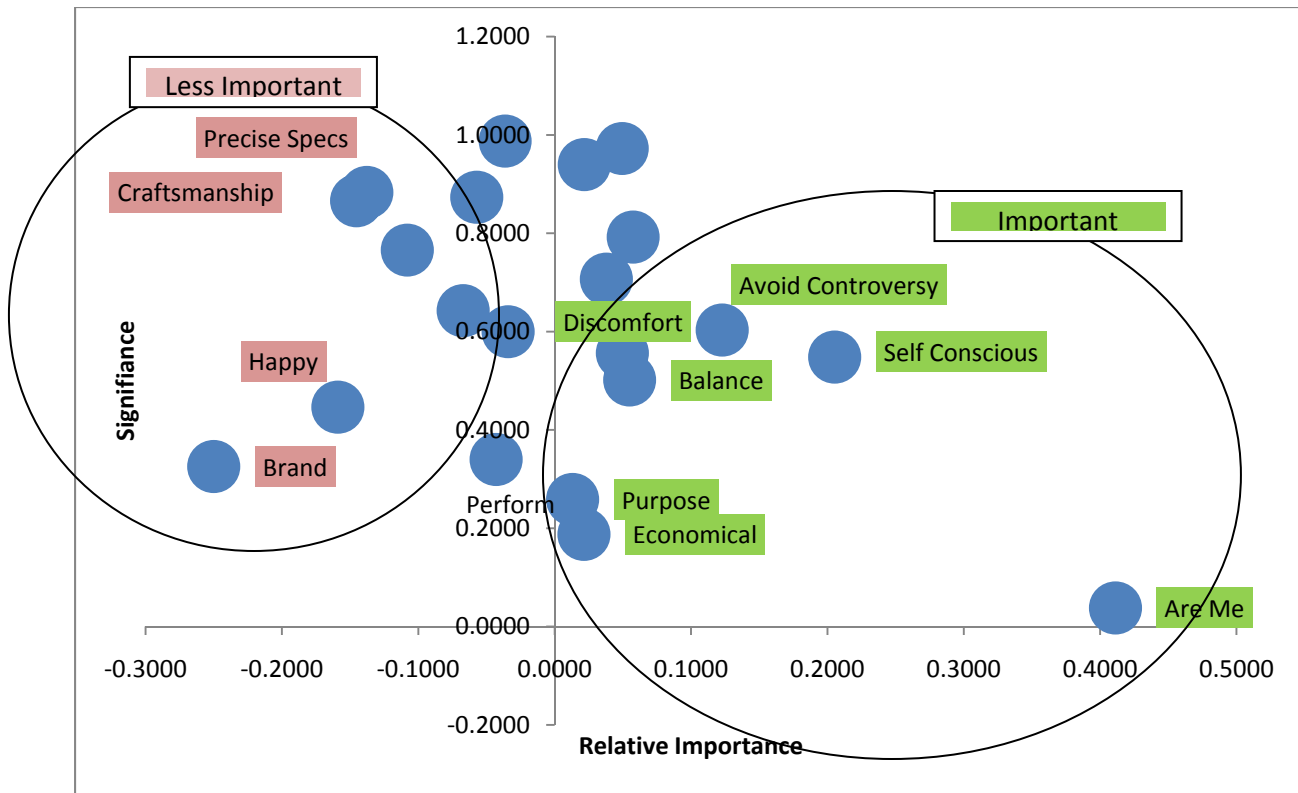


Figure 3 Practical LifeStyle Personal Drivers

How to read this type of chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that “Are Economical” and “Serve a Purpose” yet also “Me” satisfies a very important motive to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

UNDERSTATED

The Understated LifeStyle shares some characteristics with the Practical LifeStyle. Its members have the 2nd lowest percentage of college graduates and the 2nd highest percentage of self employment. They are also inclined to avoid attracting attention and to be economical. While neither LifeStyle places much importance on brand, the Understated are more discriminating and do seek things that are distinctive and will buy designer labels if they can be had at a good price. In fact seeking “quality at a good price” is a distinct characteristic in the pursuit of automobile or financial services. Any pride in ownership lies more in the quality of the possession than in its display. The Understated are down-to-earth in the leisure interests, too: They are least likely to travel internationally. This is not a LifeStyle that attends to trends and instead tends to keep its quality possessions for a longer time than average.

LifeStyle IV- 8	Important	Less Important
Drivers	<i>Distinctive; Don't attract attention; Don't cause discomfort, Economical</i>	<i>(Pride, Purpose, Brand, Avoid controversy Suit my personality)</i>
Category	Important	Less Important
Apparel	<i>Comfort, Quality; Designer label –on discount Annual Spend \$4970</i>	<i>(fun, exciting; less frequent brand change than average)</i>
Automotive	<i>long term dependability and absolute quality Keeps autos slightly longer (3.7 years) than average 2.2 autos in household</i>	
Beauty	<i>Quality, shops for items at a price.</i>	<i>(influence of packaging, product selection)</i>
Financial Services	<i>Charge low fees, provide research I want, perspective that integrates multiple perspectives, solutions comprehensive, Estate Planning trades on-line</i>	<i>(private banking, retirement);</i>
Leisure Travel	<i>U.S., lowest percentage of holding passport (73%), camping, fishing, golf, horse racing, horseback, hunting, motor sports, surfing Average spend: \$8100</i>	<i>(cultural, fine furnishings, casual, highly rated, beautiful, inspiring, shopping)</i>
Channels	<i>More likely to use catalog than web sites; shops premium stores and factory outlets</i>	<i>(Internet)</i>
Service Expectations	<i>Moderate</i>	
Media	<i>Financial Times, Traditional home, Southern Living; enjoys providing financial information; gets financial Word Of Mouth from professional associates</i>	<i>(Oprah)</i>

