

# HOW TO READ

## WealthScapes - Target Group



### WealthScapes—Target Group Golden Years vs Vancouver CMA

VarCode	VarDesc	Vancouver (BC) CMA					Golden Years							
		Base Hldr	Base % Hldr	Base Agg \$	Base \$/Hldr	Base \$/Hhld	Hldr	% Hldr	Agg \$	\$/Hldr	\$/Hhld	Index: Hldr	Index: \$/Hldr	Index: \$/Hhld
<b>Assets - Investments</b>														
WSINVESTB	Total Investments	627,636	65.62	223,755,117,477	356,504	233,943	51,239	67.88	14,189,905,009	276,938	187,981	103	78	80
WSSTOKB	Stocks	307,192	32.12	95,904,327,191	312,196	100,271	24,231	32.10	5,993,376,964	247,345	79,397	100	79	79
WSSTOKIRB	Stocks - RSP	64,747	6.77	15,482,837,629	239,129	16,188	3,527	4.67	779,123,911	220,898	10,321	69	92	64
WSSTOKORB	Stocks - Non-RSP	285,397	29.84	80,421,489,562	281,788	84,083	22,817	30.23	5,214,253,053	228,524	69,076	101	81	82
WSSTOKTFB	Stocks - TFSA	23,839	2.49	1,763,312,065	73,967	1,844	1,412	1.87	130,510,234	92,442	1,729	75	125	94
WSSTOKOSB	Stocks - Non-RSP & Non-TFSA	276,522	28.91	78,658,177,497	284,455	82,240	22,281	29.52	5,083,742,819	228,170	67,347	102	80	82
WSBONDB	Bonds	220,539	23.06	12,415,070,747	56,294	12,980	19,644	26.02	857,996,331	43,678	11,366	113	78	88
WSBONDIRB	Bonds - RSP													
WSBONDORB	Bonds - Non-RSP													
WSBONDTFB	Bonds - TFSA													
WSBONDOSB	Bonds - Non-RSP & Non-TFSA													
WSFUNDB	Investment Funds													
WSFUNDIRB	Investment Funds - RSP													
WSFUNDORB	Investment Funds - Non-RSP													
WSFUNDTFB	Investment Funds - TFSA													
WSFUNDOSB	Investment Funds - Non-RSP & Non-TFSA													
WSFUSEB	Segregated Funds													
WSFUSEIRB	Segregated Funds - RSP													
WSFUSEORB	Segregated Funds - Non-RSP													
WSFUSETFB	Segregated Funds - TFSA													

In our example, 26.02% of the Golden Years target group holds Bonds, which is 13% (Index 113) above average holdership when compared to all Bond holder households in Vancouver.

The blue box highlights that 4.67% of the Golden Years target group holds Stocks in their RSP which is 31% (Index 69) below average for holdership when compared to all RSP Stock holder households in Vancouver.

There are 2 more indexes shown on this report.

① **Index: \$/Hldr** The Golden Years target group's average dollar value for Bonds per holder household is 22% (Index 78) below average when compared to the average dollar value of Bond holder households in Vancouver.

② **Index: \$/Hhld** The Golden Years target group's average dollar value for Bonds for all Golden Years households is 12% (Index 88) below average when compared to the average dollar value of Bonds for total households in Vancouver.

The footnote of this report lists the PRIZM5 segments that make up the target group. In this example, the footnote reads "Copyright © 2016 by Environics Analytics (EA), Source: EA and WealthScapes 2015; Golden Years: 10,22,26,29,39"

Copyright © 2016 by Environics Analytics (EA). Source: EA

Golden Years: 10,22,26,29,39

Base % Hldr (Base Hldr/Total Holder Households in Benchmark \* 100) % of the holder households in the Benchmark that hold that financial product)

Base Agg \$ (Total dollar value of that financial product in the Benchmark)

Base \$/Hldr (Base Agg \$/Base Hldr) Total dollar value of that financial product in the Benchmark divided by the number of 'holder' households in the Benchmark that hold that financial product

Base \$/Hhld (Base Agg \$/Total Households) Total dollar value of that financial product in the Benchmark divided by Total Households in the Benchmark

Hldr (Number of 'holder' households in the Target Group. Also stated as holder households in the Target Group who hold one or more of that financial product)

% Hldr (Hldr/Total Holder Households in Target Group \* 100) % of the holder households in the Target Group that hold one or more of that financial product)

Agg \$ (Total dollar value of that financial product in the Target Group)

\$ Hldr (Agg \$/Hldr) Total dollar value of that financial product in the Target Group divided by the number of 'holder' households in the Target Group that hold that financial product

