



Persona / Psychographics

The Frustrated Climber

Persona Snapshot

- **Name:** Chris (likely male)
 - **Age:** 30–60
 - **Income:** \$120k–\$250k/year
 - **Net Worth:** \$300k–\$1.5M
 - **Profession:** Mid- to late-career professional (engineer, manager, healthcare, IT, lawyer, small business owner)
 - **Family:** Often married with 1–3 kids; actively thinking about college costs and retirement
 - **Location:** Suburbs of major metros (e.g., Austin, Denver, Raleigh, Atlanta)
 - **Education:** College degree or higher
 - **Devices:** iPhone, MacBook, YouTube Premium, Gmail, Fidelity or Vanguard login bookmarked
-

Core Beliefs

- *"I've done everything they told me to do... why doesn't it feel like enough?"*
 - *"The game feels rigged, but there must be a smarter way to play it."*
 - *"Wealthy people clearly know something I don't."*
 - *"I don't trust financial advisors to have my best interests at heart."*
-

Psychographics

Dimension	Description
Values	Responsibility, security, freedom, competence, transparency
Motivations	Wants to feel <i>in control</i> of their financial future; tired of feeling left out or confused
Frustrations	Hates jargon, distrusts complexity, tired of hearing “just keep investing in your 401(k)” as the only advice
Fears	Outliving their money, getting crushed by taxes, leaving their kids unprepared
Aspirations	Build generational wealth, become “the CFO of the family,” retire with options—not obligations
Information Diet	Listens to podcasts (e.g., ChooseFI, Rational Reminder), follows a few smart creators on X/LinkedIn, reads <i>Shrewd Investor</i> , Bogleheads forum, and occasionally <i>The Economist</i>

Key Behaviors

- Has dabbled in real estate, crypto, or small business ownership—but feels uncertain about how to scale or protect wealth
- Uses budgeting apps or spreadsheets but struggles to “optimize” beyond saving
- Doesn’t want to day trade, but *does* want to understand tax arbitrage, wealth structures, and asset allocation like the wealthy
- Opens almost every email from a newsletter they trust—especially when it promises strategy, not sales
- Takes action when presented with **clear, credible, step-by-step advice** backed by logic and data

Triggers That Make Them Search for You

- A large unexpected tax bill
- A layoff or job change prompting them to roll over an old 401(k)

- A conversation with a friend who mentions DSTs, PPLI, or trust planning
- A financial advisor pitches them a product they don't understand
- Their spouse says, *"We're doing okay... but should we be doing more?"*

Language to Use With Them

✓ What resonates:

- "Here's what the pros know—now you do too."
- "Let me show you the play."
- "The wealthy use strategy. Not just savings."
- "You're not crazy. The system is stacked—but you can beat it."

⊘ What to avoid:

- Hype: "Explosive gains!"
- Guilt: "If you cared about your kids, you'd invest in X..."
- Complexity without clarity: "Just ladder a muni bond ETF inside your PPLI structure using DST proceeds."

How Shrewd Investor Serves Them

Need	How You Meet It
<i>"I want to understand the strategies the rich use—without getting scammed."</i>	Tuesday Deep Dives break down elite strategies like DSTs, cost segregation, QSBS in plain language
<i>"I want to stay ahead of what's happening in markets, but I don't want to trade daily."</i>	Thursday Updates explain what's shifting in markets + show "what to watch next"
<i>"I want tools to protect what I've built and make better decisions."</i>	Special reports and SaaS tools like the "Wealth Transfer Blueprint" or "Trust Builder Simulator"

Need	How You Meet It
<i>"I want a voice I can trust that tells me the truth."</i>	Consistent tone: clear, clever, empowering, and sincere—never condescending, never a sales pitch

Where to Find Them Online

- **Twitter/X:** Engages with smart money threads, personal finance thought leaders, macro traders
- **LinkedIn:** Follows strategic thinkers, financial professionals, and HNW family office discussions
- **Reddit:** r/Bogleheads, r/financialindependence, r/fatFIRE
- **Podcasts:** Rational Reminder, ChooseFI, The Investors Podcast, Animal Spirits
- **Search behavior:**
 - "How do DSTs work?"
 - "How to pay less tax on capital gains"
 - "Family office vs. financial advisor"
 - "How do rich people avoid taxes legally?"