Umbrella Audience & Analysis Chart

Categories	Haley	Emma Kate	Kate	Sofia	Xixi
AI Used:	Google: Bardo	Microsoft Copilot	Perplexity	Chat GPT	Microsoft Edge BingChat
Age	" Likely skews towards younger adults starting careers and those nearing retirement."	The minimum age to create a Vanguard Digital Advisor account is 18. The average age of retirement is 59½, so the goal range of users is between 18-59½ years old. "Vanguard Digital Advisor is an excellent option for younger investors seeking to build their nest egg while paying minimal fees"	"The audience for Vanguard's Digital Advisor is likely to span across different age groups. It may attract younger investors looking for digital solutions as well as older individuals seeking convenient and efficient investment options"	The largest group using Vanguard's Digital Advisor is between 26-55. Users between 18-25 only make up 15% of users.	The minimum age is 18 to create an account, and the average retirement age is around 60. But since our target audience is new and young investors, I would say 18-30
Gender	"The financial services industry historically has had a larger male clientele. There's a possibility Vanguard's audience reflects this trenda"	"68% of men currently invest in the stock market, compared to 48% of women."	"male and female"	55% male	Doesn't matter
Education	"While a college degree might not be a prerequisite for using Vanguard, most users likely have	"(...)it's important to recognize that Vanguard caters to a diverse clientele.	"caters to individuals with different educational backgrounds, offering	Education background varies, with the largest demographic being those who	Education background doesn't matter, but we are focusing on young recent

	at least a basic understanding of financial concepts and terminology. Their educational resources further support this by allowing beginners to build their financial knowledge and confidence.”	Investors from various educational backgrounds, professions, and walks of life benefit from Vanguard’s expertise and low-cost investment options”	simplified investment solutions suitable for both novice and experienced investors”	have a bachelor degree or a masters degree. Those without degrees still use and are encouraged to.	college graduates or current college students
Ethnicity	“It's difficult to say definitively what the ethnicity makeup of Vanguard's target audience is. While the industry may have a history of limited diversity, Vanguard's efforts towards inclusivity suggest they're working to broaden their reach.”	“Caters to a diverse clientele”-	“investors from various cultural backgrounds”	While diverse, the largest demographic is White.	Doesn’t matter
Experience with Investing	“Vanguard also caters to more experienced investors. Their low-cost index funds and focus on long-term investing can be attractive to those with a deeper	“Many users of Vanguard Digital Advisor are new to investing. They appreciate the simplicity, low fees, and automated portfolio management offered by the	“novice and experienced investors”	Majority is intermediate	None to experienced, though we are focusing on those who are new to investing

	understanding of the financial markets. They likely don't completely exclude individuals with a lower level of financial literacy. However, these individuals might require more effort to navigate Vanguard's investment options and educational resources.”	robo-advisor.” “While Vanguard Digital Advisor primarily targets newer investors, it also attracts some experienced investors.”			