

Top 10 Technology Initiatives for Wealth Management in 2018

First Rate Conference

Dallas, TX

26 March 2018

CEB Wealth Management Leadership Council

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ROADMAP



PLATFORM OPTIMIZATION AND ELIMINATION

Typical Number of Technology Applications
North American Wealth Management Firms, 2016



Source: CEB analysis.

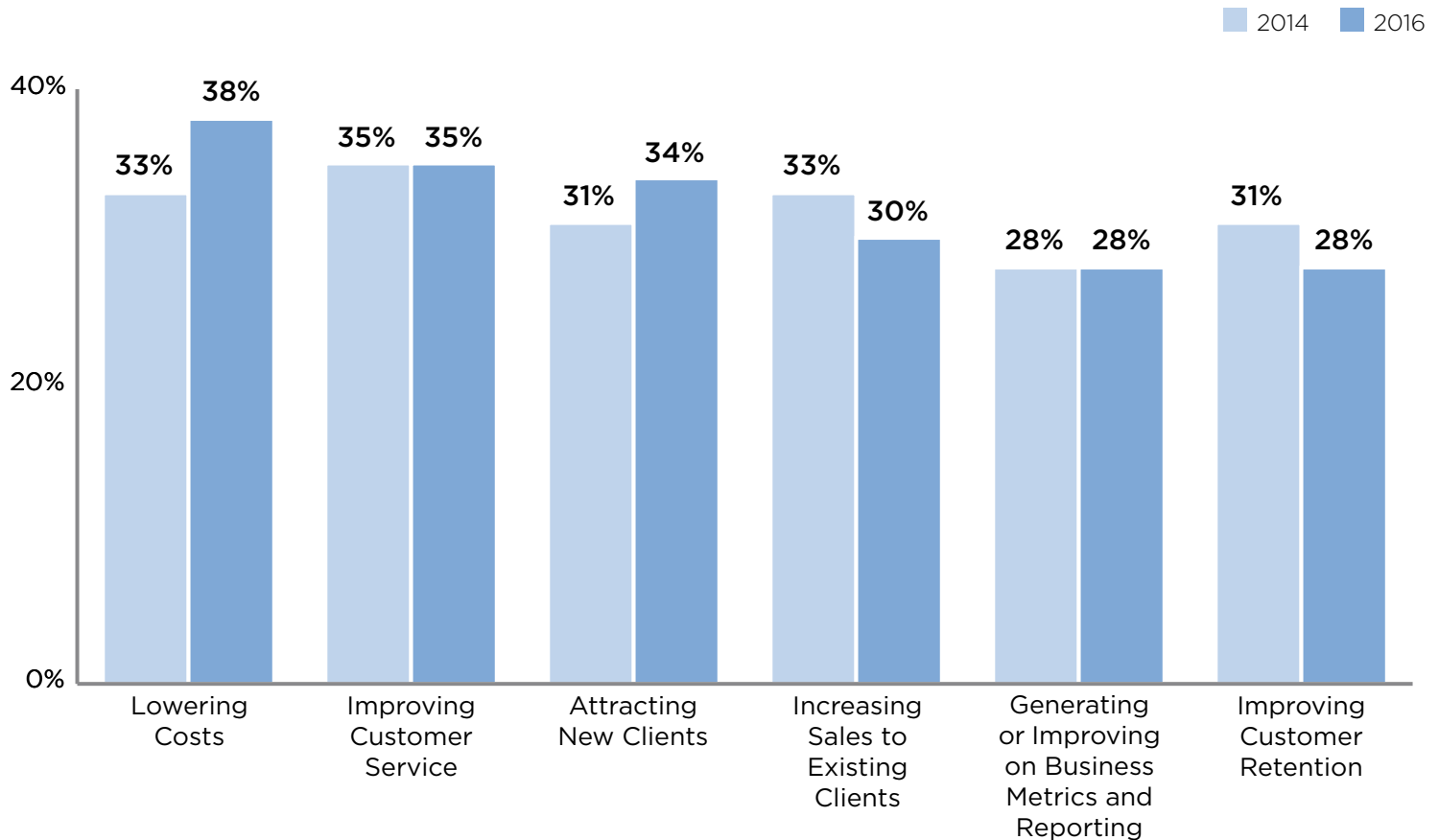
“We know that one is not the right number of apps, but we also know that we need far fewer than what we currently have.”

VP of Wealth Management Technology
North American Firm

DATA AGGREGATION AND STANDARDIZATION

Top Data Management Strategy Objectives

Percentage of Wealth Management Executives, 2014 and 2016

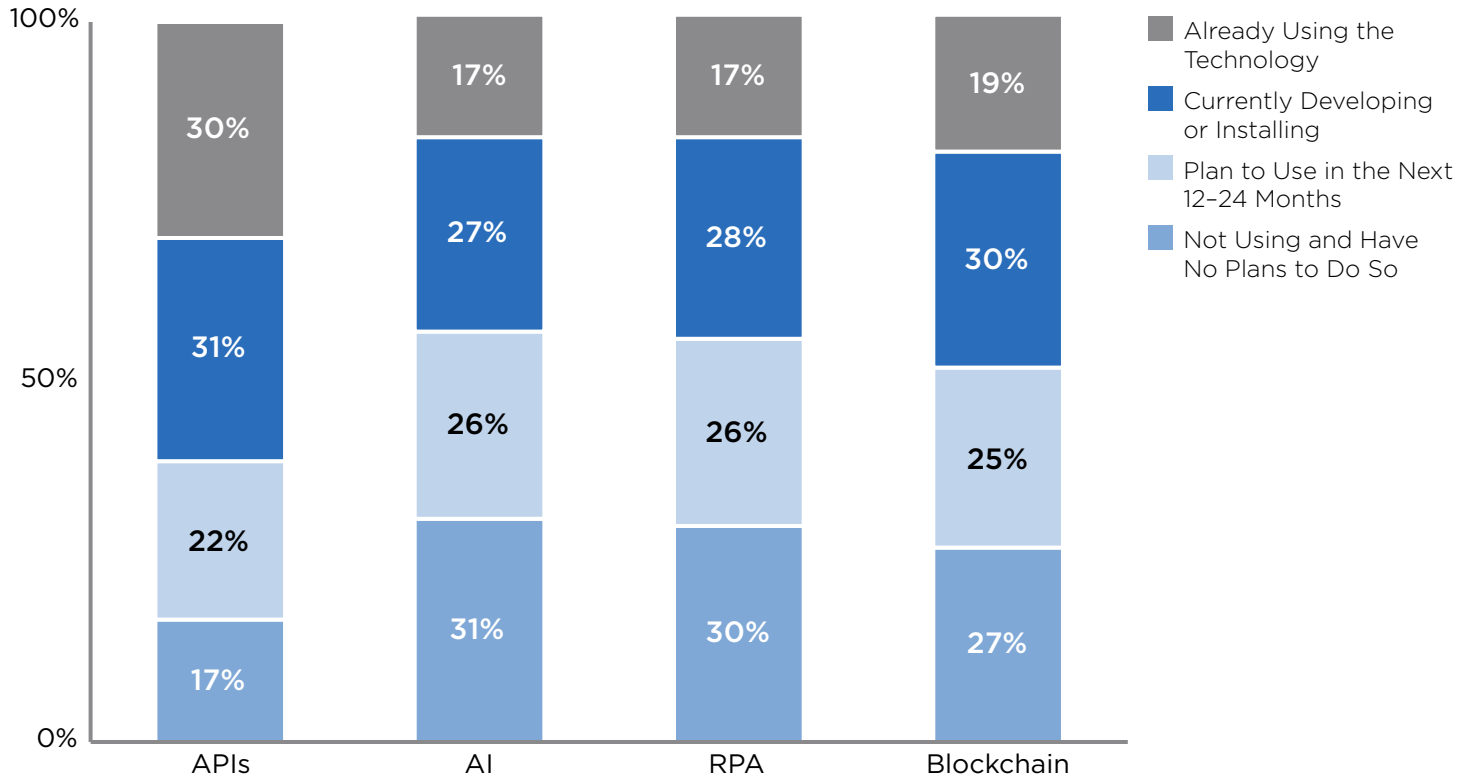


$n = 218$ (2014); 243 (2016).

Source: CEB 2014 and 2016 Technology Adoption and Investment Survey.

DIGITAL PLATFORMS AND NEW BUSINESS APPROACHES

Current and Planned Use of Emerging Technologies
Percentage of Financial Services Executives, 2017



$n = 1,391$ (APIs); $1,369$ (AI); $1,356$ (RPA); $1,307$ (blockchain).

Source: CEB 2017 Financial Services Technology Survey.

Note: Totals may not equal 100% due to rounding.