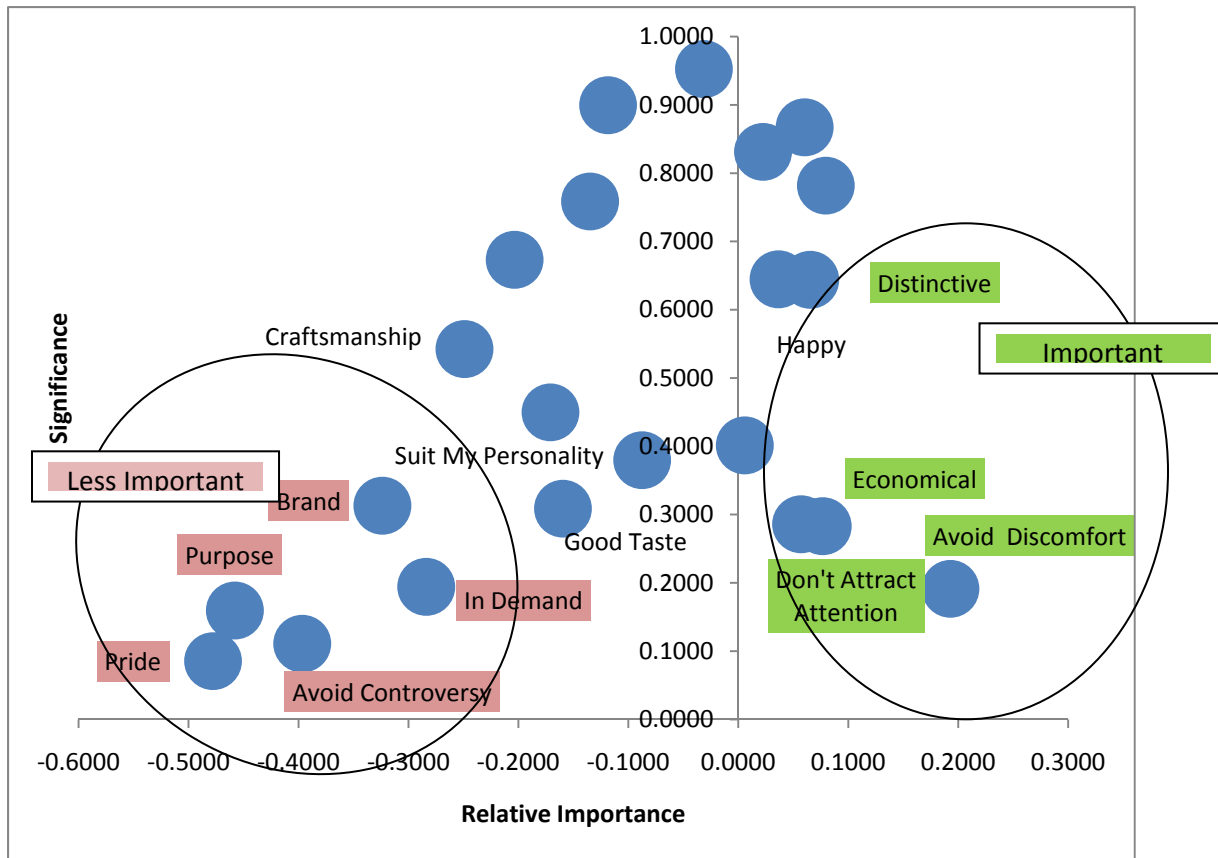


Figure 4 Understated Personal Drivers

How to read this type of chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that “Are Distinctive” and “Economical” and “Don’t Attract Attention” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

ASPIRER

This LifeStyle is solidly contemporary. Its members tend to be better educated and younger than those of other LifeStyles. They tend to delay getting married and having children so they can enjoy many of the finer things of life. And there are many things they enjoy, from food and wine to beautiful vacations by the water (which they prefer to do individually rather than as a group). They appreciate craftsmanship; have a sense of balance and proportion and value things and experiences that are unique. They do things without a particular concern for being economical. But they are oriented to simplicity in everything from apparel to entertainment. They are more at ease than other LifeStyles with the internet and use it extensively for information as well as for eCommerce. This is a LifeStyle that expects service providers to be knowledgeable and easy to communicate with. They want to be in charge of determining how much service is enough. When they find the right level of service, it is a reason to return. They plan ahead and tend to avoid impulse purchases, excessive risk, financial or physical. They aspire to a good life and want to be able to afford it.

LifeStyle V- 5	Important	Less Important
Drivers	<i>Brand, Pride, Balance, Unique, Good Taste</i>	<i>(Purpose, Practical, Avoid controversy, Economical)</i>
Category	Important	Less Important
Apparel	<i>Highest Fit and Simplicity Annual spend: \$6700</i>	<i>(designer label, elegance)</i>
Automotive	<i>Occupant security ;buy slightly more frequently than average (3.4 years); 2.5 autos in household</i>	<i>(legendary brand, eye-catching)</i>
Beauty	<i>Organic; recommendations of esthetician; spend 20% above average</i>	<i>Lower than average use of fragrance and make up; (service)</i>
Financial Services	<i>Comprehensive solutions, Respond in a timely manner, Easy to communicate with, meet my needs for involvement Real estate, Investment management retirement solutions</i>	<i>(try to outperform the bench marks)</i>
Leisure Travel	<i>food and wine, SCUBA, Beautiful, refreshing Annual spend: \$13,900</i>	<i>(casino, golf, hunting, theatre) (rugged, group-oriented, economical)</i>
Channels	<i>Prefers branded specialty shops; over 80% buy on-line and spend 3x the average on line; convenience more important than service</i>	<i>(Warehouse clubs, discounters)</i>
Service Expectations		<i>(retail sales assistance)</i>
Media	<i>Asked for auto information; Enjoy receiving auto information; Fortune; NPR; internet for Travel related info; Esquire, NYT, WSJ Departures, Wired</i>	<i>(friends)</i>