\$/Hhld (Agg \$/Total Households) Total dollar value of that financial product in the Target Group divided by Total Households in the Target Group

Index: Hldr (% Hldr/Base % Hldr \* 100) measures if the number of holder households in the Target Group that hold that financial product is above or below average when compared to holder households in the Benchmark (average index = 100)

Index: \$/Hldr ([\$/Hldr]/[Base \$/Hldr] \* 100) measures if the average dollar value in the Target Group is above or below average when compared to the average dollar value of all holder households in the Benchmark (average index = 100)

Index: \$/Hhld ([\$/Hhld]/[Base \$/Hhld] \* 100) measures if the average dollar value for all households in the Target Group is above or below average when compared to the average dollar value for all households in the Benchmark (average index = 100)

Index Legend	Under 80	110 to 119	120 to 149	Over 150
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### WealthScapes—Target Group Golden Years vs Vancouver CMA

VarCode	VarDesc	Vancouver (BC) CMA		Golden Years	
		Benchmark [Base] Ratio		Target Group Ratio	Index: Hldr
<b>Ratios</b>					
WSD2AR	Debt : Asset	0.20		0.22	110
WSD2LAR	Debt : Liquid Assets	0.55		0.65	118
WSD2DPIR	Debt : Disposable Income	3.12		2.90	93
WSCD2DCIR	Consumer Debt : Discretionary Income	1.22		1.21	99
WSLAR2NR	RSP : Non-RSP Liquid Assets	0.43		0.41	94
WSRE2LAR	Real Estate Assets : Liquid Assets	1.72		1.93	112
WSS2IR	Savings : Investments	0.52		0.52	99
WSM2CDR	Mortgage : Consumer Debt	3.17		2.67	84
WSM2RER	Mortgage : Real Estate Assets	0.24		0.24	101
WSRSP2EPPR	RSP : EPP	1.14		0.63	56
WSD2AWPR	Debt : Asset (with Pension)	0.18		0.19	104
WSP2NPAR	Pension : Non-Pension Asset	0.10		0.16	160
WSLATF2OSR	TFSA Liquid Asset : Non-Sheltered Liquid Asset	0.06		0.05	99
WSTFSV2INR	TFSA Savings : TFSA Investment	1.93		1.57	81

To understand Ratios and to describe the Target Group, focus on the Ratio and Index columns. An index value of 100 is average.

**Debt : Asset Ratio** - A ratio of 0.22 means for every dollar of Assets in Golden Years households, there is 22¢ of Debt. This is compared to households in Vancouver, where for every dollar of Assets, there is 20¢ of Debt. To calculate the index take  $0.22/0.20 \times 100 = \text{index } 110$ . Golden Years households have a 10% higher ratio of Debt to Assets than households in Vancouver.

**Debt : Liquid Assets Ratio** - A ratio of 0.65 means for every dollar of Liquid Assets in Golden Years households, there is 65¢ of Debt. This is compared to households in Vancouver, where for every dollar of Liquid Assets there is 55¢ of Debt. To calculate the index take  $0.65/0.55 \times 100 = \text{index } 118$ . Golden Years households have an 18% higher Debt to Liquid Assets Ratio than households in Vancouver.

**Debt : Disposable Income Ratio** - A ratio of 3.12 means for every dollar of Disposable Income in Golden Years households, there is \$2.90 of Debt. This is compared to households in Vancouver, where for every dollar of Disposable Income there is \$3.12 of Debt. To calculate the index take  $2.90/3.12 \times 100 = \text{index } 93$ . Golden Years households have a 7% lower Debt to Disposable Income Ratio than households in Vancouver.

**Consumer Debt : Discretionary Income Ratio** - A ratio of 1.21 means for every dollar of discretionary income in Golden Years households, there is \$1.21 of consumer debt [shelter costs removed]. This is compared to households in Vancouver, where for every dollar of discretionary income there is \$1.22 of consumer debt. To calculate the index take  $1.21/1.22 \times 100 = \text{index } 99$ . Golden Years households have a 1% lower Consumer Debt to Discretionary Income Ratio than households in Vancouver.

**RSP : Non-RSP Liquid Assets Ratio** - A ratio of 0.41 means for every dollar of Non-RSP Liquid Assets in Golden Years households, there is 41¢ of RSP Assets. This is compared to households in Vancouver, where for every dollar of Non-RSP Liquid Assets there is 43¢ of RSP Assets. To calculate the index take  $0.41/0.43 \times 100 = \text{index } 94$ . Golden Years households have a 6% lower RSP to Non-RSP Liquid Assets Ratio than households in Vancouver.

