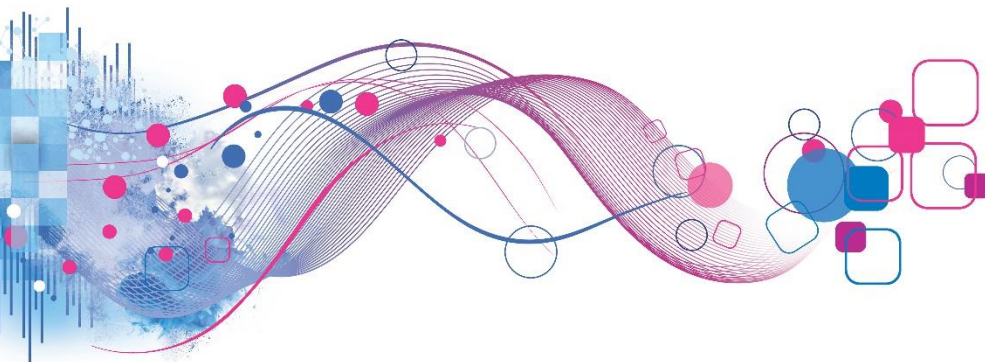




# Mosaic<sup>®</sup> USA

Type A01 Description

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## Type A01: American Royalty

Affluent, influential and successful couples and families living in prestigious suburbs



The most highly educated segment in the nation, American Royalty consists of mainly established couples enjoying gracious lifestyles in the fashionable suburbs of large metropolitan areas. These doctoral alumni hold senior positions in business, finance, legal and health companies. Now in their 50s and 60s, they are either living with children in the household, or empty-nesting couples whose children have grown up and left for college or new jobs. The majority of residents live in million-dollar homes, typically situated on well-manicured lawns in sought-after neighborhoods.

They're night owls who like to dine out at the finest of restaurants, and soak up culture through dance performances, live theater, museums and even check out a rock concert. These Americans like to look good while they're out and about, and they spend a lot of time trying to keep fit. Many hold memberships in health and country clubs, where they golf, play tennis and swim. When they wind down at home, it's often with a newspaper, a book or listening to classical music.

American Royalty are in the market for new vehicles and typically the target market for expensive brands of cars, furnishings and jewelry—and for good reason. Inconspicuous consumption is a foreign concept among these Americans. Their luxury import cars are loaded with options such as GPS systems and satellite radios. Their homes are decorated with fancy housewares and appliances from chic stores. Their idea of shopping is having a personal sales clerk at a boutique or specialty store set aside a few choice designer fashions for them to consider between appointments and social gatherings.

Only the latest consumer electronics fill their entertainment rooms—including home theatre systems with high-definition TVs—and these busy professionals use the internet to trade stocks, book travel arrangements and learn about the newest must-haves and newsworthy current events. However, unlike other segments of older, affluent consumers, they also appreciate the entertainment value of the internet, going online to stream music and movies or the latest Netflix show series.

It takes money to maintain this lifestyle, and American Royalty are good at both making it and managing it. They invest in stocks, mutual funds and savings bonds. They're the shoppers who carry platinum and gold credit cards. The built-up equity in their expensive homes allows them to borrow freely—and they do—with home equity loans and secured lines of credit. At their advancing ages, they also make a strong market for insurance products: life, health, property and auto.

American Royalty are proud of their success and like people to think that they're savvy money managers. They enjoy donating to high-profile causes and kicking up their heels at fundraisers, philanthropic dinners and charity balls. Tuxedos and gowns can always be found pressed and ready in their walk-in closets. Politically, their views are Mild Republicans or On-the-Fence Liberals.

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