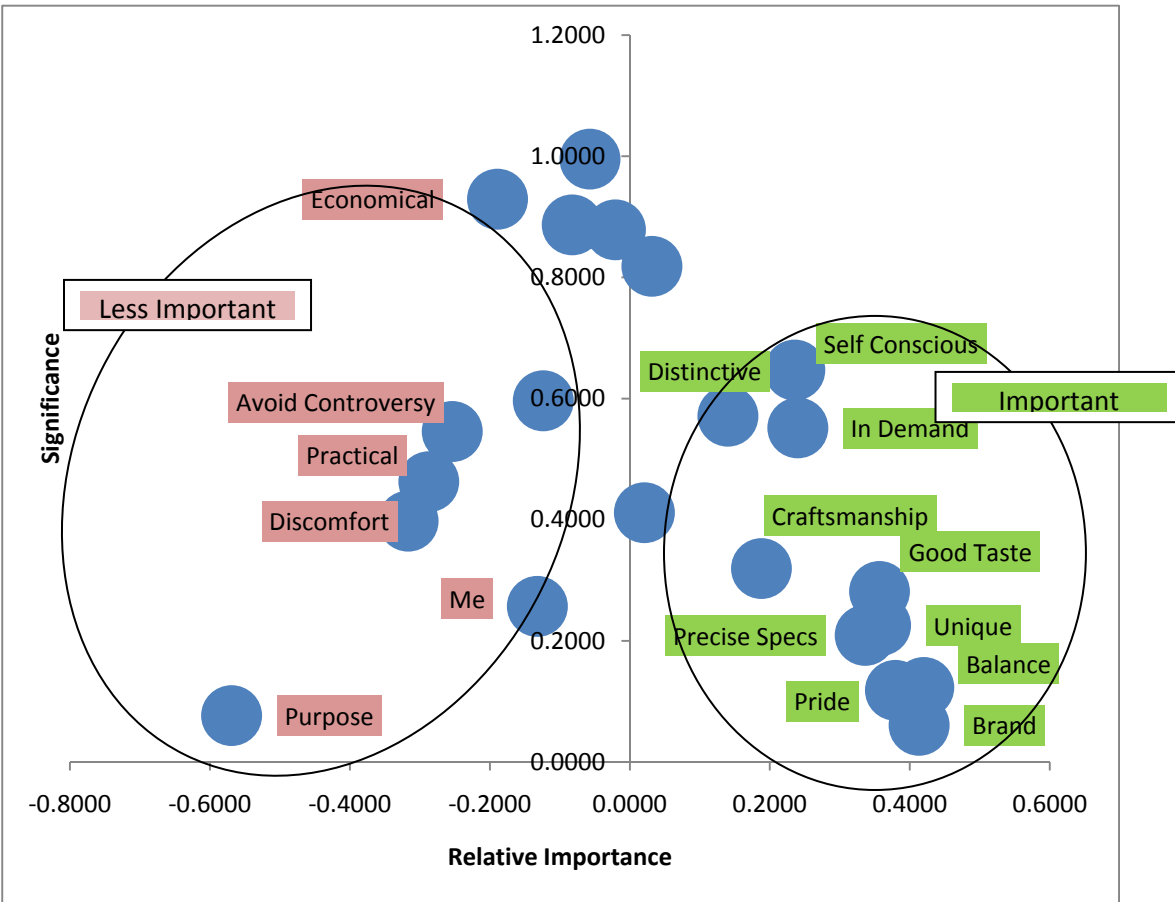


Figure 5 Aspirer LifeStyle Personal Drivers

How to read this chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that have multiple attributes but are not necessarily “Practical” or “Serve a Purpose” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

PRECISE

This LifeStyle appears time-challenged and must be very precise in its decisions about what to do, when to do it and for how long. It takes fewer vacations than other LifeStyles and often just adds vacation days to the end of a business trip. One of the activities that gets less time than it might need is shopping. This LifeStyle utilizes fewer channels than any other. While members appreciate quality, craftsmanship and want to show good taste and be distinct, in fact they may not like to shop; Precise have the highest use of a personal shoppers. They are as likely to run into Target for a tee shirt as they are a specialty store. Precise are well-educated and have a higher probability of holding a graduate degree. They can be impatient if a service provider is not competent. They expect precise answers from others as well as themselves.

LifeStyle VI-7	<i>Important</i>	<i>Less Important</i>
Drivers	<i>Balance and proportion; craftsmanship; precise specifications; show good taste</i>	<i>(suit my personality; feel good)</i>
Category	<i>Important</i>	<i>Less Important</i>
Apparel	<i>Fit, quality materials, exclusive, elegance; changes brands less frequently than average; \$6260 Annual spend</i>	<i>(fun, exciting, versatile)</i>
Automotive	<i>Balance, striking exterior design, power; keeps autos longer than average (4.7 years); 2.0 Autos in household.</i>	<i>(legendary brand)</i>
Beauty	Quality, organic	Lower than average use of face, make up and body care; selection not important
Financial Services	<i>Financial planning, respected name, competent people shorter than average relationships (8 years)</i>	<i>(Comprehensive services, legal trust, etc.),</i>
Leisure Travel	<i>Simple, individual, casual; Caribbean (U.S.), snorkel, Beach; vacations not frequent; adds leisure days to business travel wines and dining Average spend \$10,125</i>	<i>(hunting)</i>
Channels	Prefers specialty stores. Reports lowest number of channels used; Prefers Target to other discounters or warehouse clubs;	<i>(does not research or buy on-line; less likely to use catalogs)</i>
Service Expectations	Highest use of personal sales assistant	
Media	Friends, USA Today	