ROADMAP

Key Themes
in Wealth
Management
Technology



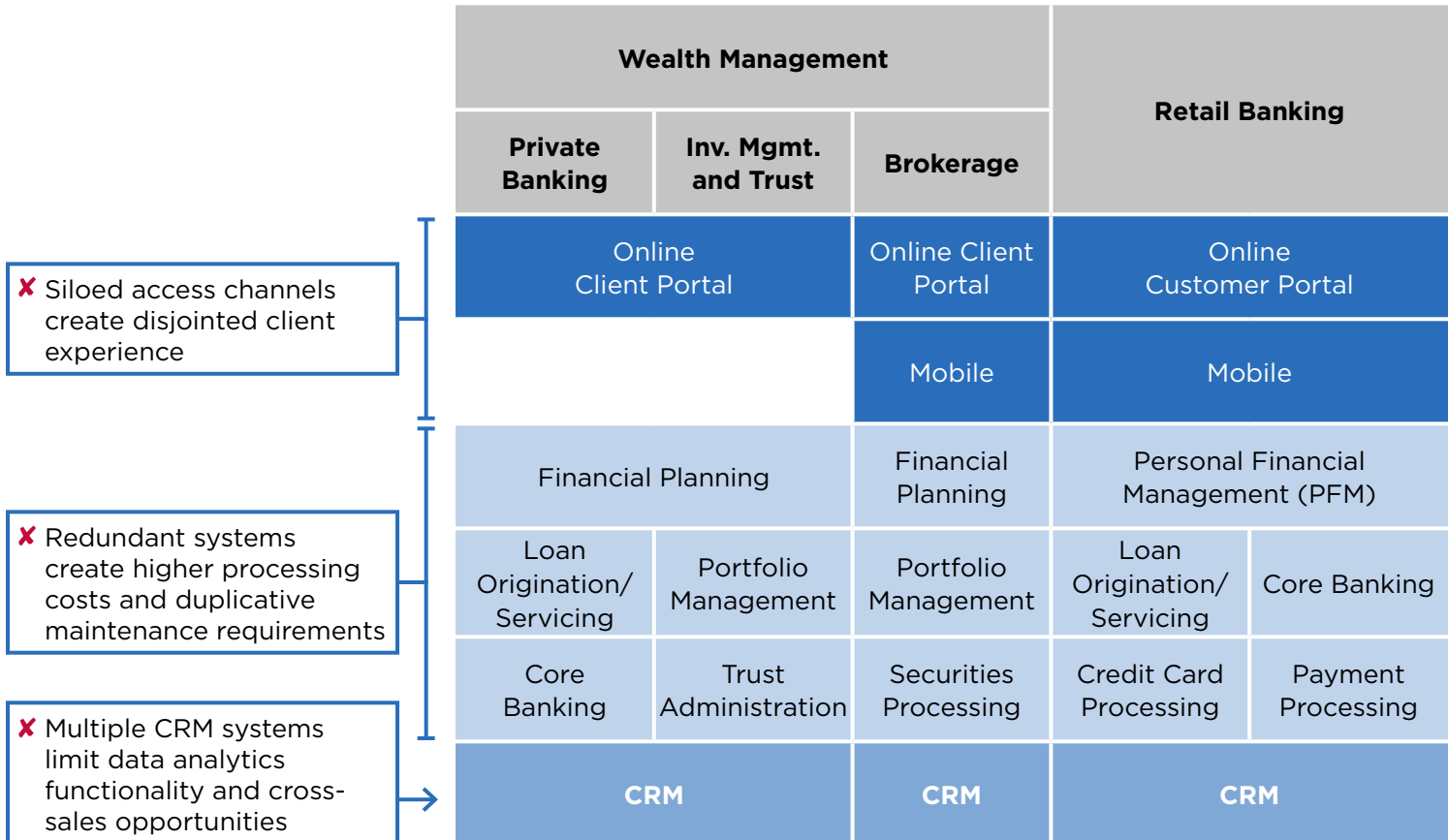
Recommendations

| |
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| I. Platform Optimization and Elimination |
| Consolidate Platforms to Eliminate Redundancy and Support Holistic Firm Focus |
| Integrate the Advisor Desktop Internally and Externally for Productivity Gains |
| Standardize and Streamline Onboarding Across All Channels |
| II. Data Aggregation and Standardization |
| Prioritize Data Management to Improve Intelligence and Analytics |
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LEGACY PLATFORMS: CUMBERSOME, REDUNDANT

Legacy Banking Systems Reference Architecture

Illustrative

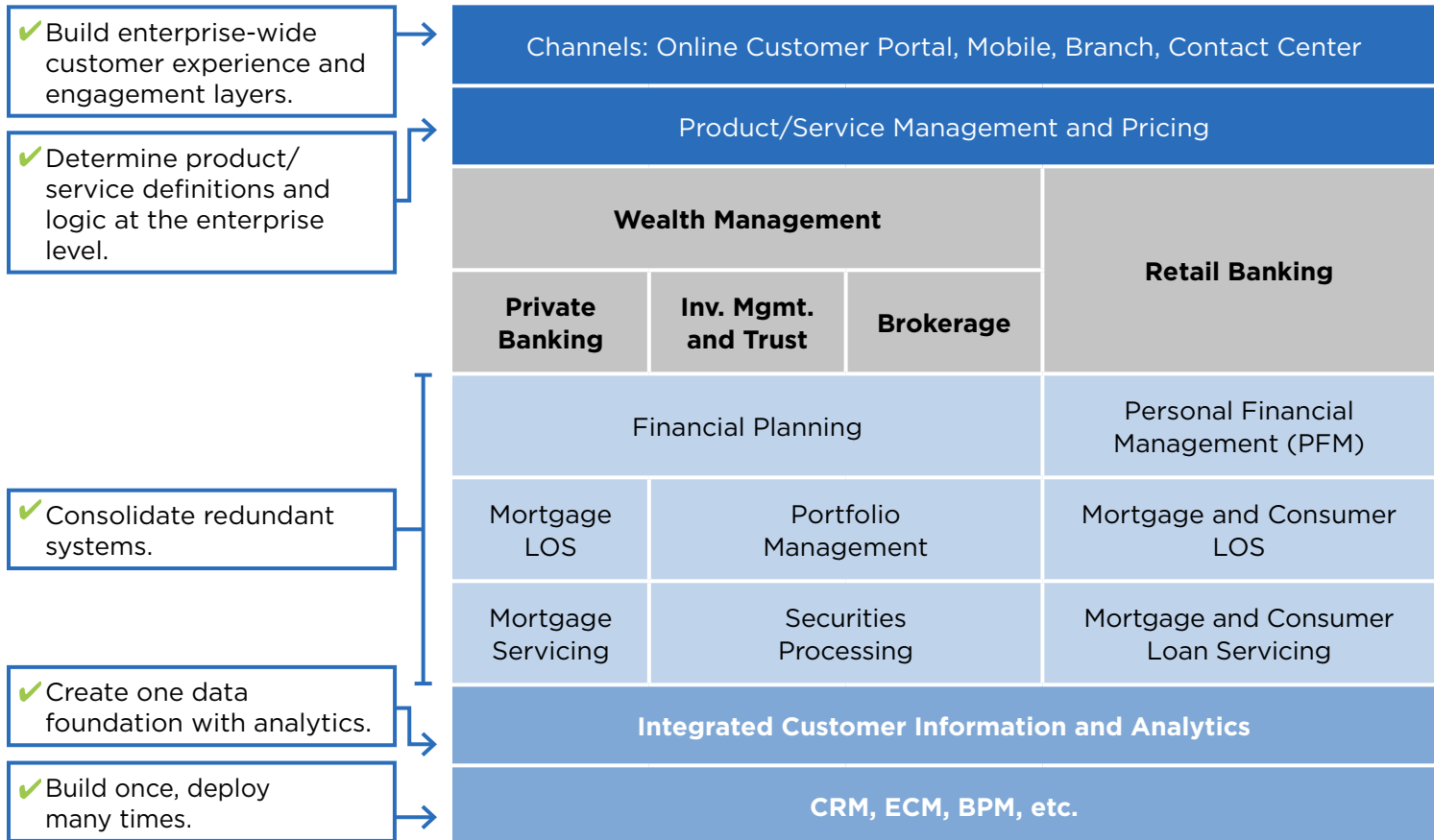


Source: CEB analysis.

A BETTER WAY FORWARD

Modern Banking Systems Reference Architecture

Illustrative



Source: CEB analysis.

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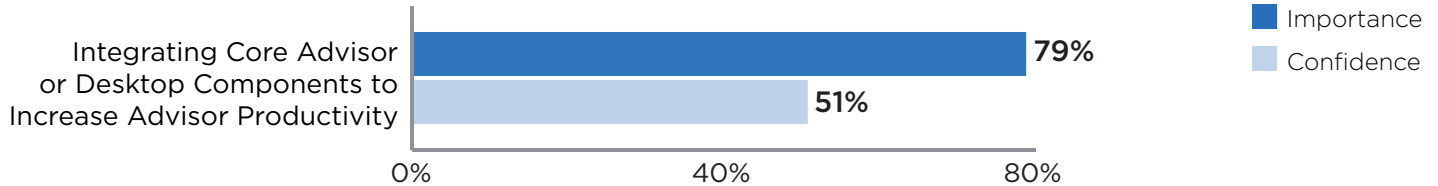


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FOCUSED ON ADVISOR DESKTOP TECHNOLOGY

Importance of and Confidence in Executing Business Initiatives
Wealth Management Executives, 2017



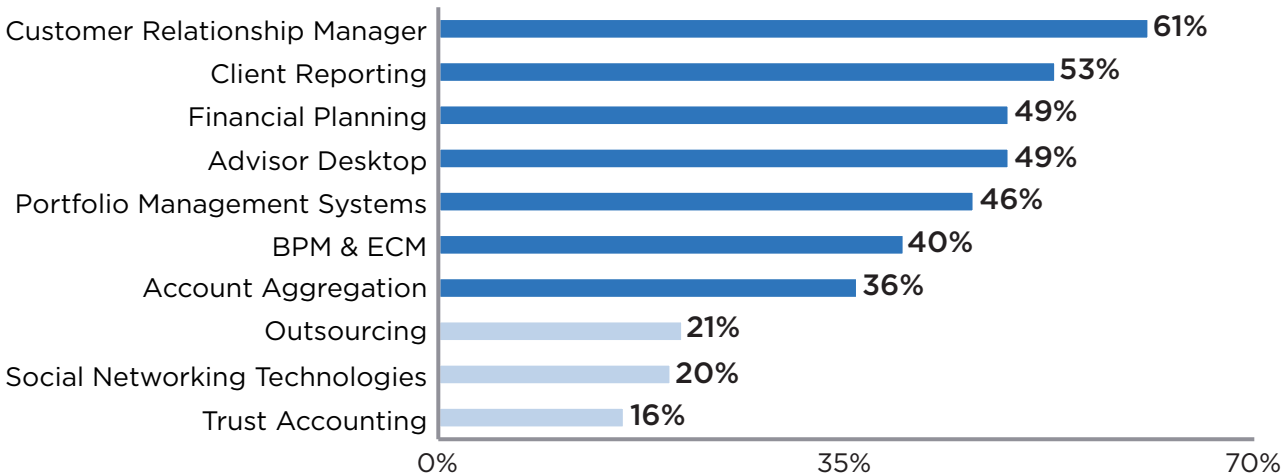
n = 92.

