

Reimagine Wealth

\$101.7 trillion
By Year 2020
Assets Under Management Worldwide



VS

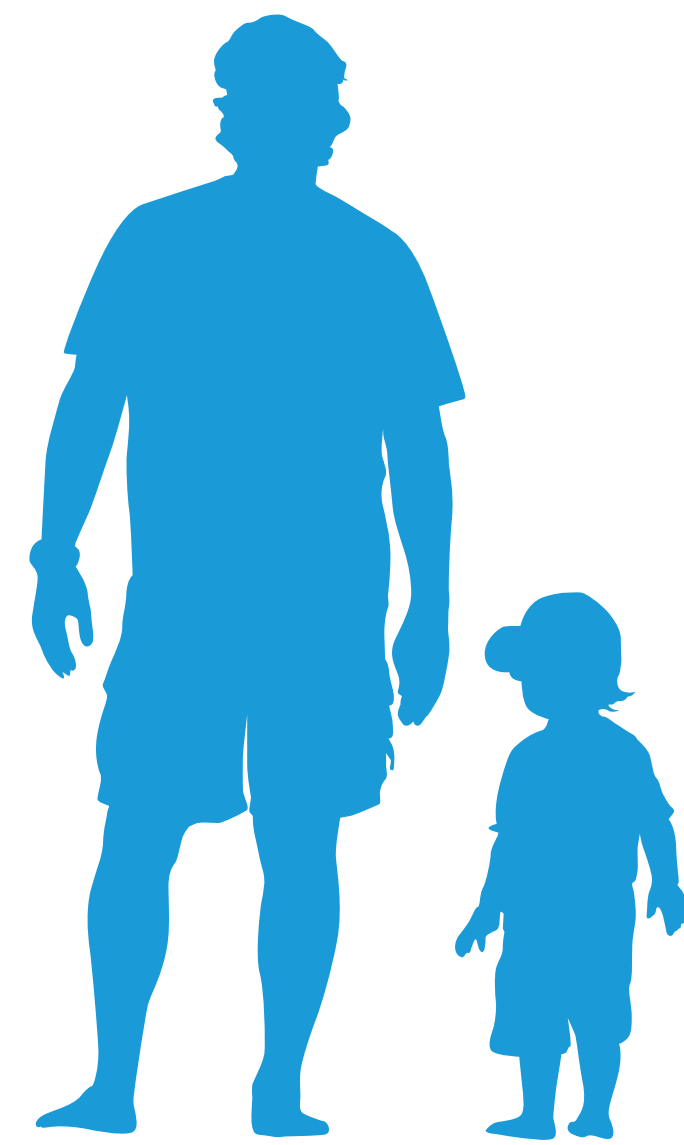


\$63.9
today

Source: PwC, "The Connected Advisor: The Rise of Digital and Social Advice in Wealth Management."

\$41 trillion

in assets will transfer to the next generation over the next 50 years



That next generation have very DIFFERENT EXPECTATIONS



Know Me

Understand my hopes, fears, and dreams.



Guide Me

Coordinate resources and my trusted sources of info.



Make It Matter

Personalize solutions to my goals.



Make It Effortless

Create intuitive, omni-channel experiences.

71%

Would rather go to the dentist than listen to what their banks are saying.



Source: Scratch / Viacom Media Networks, "The Millennial Disruption Index"

There are

80 million

millennials aged 18-33 in the U.S.



63% have earned at least a bachelor's degree, making them the

MOST EDUCATED generation ever in American history

BUT ONLY

18%

could correctly answer 4 of 5 questions on a basic financial literacy quiz



Source: Pew Research Center; FINRA Foundation "The Financial Capability of Young Adults—A Generational View."

What do these companies have in common?

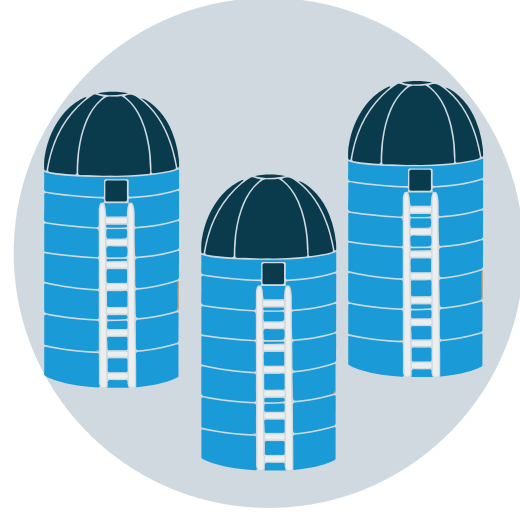


73%

of millennials would be excited if these companies offered financial services.

Source: Scratch / Viacom Media Networks, "The Millennial Disruption Index"

What challenges do wealth management firms face?



Siloed Data & Processes

Legacy processes and data, and a competitive culture, create siloes which hamper collaboration, data sharing, and a 360 view of customer.