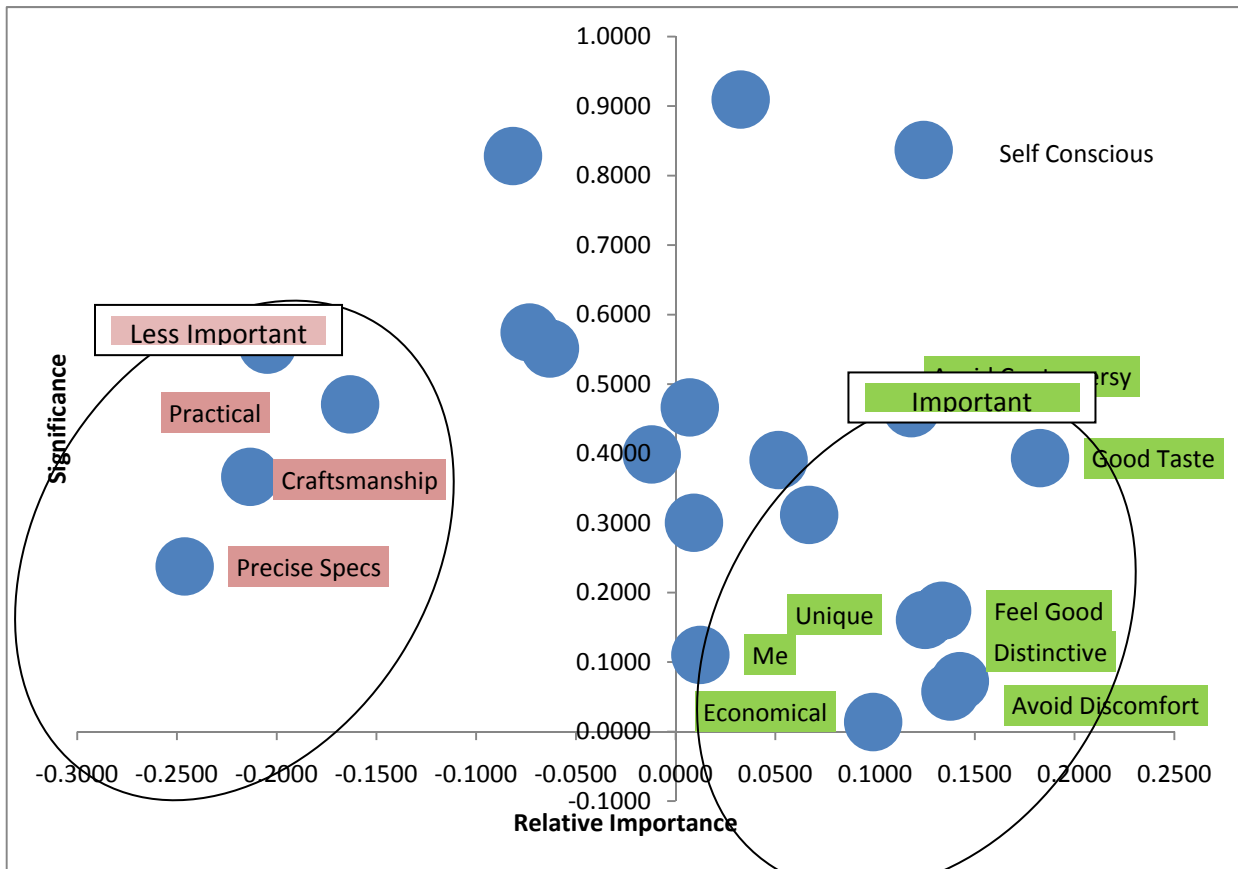


Figure 6 Precise LifeStyle Personal Drivers

How to read this chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that are “Distinctive” and “Unique” but are not necessarily “Built to Precise Specifications” or “Reflect Craftsmanship” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

TRADITIONAL

We call this LifeStyle “Traditional” not because of the architecture it may or may not choose but because it is in no hurry to change. There is no desire to be on the “bleeding edge.” It values the tried and true from Hawaii as a place to vacation to traditional department stores as a place to buy clothes. Members of this LifeStyle have no interest in attracting attention or doing things that will make them self-conscious. This, in effect, means a low proclivity to experiment. One of the most salient observations regarding this LifeStyle is that it is so aware of what it doesn’t want. (Look at the large number of entries under the “less important” headings.) There is a low level of curiosity, as indicated by the relatively low use of media and the internet. For this reason “expert advice” whether from a beauty advisor, a banker or a ribbon clerk is not valued and service relationships are not expected to be personal. This LifeStyle tends to have the lowest percentage of college grads or MS, Ph.D. However, it is hard-working and has the high percentage among LifeStyles of assets earned rather than inherited.

LifeStyle VII- 2	Important	Less Important
Drivers	<i>Practical, Craftsmanship, Balance, Pride, Good Taste, Avoid Controversy and Don't make me Self-Conscious</i>	<i>(Don't attract attention)</i>
Category	Important	Less Important
Apparel	<i>Discounts, Low everyday price Spend: \$1600</i>	<i>(fun, exciting, trend setting, elegance, change brands)</i>
Automotive	<i>Security, quality 2 autos in household</i>	<i>(eye-catching nuance; unmistakable identity; exhilarating power)</i>
Beauty	<i>Price</i>	<i>(organic; recommended by beauty advisor)</i>
Financial Services	<i>Low fees , financial planning; few trades per year; about average length of relationship (9 years)</i>	<i>(a personal relationship)</i>
Leisure Travel	<i>Hawaii; Economical Annual spend \$10.4K</i>	<i>(elegant, exclusive, sophisticated or organized)</i>
Channels	<i>Traditional department stores, off-price specialty store and value department stores</i>	<i>(Lower use of internet for research and purchase; location)</i>
Service Expectations	<i>Low requirements</i>	<i>(personal sales assistance)</i>
Media	<i>Word of Mouth family; Time, Martha Stewart; entertainment Yahoo Finance; internet for financial services; travel section of the newspaper; Expedia</i>	<i>(overall magazine readership)</i>