Source: CEB 2018 Wealth Management Agenda Poll.

Note: Respondents ranked Importance and Confidence on a 5-point scale (e.g. 5 = Extremely Important and 1 = Not at all Important). The graph shows the percentage of respondents who selected a 4 or 5 on the scales.

Technologies Under Purview

Percentage of Wealth Management Executives, 2017



n = 92.

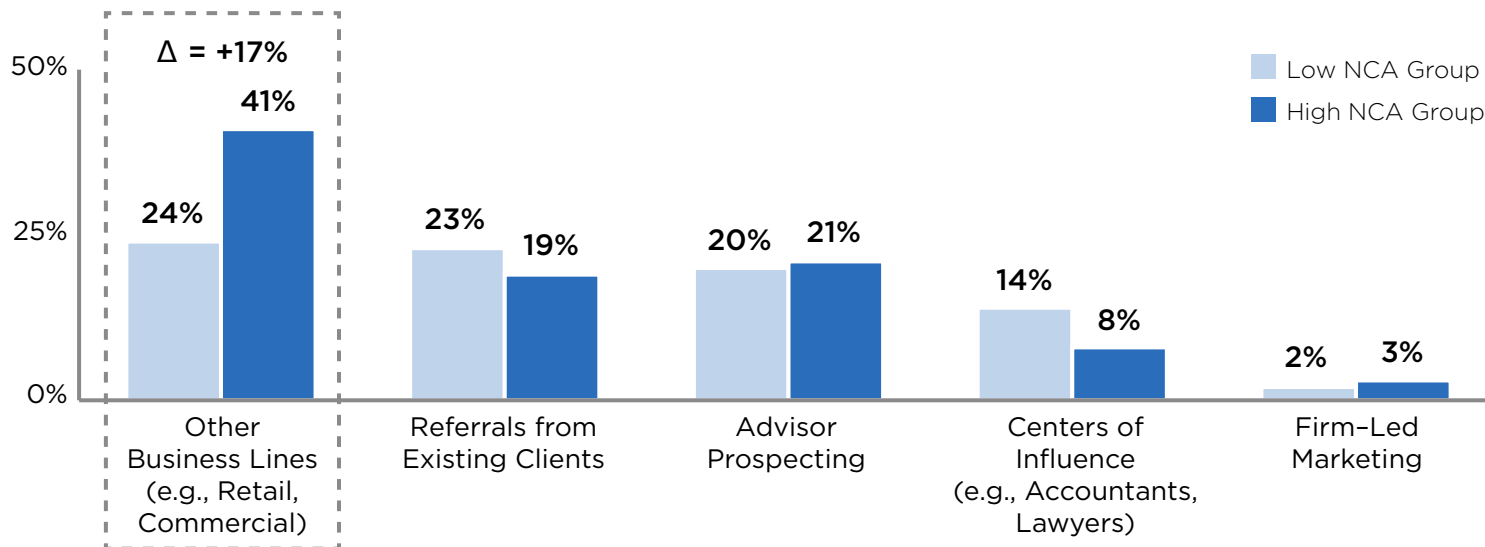
Source: CEB 2018 Wealth Management Agenda Poll.

THE CROSS-BANK OPPORTUNITY

Source of New Clients

Mean Percentage of New Clients Acquired from Each Source, 2017

- **Low New Client Acquisition (NCA) Group:** Firms with new client acquisition rates¹ below 6%.
- **High New Client Acquisition (NCA) Group:** Firms with new client acquisition rates¹ above 6%.



$n = 15$ (low NCA group); 18 (high NCA group).

Source: CEB 2017 Firm Profitability Diagnostic.

¹ Firms were asked to calculate new client acquisition rate as the number of new clients acquired during FY 2016 divided by the total number of clients at the end of FY 2016.

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ONBOARDING EXPERIENCE NEEDS IMPROVEMENT

Firm Experiences and Characteristics
*Ranked by Percentage of HNW Clients
 Selecting “Very Good” or “Excellent,”^a 2016*

| Rank | Firm Attribute |
|------|---|
| 1 | Quality of Service |
| 2 | Overall Reputation |
| 3 | Quality of Planning and Advisory Services |
| 4 | Effectiveness at Helping Take Action to Achieve Financial Goals |
| 5 | Quality of Products |
| 6 | Quality of Digital Capabilities |
| 7 | Quality of First Interactions |
| 8 | Financial Return on Investments |
| 9 | Value for Fees |

Top Onboarding Priorities
*Ranked by Importance, Wealth Management
 Executives, 2017*

| Rank | Onboarding Priority |
|------|---|
| 1 | Improving Quality of the Client's Onboarding Experience |
| 2 | Increasing Onboarding Speed by Making Internal Processes Faster |
| 3 | Compliance with Regulations |
| 4 | Reducing the Cost of Onboarding |
| 5 | Keeping up with Competitors |
| 6 | Improving Employees' Productivity |
| 7 | Differentiating the Advisory Experience |

n = 384.

Source: CEB 2017 Financial Services Technology Survey.

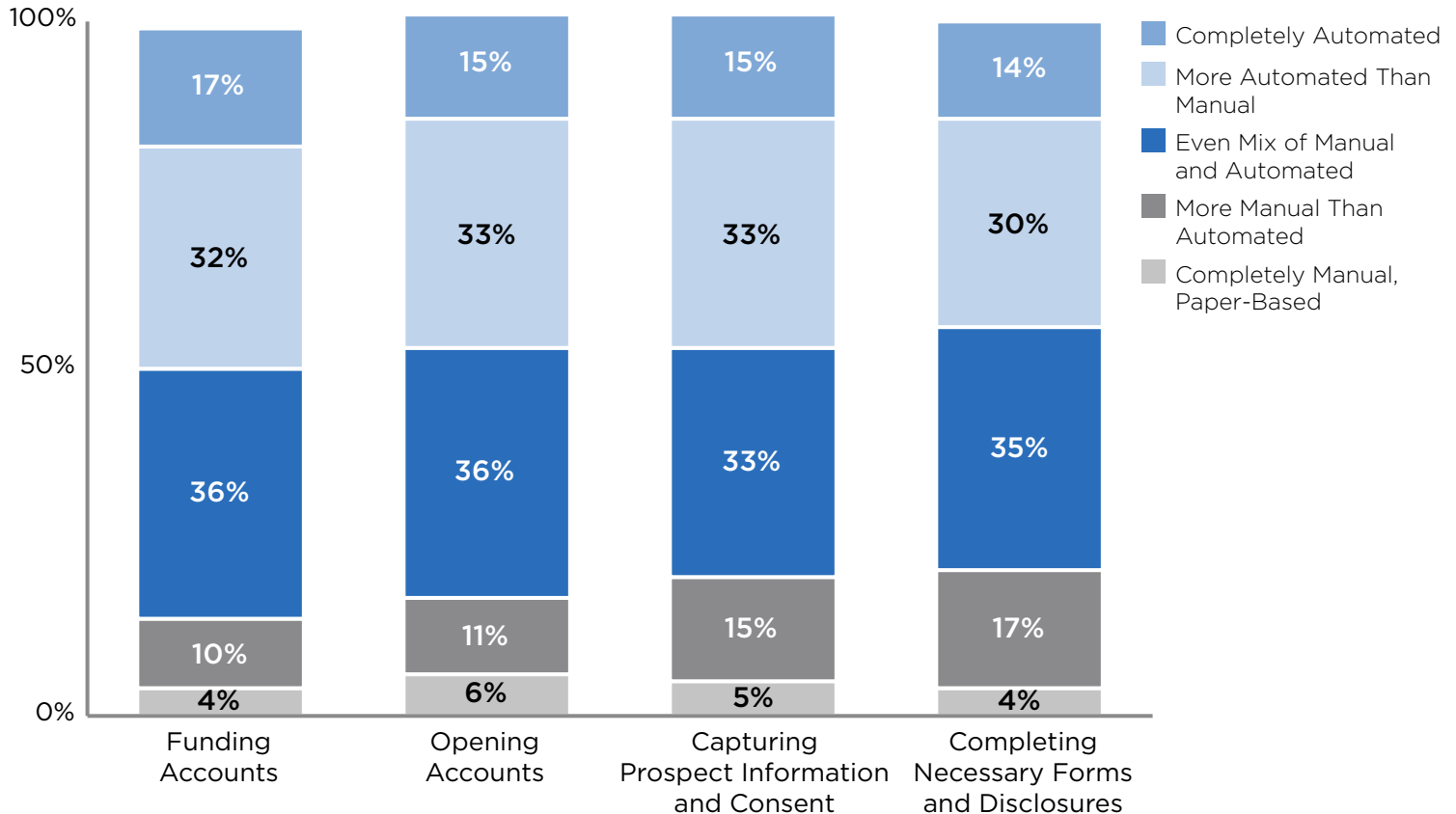
n = 23-712.

Source: CEB 2016 Digital Experience Survey

¹⁰Respondents rated the quality of their experiences with their primary firm on a five-point scale, from “poor” (1) to “excellent” (5).

INCREASINGLY AUTOMATED

Degree of Automation in Key Onboarding Activities
Percentage of Wealth Management Executives, 2017



n = 384.

Source: CEB 2017 Financial Services Technology Survey.

Note: Totals may not equal 100% due to rounding.

