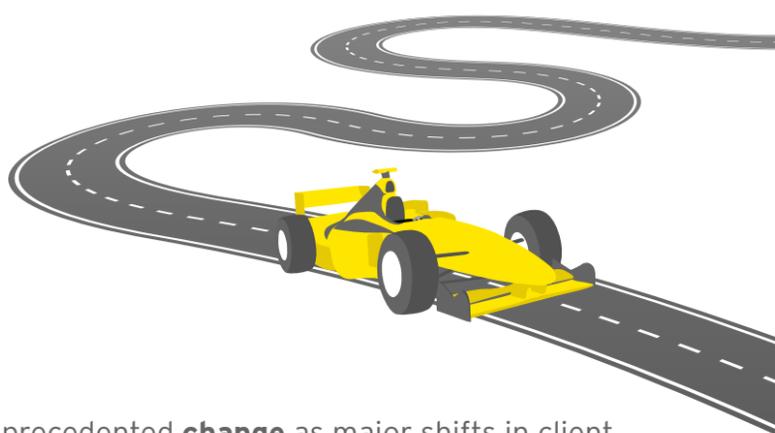


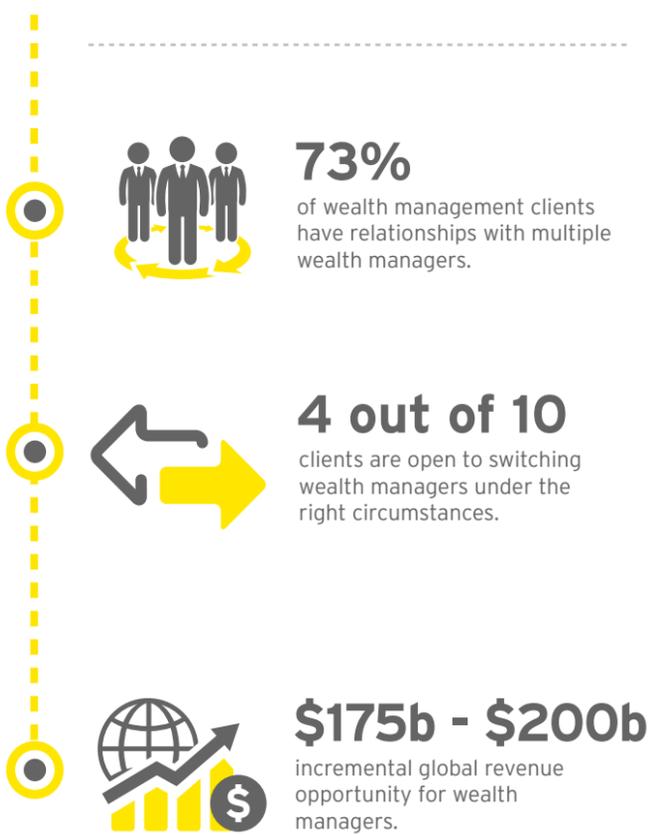
The experience factor: the new growth engine in wealth management



The wealth management industry is experiencing unprecedented **change** as major shifts in client demographics present new **demands**. Fintech entrants are commoditizing the traditional advice model, which is eroding pricing power and also raising the bar for better and faster service. Wealth managers face **significant opportunities** to acquire new clients and assets, as well as **daunting risks** in retaining clients in the face of competitive threats and disruption. How should wealth managers prepare to **grow** through this period of rapid change?



Getting into the race



Demystifying client experience

Three gears for success



Performance:

Investment performance is most important to clients, but there is no single performance definition.



Engagement:

Wealth managers must maintain focus on basic services despite client demands for digital and self-service engagement.



Trust:

Transparency in the digital age is challenging reputation as the main driver of client's trust.

Critical client coordinates on the path to growth



Clients are eager to rate their advisors and connect with like clients in public forums.



Clients consider digital to be a primary channel for advice, not just service.



Clients are questioning the role advisors play and what value they bring.



Defining your road map for growth

Four steps for wealth managers to take today



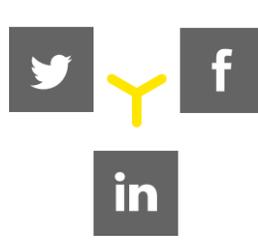
Explore

new delivery options for core advice - man, machine or hybrid.



Establish

a new level of trust with clients based on fee-for-value transparency.



Embrace

new thinking on social media to talk less and listen more.



Execute

on new growth strategies to achieve success, now that the rules of the road have changed.