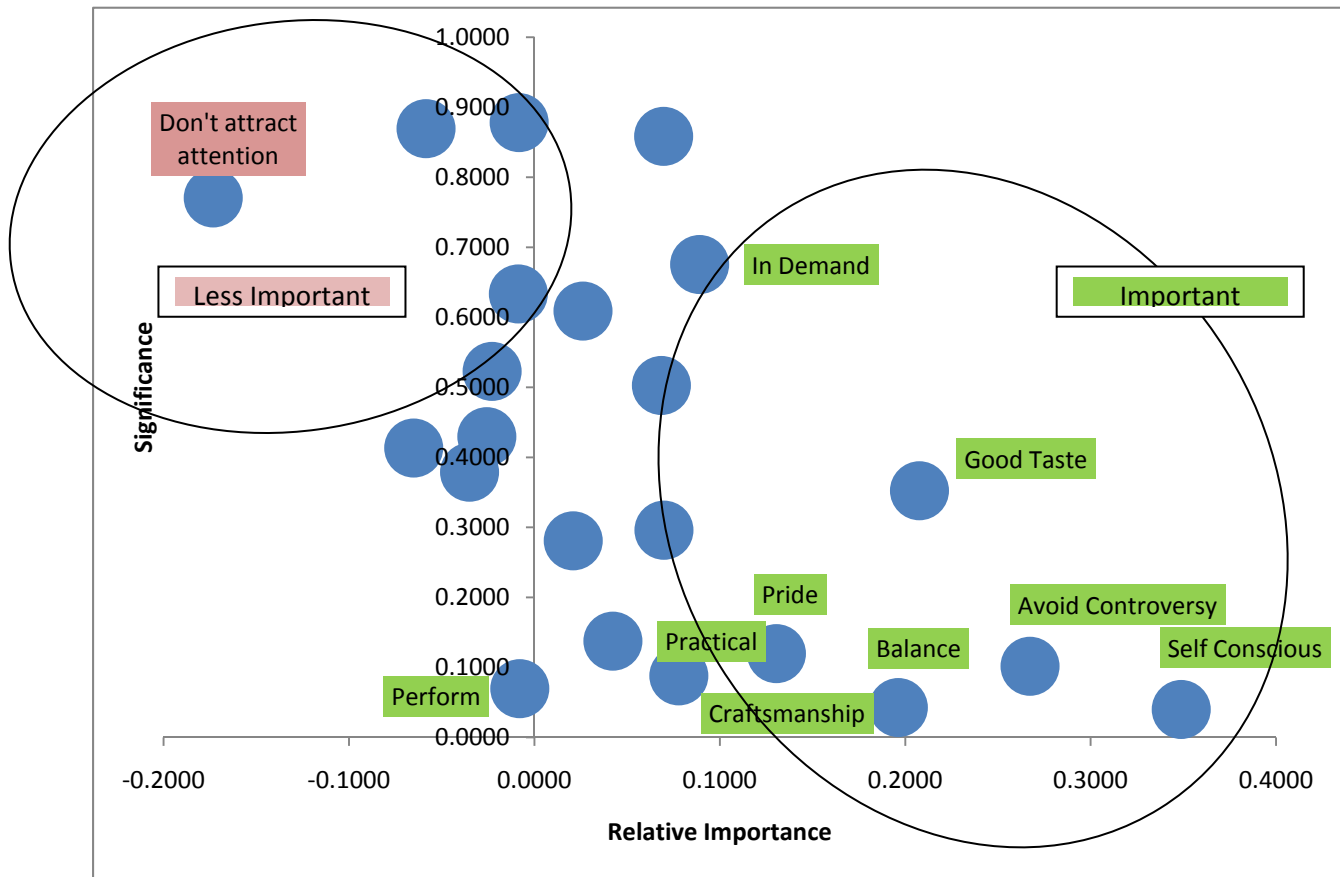


Figure 7 Traditional Lifestyle Personal Drivers

How to read this chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that “Show Good Taste” and “Craftsmanship” and are not likely to make the owner “Self-conscious” or generate “Controversy” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

ECONOMICAL

We call this LifeStyle “Economical” because it is very conscious of the relative cost and value of almost everything, including its time. They are not cheap. They simply see no reason to pay more than is required. This LifeStyle has the highest readership of Consumer Reports and the Economist. Its members are younger (by 5 years) and more educated than average (89% have college degrees or better). They watch their money even when buying pricey things like organic cosmetics: They somehow manage to have the lowest spend per visit to the beauty counter. As you might expect, in general they are not driven to things or experiences that are exclusive, extravagant or elegant. They are very comfortable with themselves and not worried about being self-conscious. They are socially interactive and relatively undemanding regarding service. Convenience is more important than atmosphere. (They want the “steak not the sizzle.”)

LifeStyle VIII- 9	Important	Less Important
Drivers	<i>Suit personality, In Demand, Me</i>	<i>(Perform, Practical, Don't make me Self-conscious)</i>
Category	Important	Less Important
Apparel	<i>Versatility, Price, fun, attention-getting</i> Annual spend: \$4200	<i>(Extravagance, elegance, exclusiveness)</i>
Automotive	<i>State of the art safety and security, spacious average (3.2 years) purchase cycle; Fewer than average autos (2.0) in household</i>	<i>(Exclusiveness, eye-catching nuance)</i>
Beauty	<i>Price, Organic, made from natural ingredients. Lowest cosmetic spend per visit</i>	<i>(service)</i>
Financial Services	<i>Brokerage Service but low trades per year; lower (6.9 years) than average length of relationship</i>	<i>(Research I want; Meet my needs for involvement)</i>
Leisure Travel	<i>U.S.; fewest 1-2 week vacations; Relaxing, Economical, socially interactive, private beach, boating, camping \$8560</i>	<i>(thrilling; hiking, hunting)</i>
Channels	<i>90% buy on the internet, catalogs; Convenience, Location</i>	<i>(Atmosphere)</i>
Service Expectations	<i>Moderate-to-low</i>	
Media	<i>Better Homes & Gardens, Economist. NYT; WSJ, Consumer Reports. Relies on Word Of Mouth (WOM) from professional associates for automotive; WOM from relatives for travel; internet for travel information</i>	<i>(Fashion magazines)</i>