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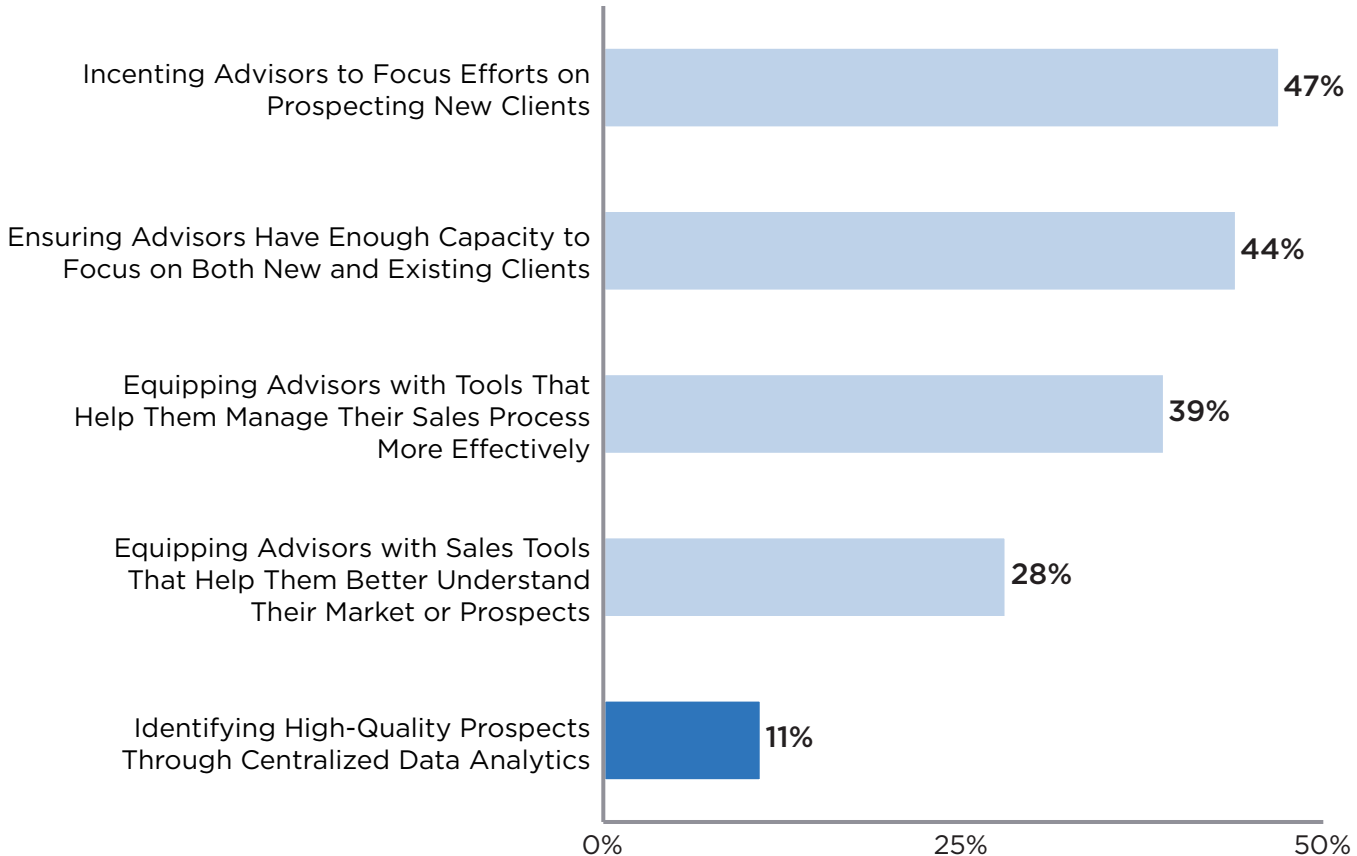
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INEFFECTIVE INTERNAL PROSPECTING

New Client Acquisition Strategy Effectiveness

Percentage of Firms Rating Themselves “Effective” or “Highly Effective” at Each Strategy, 2017

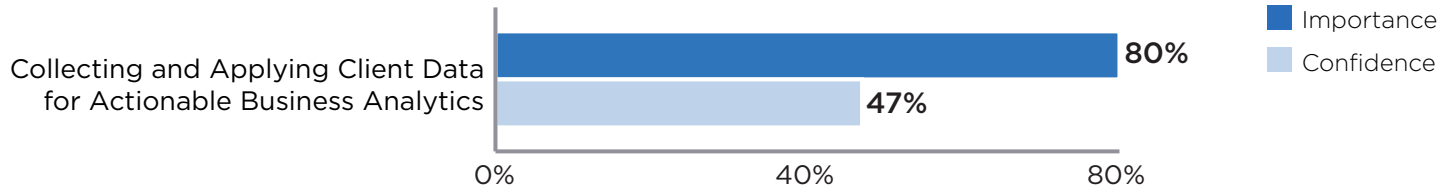


$n = 36$.

Source: CEB 2017 Firm Profitability Diagnostic.

DATA MANAGEMENT: IMPORTANT BUT DIFFICULT

Importance of and Confidence in Executing Business Initiatives
Wealth Management Executives, 2017

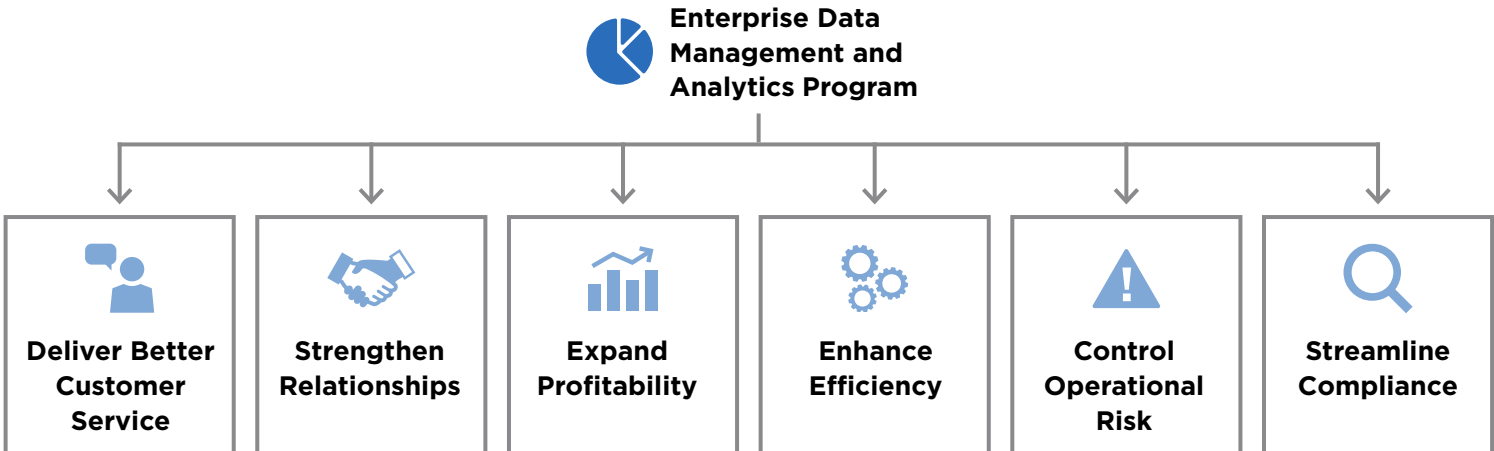


n = 92.

Source: CEB 2018 Wealth Management Agenda Poll.

Note: Respondents ranked Importance and Confidence on a 5-point scale (e.g. 5 = Extremely Important and 1 = Not at all Important). The graph shows the percentage of respondents who selected a 4 or 5 on the scales.

Impact of Data Management and Analytics *Illustrative*



Source: CEB analysis.

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Technology

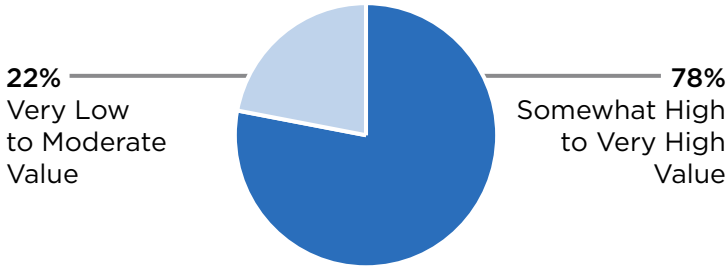


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HIGH VALUE, LOW EFFECTIVENESS IN REPORTING

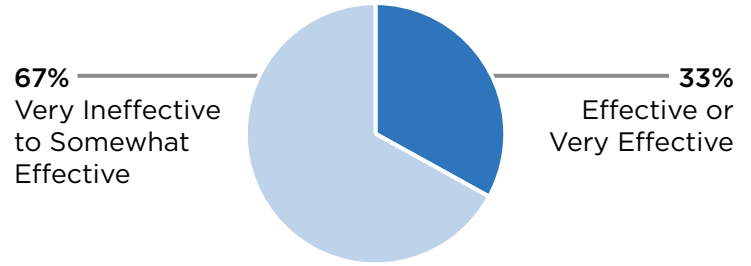
Value of Client Reporting Technology
Percentage of Wealth Management Executives, 2017



n = 127.

Source: CEB 2017 Financial Services Technology Survey.

