



## CASE STUDY: BNY MELLON NEEDED TO UNDERSTAND HOW INVESTORS HAVE CHANGED THEIR PERSPECTIVE AND STRATEGIES IN CURRENT ECONOMIC ENVIRONMENTS

### BUSINESS CHALLENGE

Based on the fact that the national investment client had changed dramatically, Santero wanted to help the company develop a better understanding of how investors have changed their perspective and strategies in recent times.

### SOLUTION

- To help Dreyfus develop that deep understanding:
- Toluna International fielded the "Helping Meet Investor Challenges" research
- Toluna conducted the study online with 1,250 individual investors age 21 or older with at least \$50,000 in investable assets, along with 200 independent and institutionally-based financial advisors
- The study was conducted to develop a better understanding of perceptions
- The goal was to help the company better offer guidance and assistance

### CLIENT:



**BNY MELLON**

“As long-term risk/return expectations have shifted with an increase in inflation, the rise of U.S. nationalism and record-low volatility, investors would be well-served to reevaluate their portfolios in light of changed circumstances to determine if they will continue to meet their investment objectives.”

Mark Santero, Chief Executive Officer, The Dreyfus Corporation, a BNY Mellon company.

### IMPACT

The study showed that Half of Investors Have Taken No Action to Reevaluate Their Investment Approach Against the Backdrop of a Shifting Investment Landscape. Based on that result, Santero concluded, “We believe investors who don't work with a professional advisor could greatly benefit from the insights an advisor can provide in tailoring a goals-based approach for their individual circumstances against today's investing environment of uneven economic growth. Options might include diversifying their U.S. exposure with global fixed income and equities or considering dividend or alternative investing strategies.”