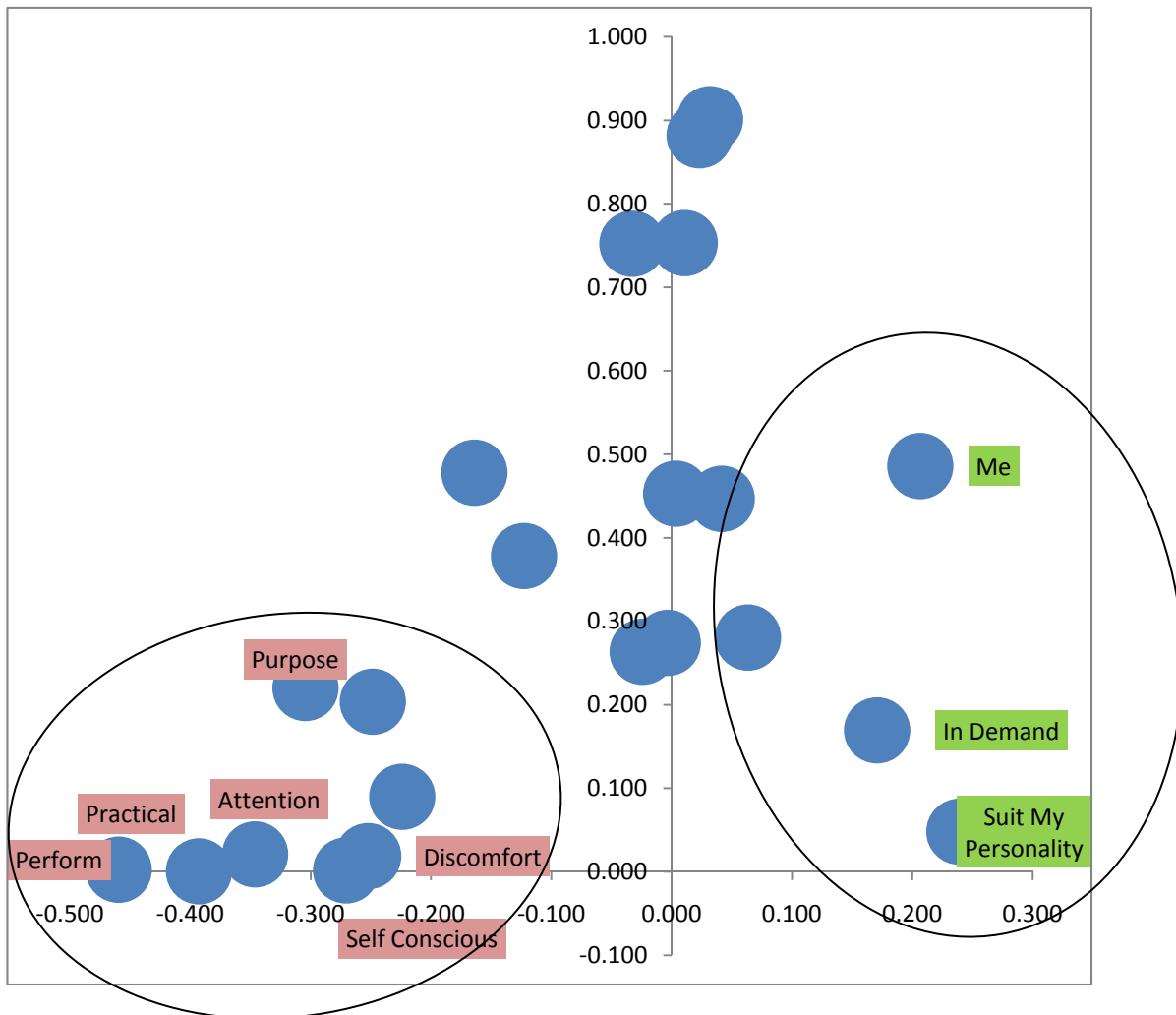


Figure 9 Economical LifeStyle Personal Drivers

How to read this chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.

The vertical axis indicates the statistical significance of the difference with other LifeStyles. Items towards the bottom are statistically more significant in their difference than items towards the top.

In this case buying things that “Are in Demand” and “Suit My Personality” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStyles.

ME

This is the LifeStyle most people probably think of when they hear the term “life style.” Members of this LifeStyle tend to have the second highest household income and the second highest assets and they are not reluctant to spend. Almost everything is important to them except price. Things and experiences are the way they express themselves and realize their identity. While they say they don’t want to attract attention, they will use perfume more often and buy a new car more frequently than any other. They don’t do this to make an impact. It is just their personality. As you can imagine, Me LifeStyle has high expectations regarding service. Everything is “concierge” from financial services to foreign travel. An interesting atmosphere and fine furnishings are essential to a satisfying environment for the Me LifeStyle. In this LifeStyle everything is about me.