**Non-RSP Liquid Assets** there is 43¢ of RSP Assets. To calculate the index take  $0.41/0.43 \times 100 = \text{index } 94$ . Golden Years households have a 6% lower RSP to Non-RSP Liquid Assets Ratio than households in Vancouver.

**Real Estate Assets : Liquid Assets Ratio** - A ratio of 1.93 means for every dollar of Liquid Assets in Golden Years hlds, there is \$1.93 of Real Estate Assets. This is compared to households in Vancouver, where for every dollar of Liquid Assets there is \$1.72 of Real Estate Assets. To calculate the index take  $1.93/1.72 \times 100 = \text{index } 112$ . Golden Years households have a 12% higher Real Estate Assets to Liquid Assets Ratio than households in Vancouver.

**Savings : Investments Ratio** - A ratio of 0.52 means for every dollar of Investments in Golden Years households, there is 52¢ of Savings. This is compared to households in Vancouver, where for every dollar of Investments there is 41¢ of Savings. To calculate the index take  $0.52/0.52 \times 100 = \text{index } 99$ . Golden Years households have a 1% lower Savings to Investments Ratio than households in Vancouver.

**Mortgage : Consumer Debt Ratio** - A ratio of 2.67 means for every dollar of Consumer Debt in Golden Years households, there is \$2.67 of Mortgage Debt. This is compared to households in Vancouver, where for every dollar of Consumer Debt there is \$3.17 of Mortgage Debt. To calculate the index take  $2.67/3.17 \times 100 = \text{index } 84$ . Golden Years households have a 16% lower Mortgage to Consumer Debt Ratio than households in Vancouver.

**Mortgage : Real Estate Assets Ratio** - A ratio of 0.24 means for every dollar of Real Estate Assets in Golden Years hlds, there is 24¢ of Mortgage Debt. This is compared to hlds in Vancouver, where for every dollar of Real Estate Assets there is 24¢ of Mortgage Debt. To calculate the index take  $0.24/0.24 \times 100 = \text{index } 101$ . Golden Years households have a 1% higher Mortgage to Real Estate Assets Ratio than households in Vancouver.

**RSP : EPP Ratio** - A ratio of 0.63 means for every dollar of Employer Pension Plan [EPP] in Golden Years households, there is 63¢ of RSP. Compare this to households in Vancouver. where for every dollar of EPP there is \$1.14 of RSP. To calculate the index take  $0.63/1.14 \times 100 = \text{index } 56$ . Golden Years households have a 44% lower RSP to EPP Ratio than households in Vancouver.

**Debt: Asset (with Pension) Ratio** - A ratio of 0.19 means for every dollar of Assets with Pension in Golden Years households, there is 19¢ of Debt. Compare this to households in Vancouver. where for every dollar of Assets with Pensions there is 18¢ of Debt. To calculate the index take  $0.19/0.18 \times 100 = \text{index } 104$ . Golden Years households have a 4% higher Debt to Asset (with Pension) Ratio than households in Vancouver.

**Pension : Non-Pension Asset Ratio** - A ratio of 0.16 means for every dollar of Non-Pension Assets in Golden Years households, there is 16¢ of Pension. Compare this to households in Vancouver, where for every dollar of Non-Pension Assets there is 10¢ of Pensions. To calculate the index take  $0.16/0.10 \times 100 = \text{index } 160$ . Golden Years households have a 60% higher Pension to Non-Pension Asset Ratio than households in Vancouver.

**TFSA Liquid Asset : Non-Sheltered Liquid Asset Ratio** - A ratio of 0.05 means for every dollar of Non-Sheltered Liquid Assets in Golden Years households, there is 5¢ of TFSA Liquid Assets. This is compared to households in Vancouver, where for every dollar of Non-Sheltered Liquid Assets there is 6¢ of TFSA Liquid Assets. To calculate the index take  $0.05/0.06 \times 100 = \text{index } 99$ . Golden Years households have a 1% lower TFSA Liquid Asset to Non-Sheltered Liquid Asset Ratio than households in Vancouver.

**TFSA Savings : TFSA Investment Ratio** - A ratio of 1.57 means for every dollar of TFSA Investments in Golden Years hlds, there is \$1.57 of TFSA Savings. This is compared to households in Vancouver, where for every dollar of TFSA Investments there is \$1.93 of TFSA Savings. To calculate the index take  $1.57/1.93 \times 100 = \text{index } 81$ . Golden Years households have a 19% lower TFSA Savings to TFSA Investment Ratio than households in Vancouver.