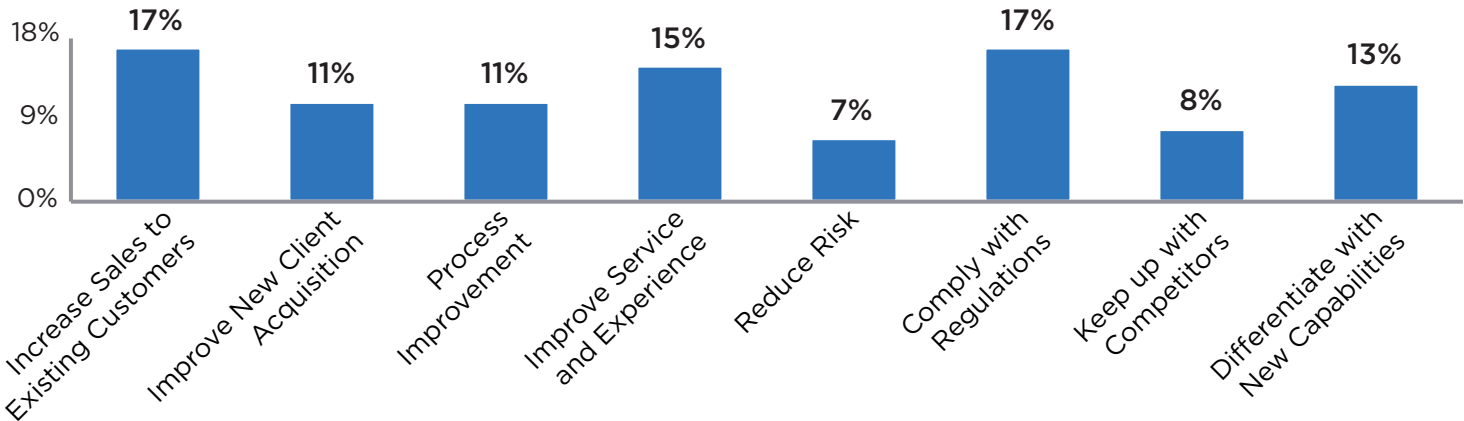
Effectiveness of Client Reporting Technology
Percentage of Advisors, 2015



n = 202.

Source: CEB 2015 Advisor Competency Diagnostic.

Value Drivers of Client Reporting Technology
Percentage of Wealth Management Executives, 2017



n = 123.

Source: CEB 2017 Financial Services Technology Survey.

REPORTING LEADS 2018 TECHNOLOGY SPENDING

Percentage of Wealth Management Firms Expecting to Increase Spending on Each Technology in 2018

| | |
|---|------------|
| Enterprise Client Reporting | 55% |
| Application Development and Maintenance (ADM) | 54% |
| Business Process Outsourcing (BPO) | 52% |
| Social Networking Technologies | 51% |
| Information Technology Outsourcing (ITO) | 50% |
| Managed Account Platforms | 49% |
| Securities Processing | 49% |
| Custodian Advisor Technology | 47% |
| Financial Planning | 47% |
| Enterprise Content Management Systems (ECM) | 47% |
| Digital Signature Software | 46% |
| Business Process Management (BPM) | 45% |
| Retirement Participant Recordkeeping | 44% |
| Clearing Firm Technology | 42% |
| Customer Relationship Management (CRM) | 42% |
| Advisor Desktop | 41% |
| Portfolio Management | 41% |
| Mutual Fund Shareholder Recordkeeping | 39% |
| Trust Accounting | 39% |

n = 92-153.

Source: CEB 2017 Financial Services Technology Survey.

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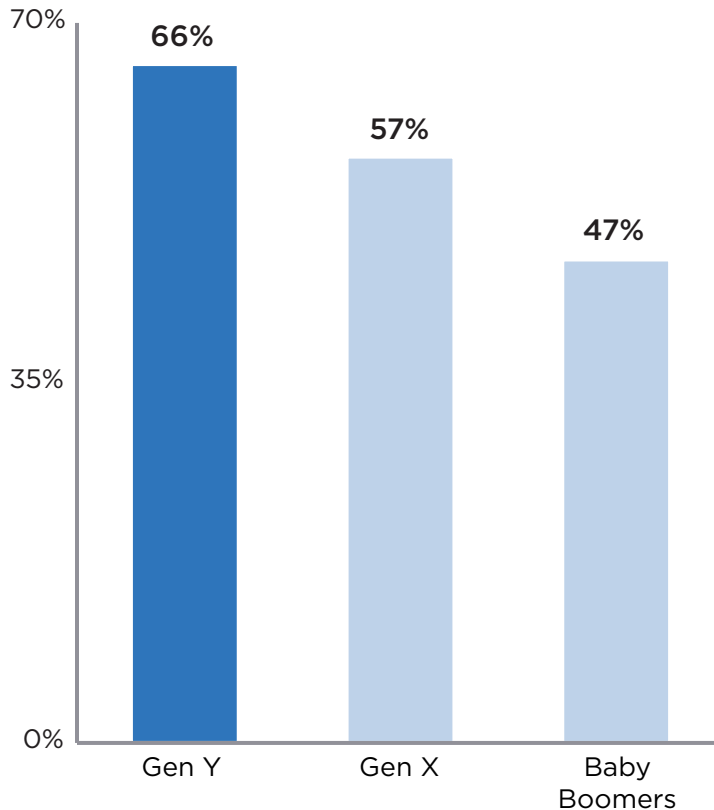


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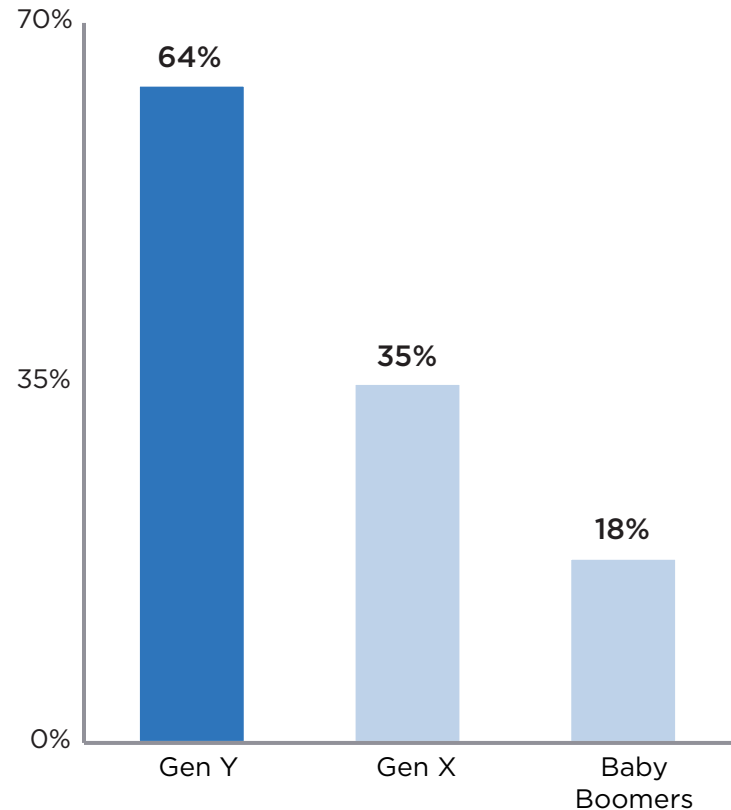
FINANCIAL PLANNING IN DEMAND

Percentage of HNW Clients with a Professionally Created Financial Plan, 2016



n = 97 (Gen Y); 134 (Gen X); 135 (Baby Boomers).
Source: CEB 2016 Client Experience Survey.

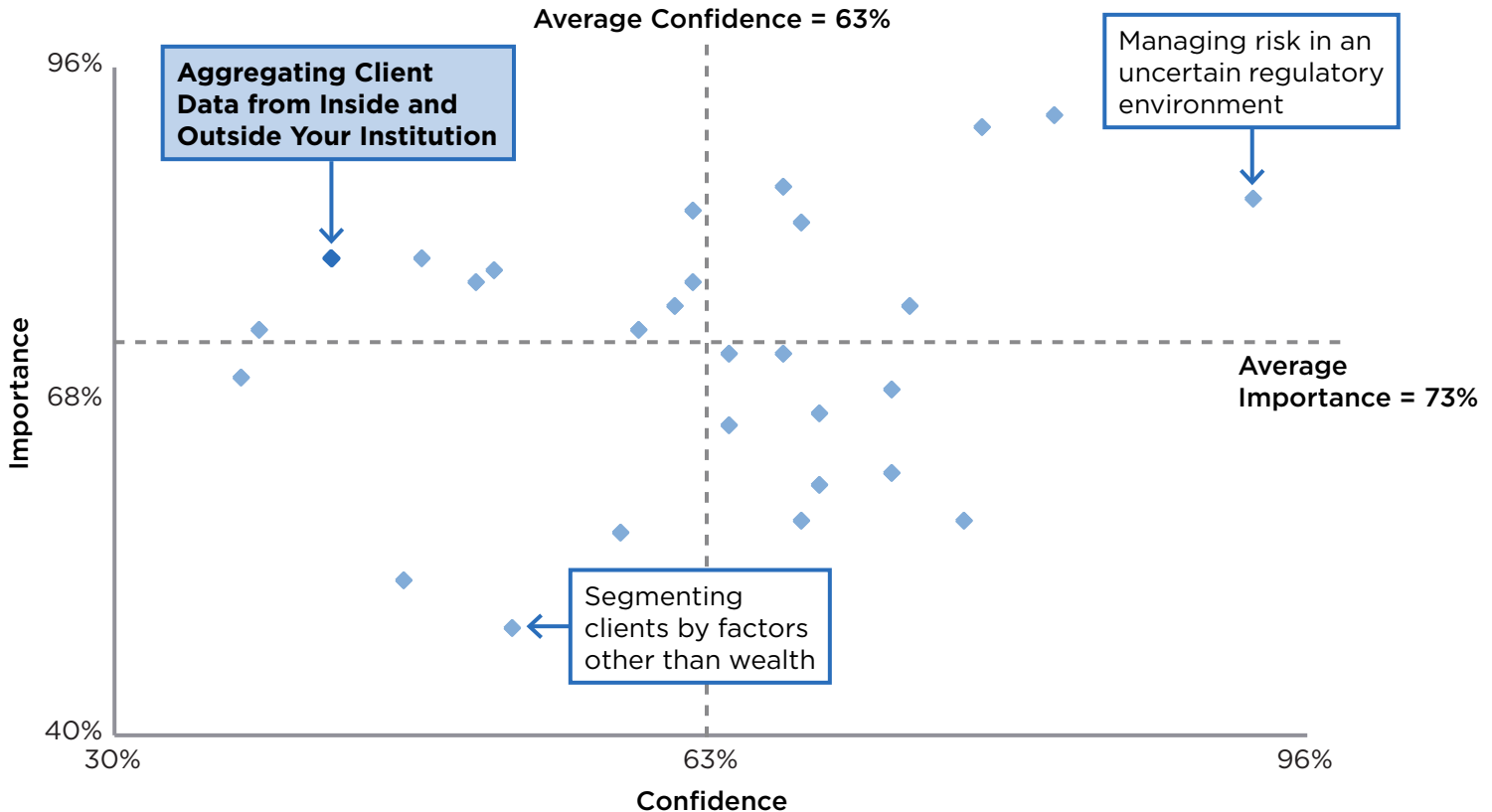
Percentage of HNW Clients Very Likely or Almost Certain to Increase Planning and Advisory Services at Primary Firm, 2016



n = 84 (Gen Y); 123 (Gen X); 107 (Baby Boomers).
Source: CEB 2016 Client Experience Survey.