LifeStyle XI-10	Important	Less Important
Drivers	<i>Me , brand, Good Taste, ,Suit My Personality, Don’t attract attention</i>	<i>(Perform. Precise, Economical, Avoid confrontation)</i>
Category	Important	Less Important
Apparel	High trendy, exclusive, designer label, elegant, sophisticated, express my personality Annual Spend \$5960	(sale price)
Automotive	Highest percentage of new autos , <i>high recall of auto ads</i> ; keeps auto much fewer (2.5 years) than average; 2.1 autos in house ;tends to be very pleased with auto selected	<i>(warranty, quality)</i>
Beauty	Highest use of fragrance, <i>designer brand, exclusiveness, service</i>	<i>(price, convenience)</i>
Financial Services	<i>Understand my needs, develop a personal relationship; high levels of personalized service</i> ; tends to be pleased with services provided; financial planning; tax minimization; offer legal and trust, length of relationships (8.4 years) less than average	
Leisure Travel	<i>Exclusive, Elegant ,Group Oriented, Organized, Dancing, travel with family,, Fine furnishings, spacious accommodations impeccable service, live entertainment; theater, side trips and tours</i> more likely to have timeshare or fractional 2 nd home Annual spend \$9860	<i>(rafting, hiking)</i>
Channels	3.2 , store atmosphere is very important	
Service Expectations	Personal sales assistance in apparel, especially when shopping for designer brands; service is reason to select a store and to return for cosmetics	
Media	CNN USA Today, Financial Times, Smart Money, Newsweek Health, Cosmo; seeks and provides fashion and beauty information	(magazines for financial services)

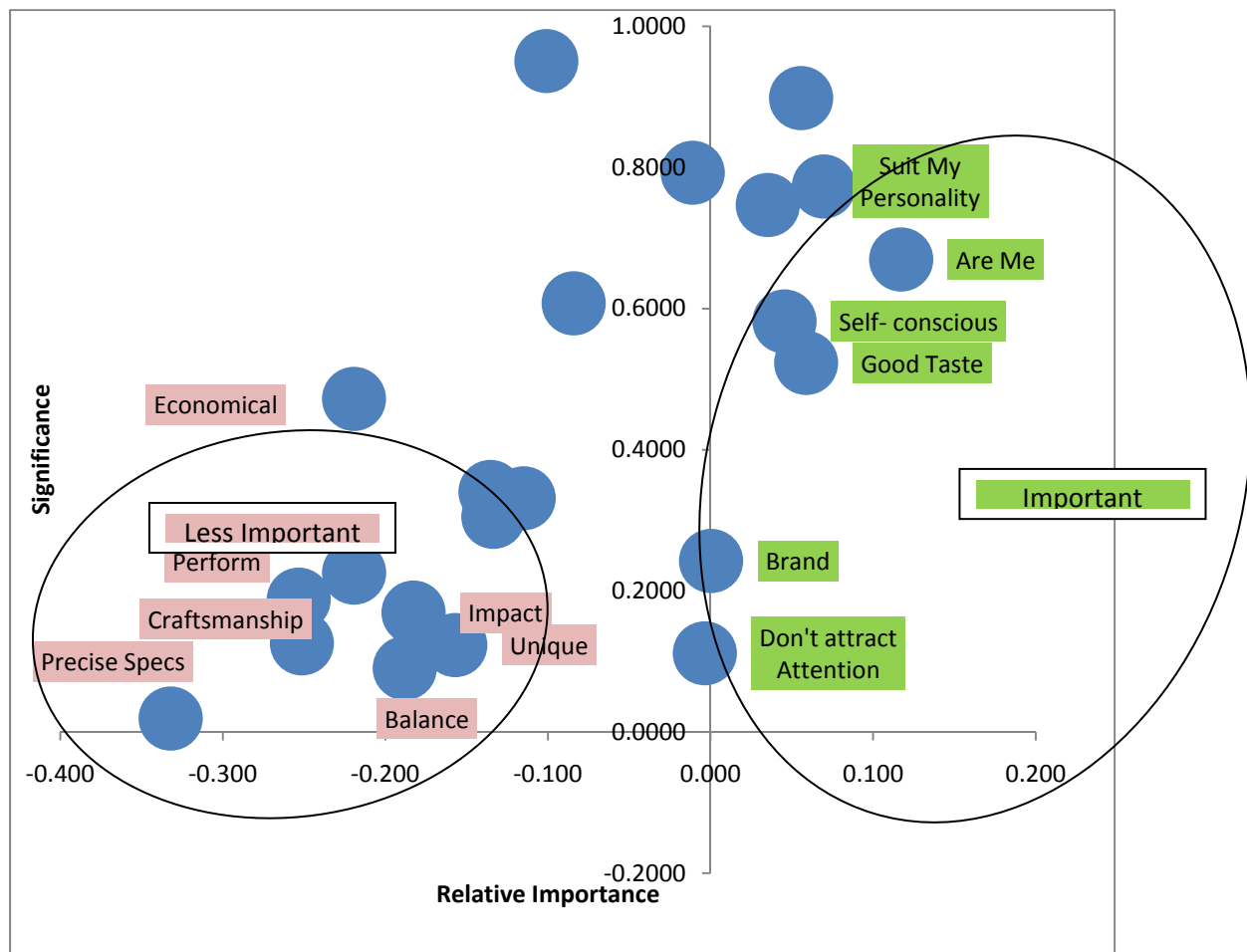


Figure 9 Me LifeStyle Personal Drivers

How to read this chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” **relative to people in other LifeStyles. Items to the right are more important; items to the left are less important.**

The vertical axis indicates the statistical significance of the difference with other LifeStyles. **Items towards the bottom are statistically more significant in their difference than items towards the top.**

In this case buying things with a “Recognized Brand” that “Are Me” and “Suit My Personality” but also “Don’t Attraction Attention” satisfies a very important combination of motives to this LifeStyle, but each motive individually may also be important to some other LifeStvles.

POPULAR

We call this LifeStyle “Popular” because it’s objective it to avoid being offensive to others. This will make sense when we realize this LifeStyle has more money and yet chooses to be much less flamboyant than the Me LifeStyle. People living the Popular LifeStyle do little (other than civic and philanthropic activities) to draw any attention to themselves. Popular feel it is important to avoid controversy and that is best done by staying out of the limelight. Customer service in the traditional sense is important. Good service is a reason to return to retail locations and a reason to maintain relationships with service providers. But exceptional service is not expected. Having things with recognized brands is relatively important for two reasons. First these brands are a known quantity and don’t represent much of a risk (and this LifeStyle tends to be risk averse in almost every aspect). Secondly, these brands tend to be readily accepted and do not attract a lot of attention, compared to a new and really unique brand would. The Popular LifeStyle tends to keep using the same things for a comparatively long time. If you are going to be truly popular (“a man of the people”) others will like you for yourself and not for your money or possessions.