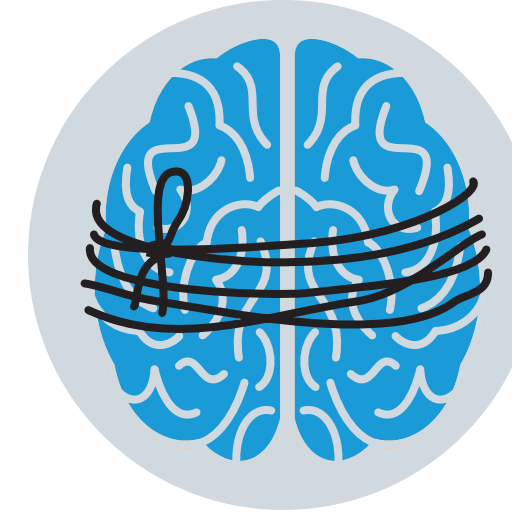
Inadequate Analytics

Financial Advisors lack the tools and insights into the most profitable use of their limited time. "Who are my most profitable clients? What are my most important tasks?"



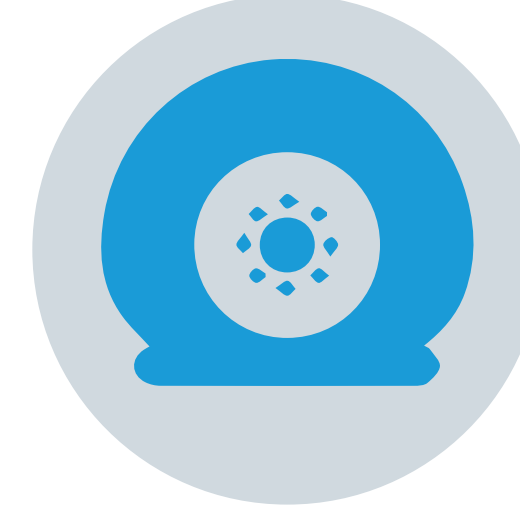
Acquiring & Retaining Talent

The average age of financial advisors is 50 years old. Of the 315,000 advisors working in the US, only 5% are younger than 30. As the current generation retires, the need for fresh talent grows.



Inflexible to Innovation

Only half of high net worth individuals feel that their advisors use technologies that suit customer needs. E.g., real-time portfolio co-browsing, video chat, and social media. Rigid systems and compliance concerns are often to blame.



Inefficient Workflow

Financial advisors frequently complain of too many manual paper-based processes, including aggregating reports and redundant data entry.



Regulatory Compliance

Restrictive requirements for all kinds of electronic communications, archiving, and access rights - including both FINRA and internal corporate controls.

A Success Story

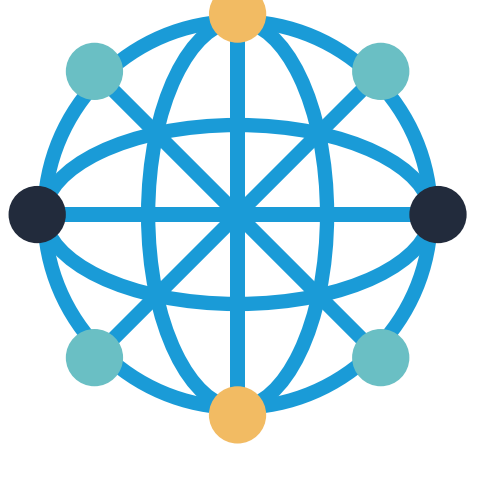
\$182B
in assets

27,000
employees

2,000
financial advisors

1,473
branches

The Pain



Fragmented Data
Info hoarded and unshared between teams.



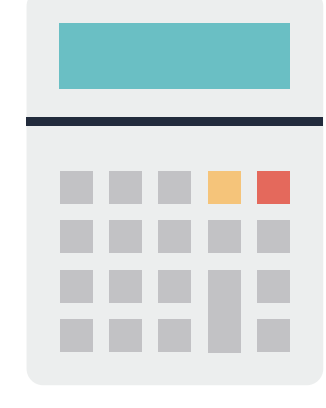
Patchy Systems
Old, unconnected, legacy systems accumulated through acquisitions.



Uncoordinated
No context-passing, single sign-on, or coordinated workflow.



Lost Productivity
Time lost on non-value-add activities.



Redundant Data Entry
Time-consuming, manual, and paper-based processes.



Attrition
Loss of talent resulting in downward spiral of lower morale and revenue.

The Solution

360 View of Customer

Aggregate CRM data, social data, and back office finance data into simple to navigate, modular view.



Increased Productivity

Reduced Revenue Leakage

Where & When Needed

Secure, relevant, and timely info -- where and when customers and employees want it.



Increased Customer Retention

Improved Cross-sell

Collaboration

Powerful tools for sharing ideas, document management, and collaboration around client goals and new products.



Increased Employee Retention

Faster Innovation

Other Customer Success Stories