HOLISTIC APPROACH LIMITATIONS

Importance of and Confidence in Executing Business Initiatives
Percentage of Wealth Management Executives, 2017



$n = 92$.

Source: CEB 2018 Wealth Management Agenda Poll.

Note: Respondents ranked Importance and Confidence on a 5-point scale (e.g. 5 = Extremely Important and 1 = Not at all Important). The graph shows the percentage of respondents who selected a 4 or 5 on the scales.

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AI TO SUPPORT DECISION-MAKING

Top Five Expected Outcomes of Investing in Artificial Intelligence

Ranked by Percentage of Firms Expecting Each Outcome, 2017

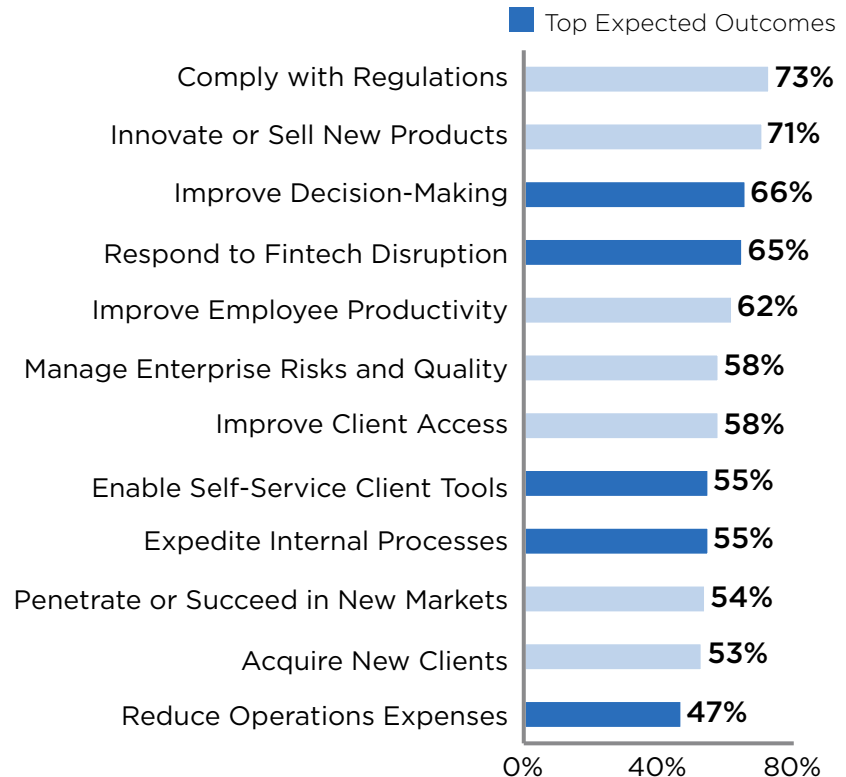
1. Improve decision-making
2. Reduce operations expenses
3. Respond to fintech disruption
4. Make internal processes faster
5. Enable self-service client tools

n = 403.

Source: CEB 2017 Financial Services Technology Survey.

Confidence in Achieving Outcomes with Artificial Intelligence

Wealth Management Executives, 2017



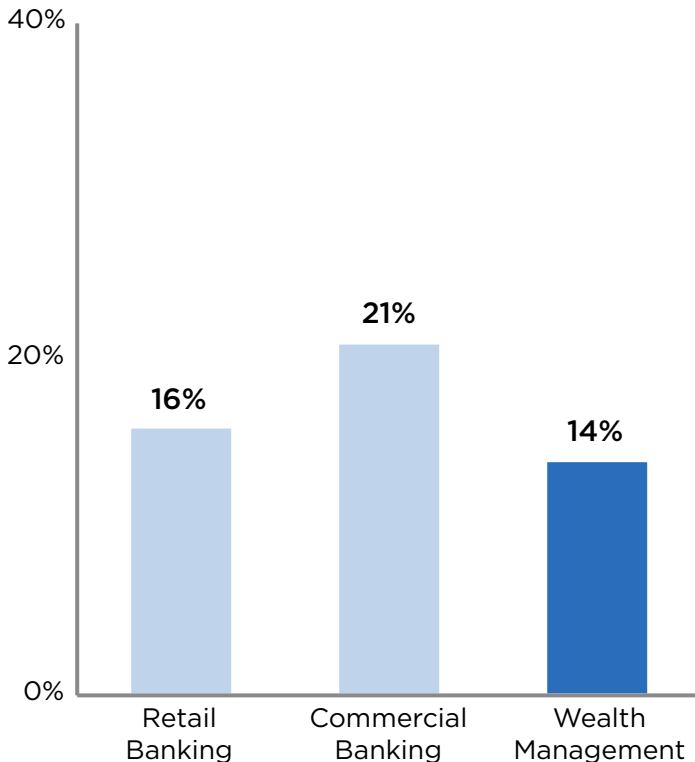
n = 22-62.

Source: CEB 2017 Financial Services Technology Survey.

Note: Respondents ranked confidence on a 5-point scale (5 = Extremely Confident and 1 = Not at all Confident). The graph shows the percentage of respondents who selected a 4 or 5 on the scale.

LOW AI MATURITY FOR WEALTH INDUSTRY

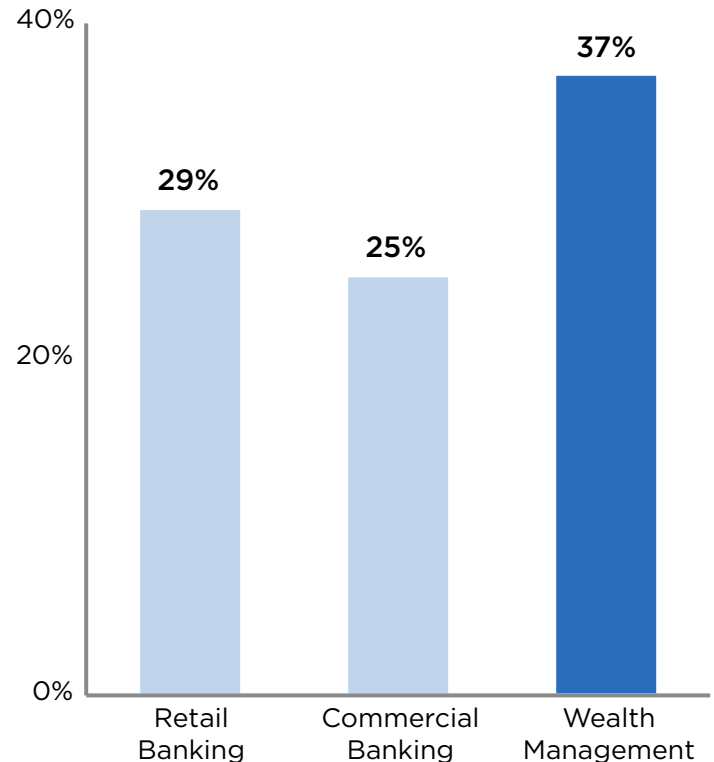
Percentage of Firms Currently Using Artificial Intelligence, 2017



n = 400–452 (Retail Banking); 444–458 (Commercial Banking); 463–483 (Wealth Management).

Source: CEB 2017 Financial Services Technology Survey.

Percentage of Firms Not Planning to Use Artificial Intelligence in the Next Two Years, 2017



n = 400–452 (Retail Banking); 444–458 (Commercial Banking); 463–483 (Wealth Management).

Source: CEB 2017 Financial Services Technology Survey.

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RPA FOR PROCESS IMPROVEMENT

Top Five Expected Outcomes of Investing in Robotic Process Automation

Ranked by Percentage of Firms Expecting Each Outcome, 2017

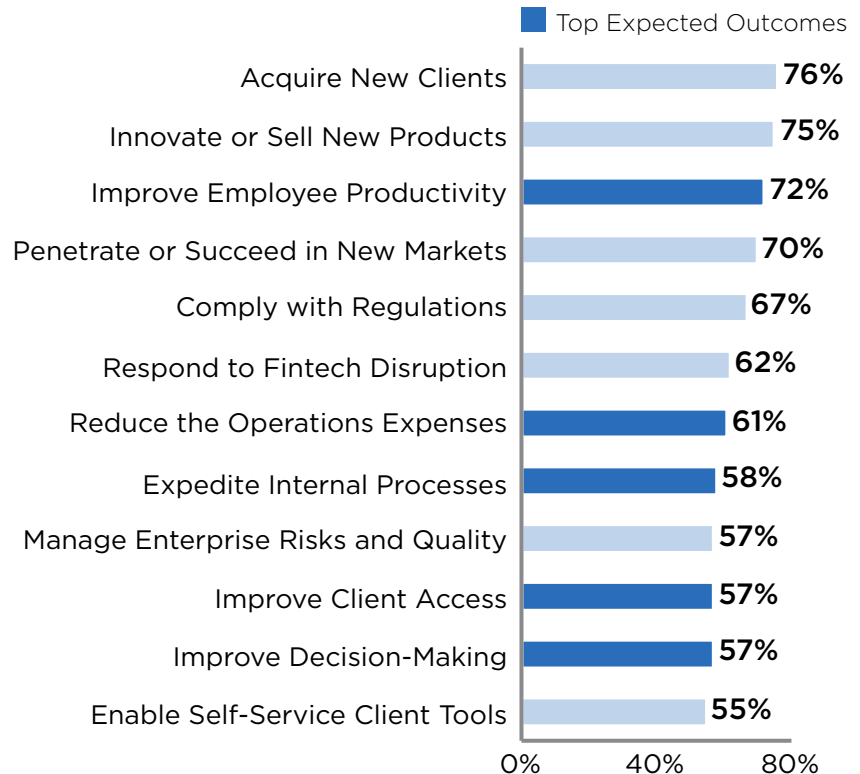
1. Expedite internal processes
2. Reduce operations expenses
3. Improve decision-making
4. Improve employee productivity
5. Improve client access

n = 403.