LifeStyle X- 6	Important	Less Important
Drivers	<i>Feeling Good, Avoid controversy</i>	<i>(economy)</i>
Category	Important	Less Important
Apparel	<i>fit, versatile Annual spend \$4900</i>	<i>(attention-getting, exclusive)</i>
Automotive	<i>Exhilarating power, luxurious comfort, unmistakable identity; keeps autos much longer (5.7 years) than average; 2.7 autos in household</i>	<i>(very responsive handling)</i>
Beauty	<i>Problem-correcting; brands I am familiar with</i>	<i>(organic, natural ingredients)</i>
Financial Services	<i>Low fees, meet my needs for involvement; Uses Brokerage, wealth management, active trader; longer than usual relationship (11 years)</i>	<i>(outperform the benchmarks)</i>
Leisure Travel	<i>Short trips. Cultural attractions, running, Annual spend: \$8900</i>	<i>(Mexico, Caribbean, Europe ,highly rated, least likely to have a timeshare or fractional second home)</i>
Channels	<i>Traditional department store, direct sellers Inviting store atmosphere, convenient; location</i>	<i>(Selection; relatively low spend on website)</i>
Service Expectations	<i>Service is a reason to return</i>	
Media	<i>Commentary, USNWR; Newspaper NYT, WSJ, Oprah TV, Allure, Vogue Word Of Mouth for automotive comes from friends and professional associated; uses internet for financial services info</i>	<i>(Lower than average on art and entertainment magazines)</i>

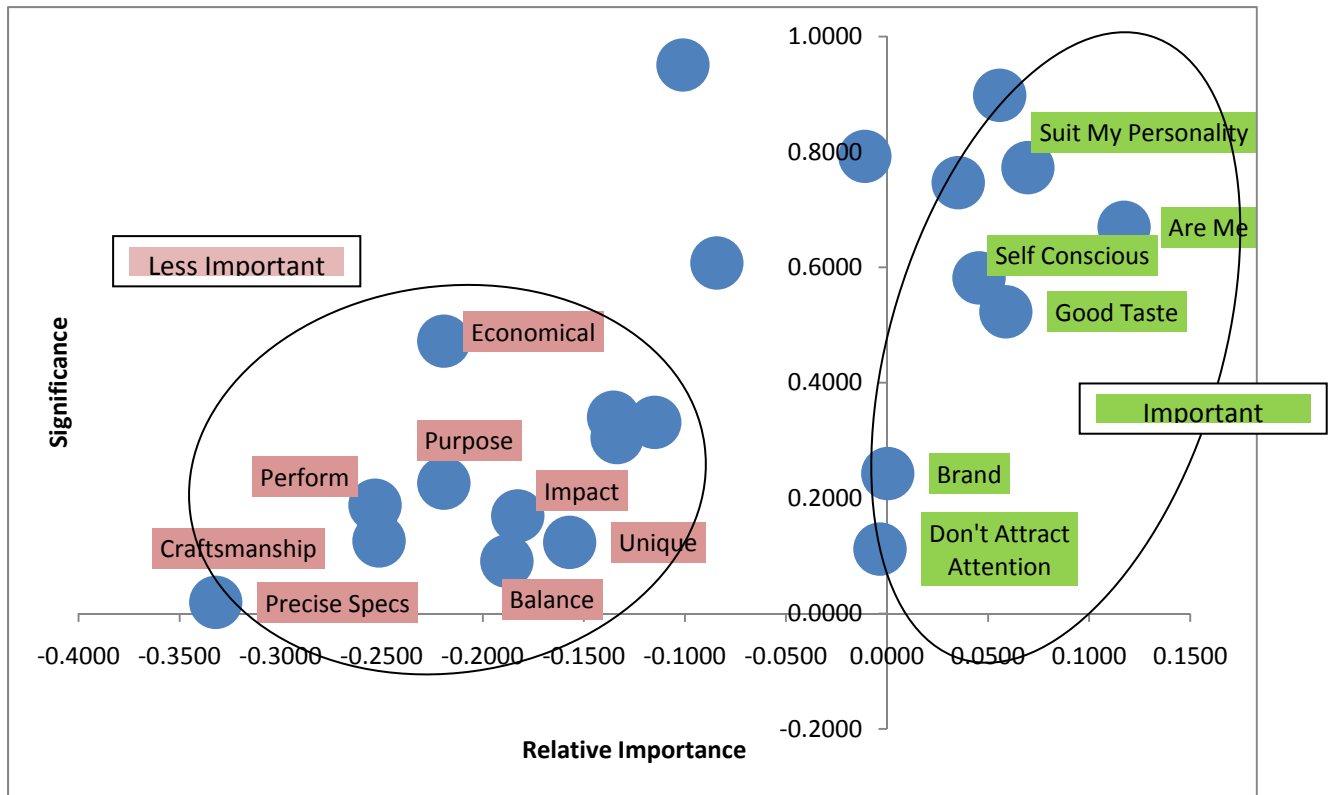


Figure 103 Popular LifeStyle Personal Drivers

How to read this chart:

The horizontal axis indicates the relative importance of a “personal motive to consume” relative to people in other LifeStyles. **Items to the right are more important; items to the left are less important.**

The vertical axis indicates the statistical significance of the difference with other LifeStyles. **Items towards the bottom are statistically more significant in their difference than items towards the top.**

In this case buying things with a “Recognized Brand” that “Are Me” and “Suit My Personality” but also “Don’t Attraction Attention” of “Maker Me Self-conscious” satisfies a very important combination of motives to this LifeStyle. What also differentiates this LifeStyle from the preceding LifeStyle is what is NOT important, such as “Purpose” and “Performance.” Each motive individually may also be important to some other LifeStyles.