

Investor Identity Toolkit:

Checklist and Tips for Design



Attract Tips

Use identifiers that address them directly.

- “New investors”
- “First-time investors”

Utilize warm, welcoming imagery, copy and communications to help demystify the investing experience.

- “Start small, learn as you go.”
- “Congratulations on taking the first step.”

Ensure consistency between marketing strategies targeting smaller-balance investors and their onboarding experience.

- Avoid illustrative amounts in investment calculators that default to amounts that are beyond the means of LMI investors

Explore providing an option between a new customer bonus reward or a limited loss-recovery fund for the same amount.



Activate Tips

Acknowledge the highs and lows of investing for new investors and normalize their emotional journey.

Provide opportunities for beginners to participate without risk of feeling embarrassed.

- Look to chatbots, individual live chats, dedicated webinars, and AI tools to provide safe spaces in which LMI investors can ask questions
- Leverage personalization to engage and activate, for example showcasing stock that relate to their personal interests, home state, or sectors of interest

Spotlight stories of investors with similar profiles and present lessons learned, encouragement, and strategies.

Offer features to increase the investor identity for new investors earning LMI that build confidence and agency:

- Translation of how world events and politics affect the stock market
- Personalized notifications of when their portfolio updates with brief explanations



Retain Tips

Use relatable voices to encourage and motivate, especially during the first year after onboarding, when slow gains or small losses can be particularly painful as their new investor identity is forming.

Repeat and reinforce messaging that provides long-term framing to the investing experience:

- Reminder of long-term goals
- Visual historical context of stock and/or market over the long-term

Develop or partner with providers of emergency savings pockets to address financial stability concerns (learn more about [emergency savings](#)).