

Luxury/Experiential Travel

With luxury goods increasingly within the reach of the upper-middle-class, especially in more mature markets, HNWIs continued to purchase “exclusive experiences” as a way to differentiate themselves. According to the founder of the travel firm DreamMaker International, HNWIs are “fixated on the story—and [want to] tell their friends what they did.”¹⁰⁰ Whether it’s an impromptu trip to Italy to race a Ferrari, Lamborghini and several Porsches from Florence to Portofino, or a three-week adventure across the world, with brief stops in some of the world’s most exotic locales—from Africa’s Serengeti to Peru’s Machu Picchu—Ultra-HNWIs are ready to spend large sums of money to “live the dream” in the most luxurious conditions.¹⁰¹

HNWIs also are seeking out philanthropic trips that give them the opportunity to do charitable work, while still enjoying luxurious accommodations. Tour operators arrange for wealthy clients to visit schools, health clinics and poor neighborhoods to see firsthand how financial donations might be implemented. HNWIs demand for such trips has grown 15% over the past two years, according to luxury tour operator Artisans of Leisure.¹⁰²

Other Luxury Categories

Luxury goods makers also reported strong growth in 2007. Richemont, the world’s second-largest such firm after LVMH Group, reported that its sales rose 14% in the last three months of 2007, to 1.7 billion euros.¹⁰³ Wealthy consumers in the Middle East, Asia-Pacific and North America showed the highest level of spending on Luxury Consumables (clothing, designer apparel and accessories, etc.).

Globally, HNWIs and Ultra-HNWIs allocated 10.2% to Health and Wellness spending, which included visits to high-end spas, investments in personal fitness facilities, as well as full body scans. At the regional level, HNWIs from the Middle East, Asia-Pacific and North America allocated the most to this particular category of passion investments.

Sports Investments, Club Memberships, Wine Collections and other personal interests rounded out the remaining categories for investments in passion. Wine distributors in Europe and the United States reported that sales of mid-priced wines slowed during the latter half of 2007 and the early months of 2008, while those of “good value” and expensive wines increased¹⁰⁴—in part, due to stepped-up interest from emerging market buyers from China and Russia investing their new wealth in wine collections.

While, globally, investment-of-passion interests were weighted more heavily toward tangible items, such as art collections, yachts, personal jets and the like, regional differences could be discerned. Asian HNWIs allocated the most to “intangible categories,” such as luxury and experiential travel, health and wellness, and luxury consumables.¹⁰⁵ Luxury expenditures by Middle Eastern and North American HNWIs also exceeded global averages.¹⁰⁶ Compared with Ultra-HNWIs, who favored more tangible investments, such as art collections, HNWIs, in general, were more likely to spend on “intangibles.”¹⁰⁷

Looking Ahead

The global art market and luxury industry segments tend to be “latecomers to economic downturns.” Accordingly, some industry analysts have voiced concern that these sectors may yet be impacted by the financial market turmoil of late 2007.¹⁰⁸ However, historically, investments in fine art, private planes, luxury automobiles and other high-priced collectibles have been more immune to economic downturns, as their Ultra-HNW buyers tend to be less adversely affected by such trends. “Affordable (and aspirational) luxury goods,”¹⁰⁹ which are more accessible to HNWIs as well as to less affluent individuals, may suffer more of an impact if the downturn is sustained.

Despite these concerns, analysis suggests that new wealth and growing consumer demand in Asia-Pacific, Eastern Europe and the Middle East will continue to outweigh the pressures of an economic slump in Western markets.¹¹⁰

¹⁰⁰ Dan Widdows, “What the Rich Want: The Trip Is Nothing without a Story to Tell Your Friends,” Reuters, November 3, 2007.

¹⁰¹ Gene Sikes, “For \$100,000, See the World from a Richly Detailed TS-7,” USA Today, March 28, 2008.

¹⁰² Jennifer Alarcon, “When a Luxury Vacation Cultivates Philanthropy,” The New York Times, December 9, 2007.

¹⁰³ “Swiss Luxury Goods 2008 Sparks Thanks to Eastern Promise,” Agence France Presse, February 4, 2008.

¹⁰⁴ Interview with Mahmet Yurukoglu, Owner of Burgundy, Inc., New York, April 2008.

¹⁰⁵ Capgemini/Merrill Lynch Financial Advisor Survey, April 2008.

¹⁰⁶ Ibid.

¹⁰⁷ Ibid.

¹⁰⁸ “Swiss Luxury Goods 2008 Sparks Thanks to Eastern Promise,” Agence France Presse, February 4, 2008.

¹⁰⁹ Aaron Posner, “Low Expectations for the High End,” BusinessWeek, May 5, 2008.

¹¹⁰ “Swiss Luxury Goods 2008 Sparks Thanks to Eastern Promise,” Agence France Presse, February 4, 2008.

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