Source: CEB 2017 Financial Services Technology Survey.

Confidence in Achieving Outcomes with Robotic Process Automation

Wealth Management Executives, 2017



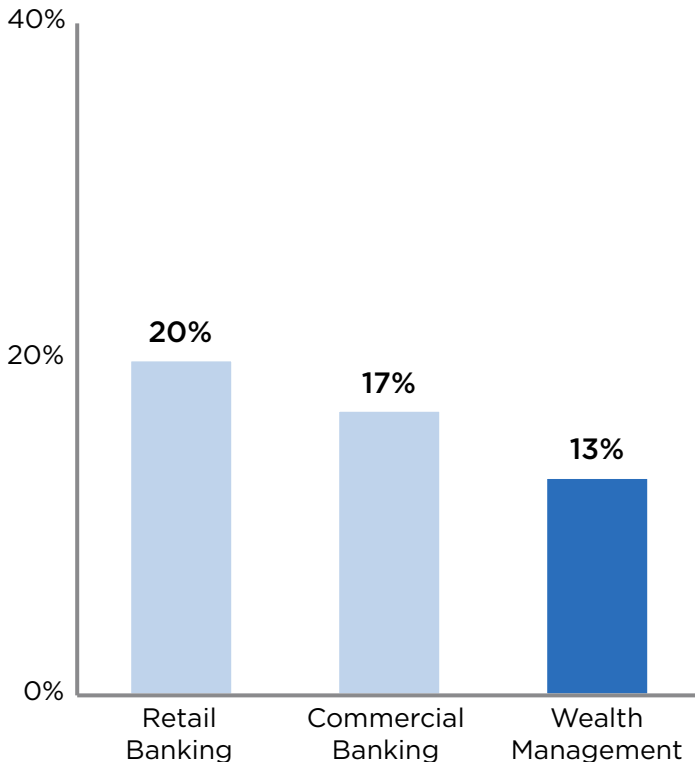
n = 25-52.

Source: CEB 2017 Financial Services Technology Survey.

Note: Respondents ranked confidence on a 5-point scale (5 = Extremely Confident and 1 = Not at all Confident). The graph shows the percentage of respondents who selected a 4 or 5 on the scale.

RPA ADOPTION LAGGING IN WEALTH MANAGEMENT

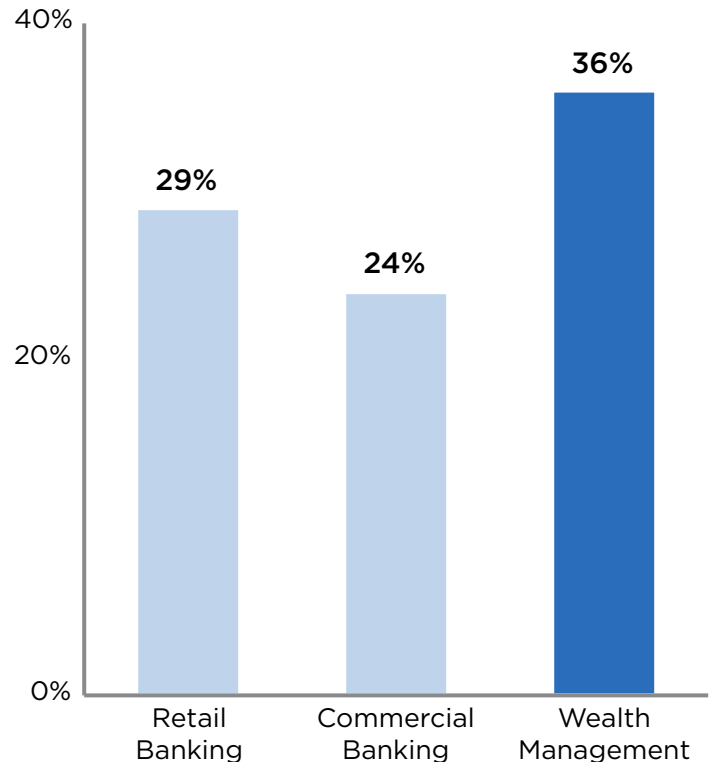
Percentage of Firms Currently Using Robotic Process Automation, 2017



n = 400–452 (Retail Banking); 444–458 (Commercial Banking); 463–483 (Wealth Management).

Source: CEB 2017 Financial Services Technology Survey.

Percentage of Firms Not Planning to Use Robotic Process Automation in the Next Two Years, 2017



n = 400–452 (Retail Banking); 444–458 (Commercial Banking); 463–483 (Wealth Management).

Source: CEB 2017 Financial Services Technology Survey.

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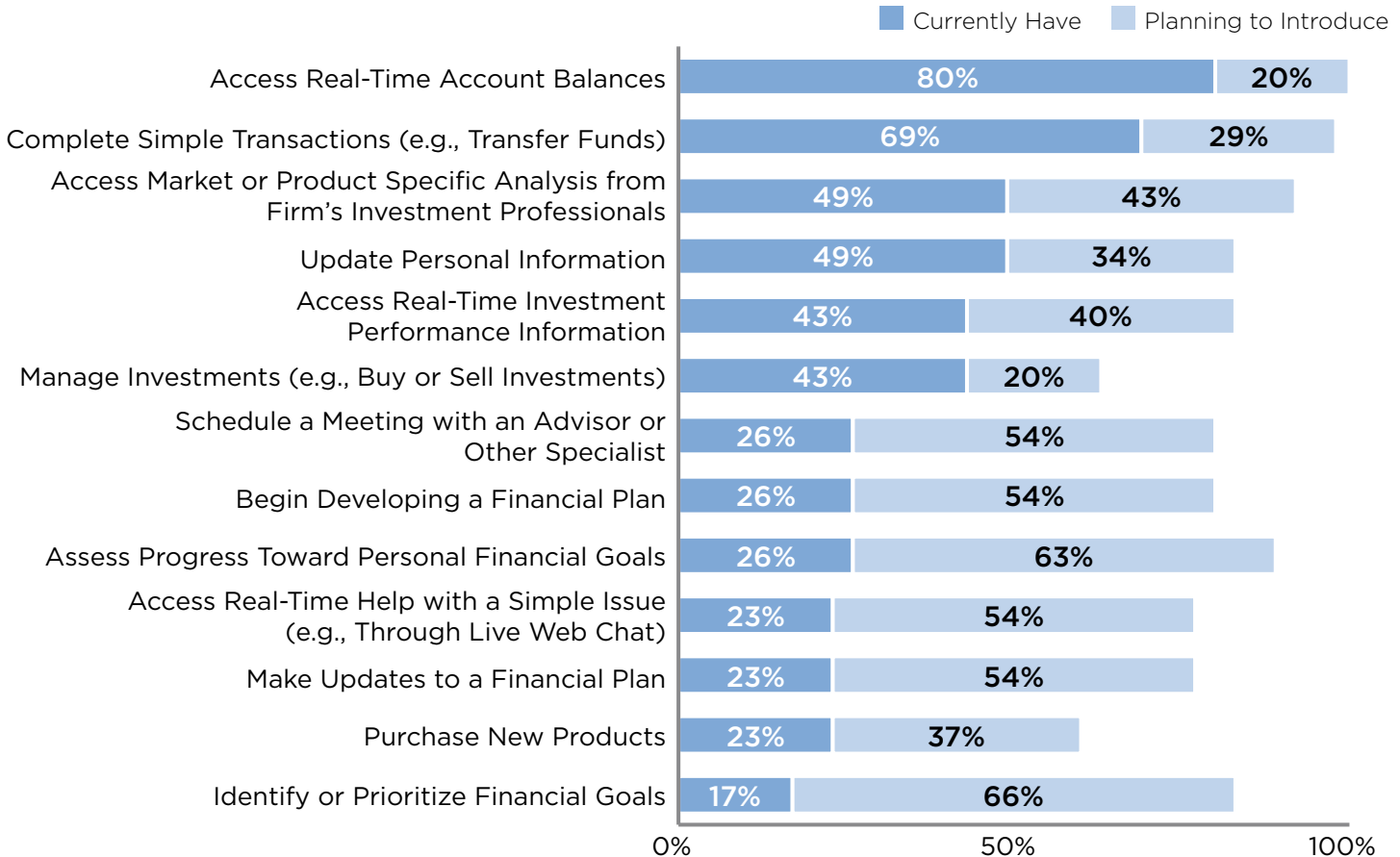
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PORTALS STILL FOCUSED ON TABLE STAKES

Self-Service Capabilities

Percentage of Firms That Currently Have or Plan to Introduce Self-Service Capabilities, 2017

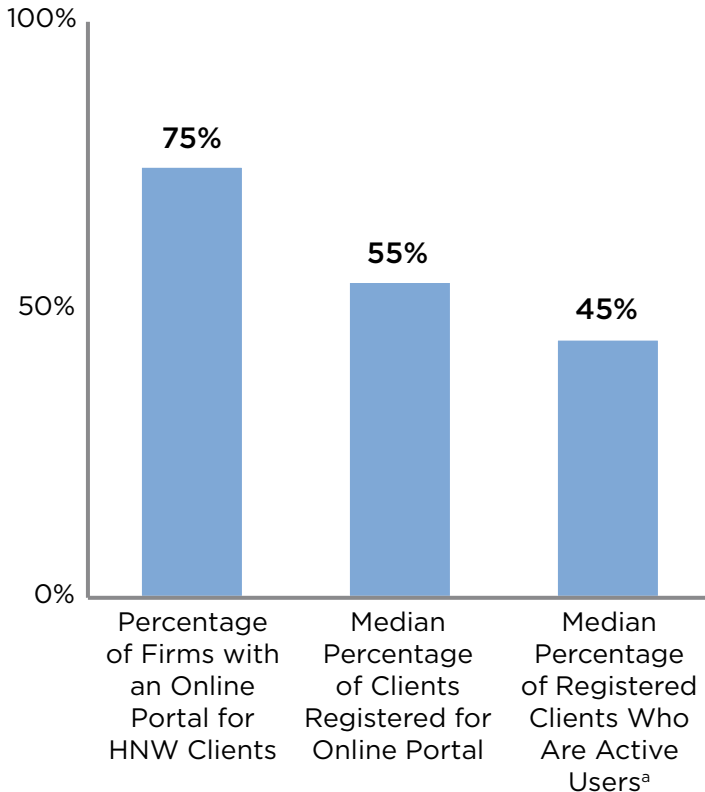


n = 35.

Source: CEB 2017 Firm Profitability Diagnostic.

COLLABORATION NEEDED TO IMPROVE EXPERIENCE

Client Portal Utilization

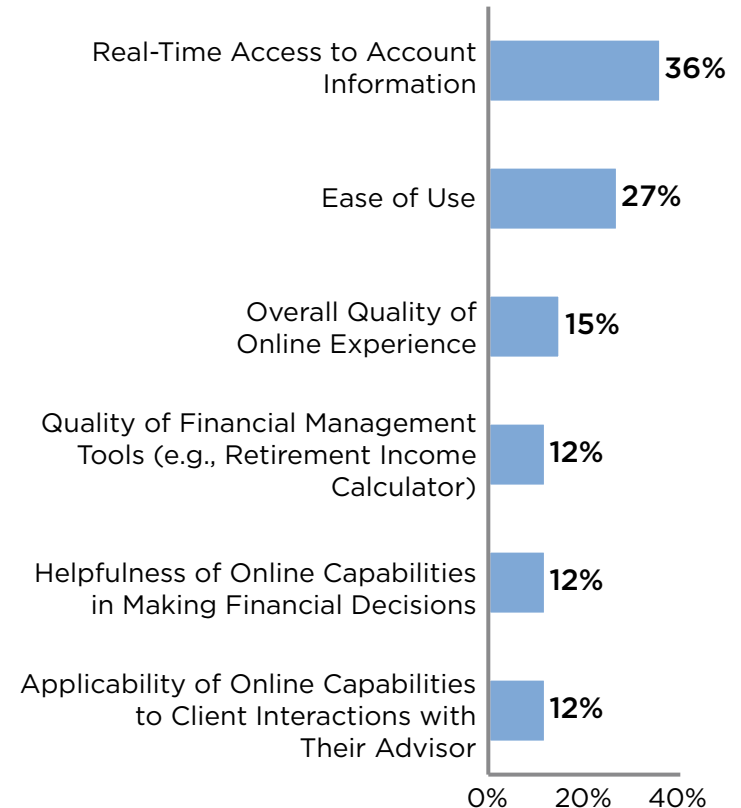


n = 35.

Source: CEB 2017 Firm Profitability Diagnostic.

^a Active user = client has logged in during previous 30 days.

Percentage of Firms with High-Quality^a Client Portal Components



n = 35.

Source: CEB 2017 Firm Profitability Diagnostic.

Note: Respondents rated the quality of their website and online capabilities on a 5-point scale (5 = Excellent and 1 = Poor).

^a "High-Quality" is defined as 4 or 5 on the scale.

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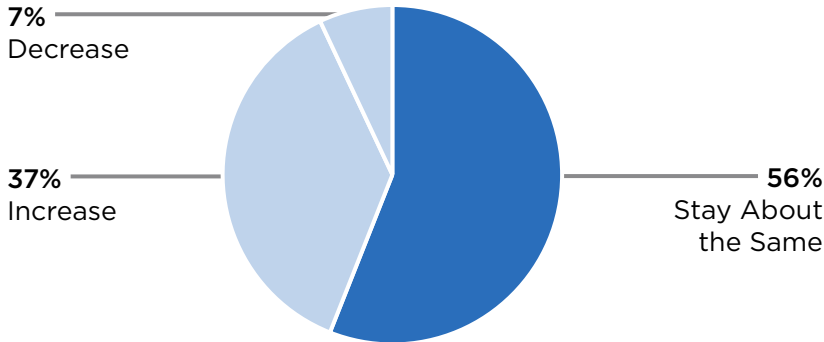


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SAME HEAD COUNT, BUT NEW SKILLS REQUIRED

Expected Change in FTE Over Next 18 Months Due to Emerging Technology Adoption
Percentage of Wealth Management Executives, 2017

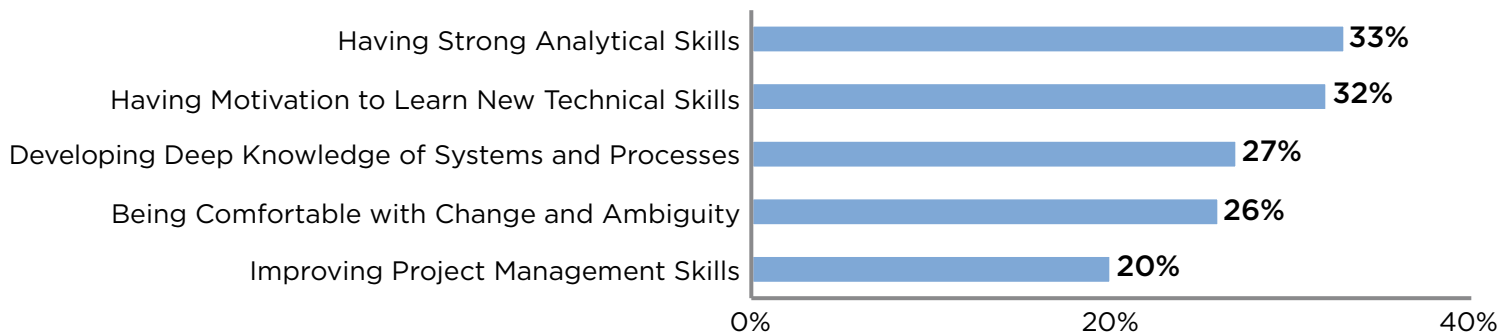


n = 385.

Source: CEB 2017 Financial Services Technology Survey.

Most Critical Competencies for Staff Working with Emerging Technologies

Percentage of Wealth Management Firms^a, 2017



n = 405.

Source: CEB 2017 Financial Services Technology Survey.

^a Respondents were allowed to select up to two competencies.

THE FUTURE IS CLOSER THAN YOU THINK

Digital Business Overview

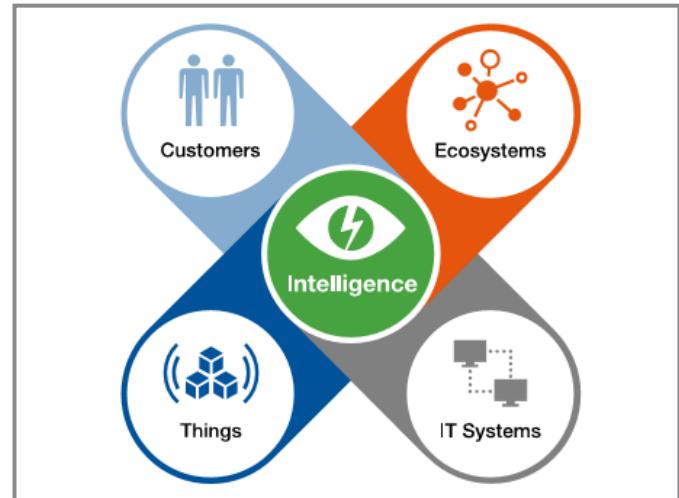
Illustrative



Source: Gartner.

Digital Business Technology Platform

Illustrative



Source: LeHong, Howard, Gaughan, and Logan. "Building a Digital Business Technology Platform," via Gartner.com.

ROADMAP

Key Themes
in Wealth
Management
Technology



Top Technology
Initiatives



Recommendations

RECOMMENDATIONS FOR WEALTH EXECUTIVES

Recommendations



1. Review your platforms across the entire organization and try to eliminate and consolidate where possible to take advantage of scale and cost savings. Also, attempt to integrate systems across the enterprise to free up valuable advisor time and standardize experiences across all channels.
2. Harmonize and standardize data and access to focus your firm on advanced analytics and intelligence capabilities to empower advisors to better prospect and serve existing clients. Use aggregation to improve reporting capabilities and portfolio recommendations, while also employing it to turn goal discussions into a living, updated and actionable financial plan.
3. Enhance the current digital experience by making digital interactions relevant to a collaborative, holistic, goal-based approach. Explore moving beyond portals and apps and explore emerging technologies necessary to position your firm for the opportunities true digital business can create.

Consolidate Platforms to Eliminate Redundancy and Support Holistic Firm Focus

Integrate the Advisor Desktop Internally and Externally for Productivity Gains

Standardize and Streamline Onboarding Across All Channels

Prioritize Data Management to Improve Intelligence and Analytics

Improve Client Reporting with Real-Time Data and Support for External Assets

Create a “Live” Financial Planning Experience with Account Aggregation Technology

Explore Artificial Intelligence to Increase Advisor Capacity

Investigate Robotic Process Automation to Improve Back Office Efficiency

Enhance the Digital Collaboration Experience Between Advisors and Clients

Cultivate Talent and Develop Strategies for the Digital Platform Transition

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Questions?



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