THEWEALTHMOSAIC

THE UK WEALTHTECH LANDSCAPE REPORT 2022

Articles, interviews, featured solution provider profiles and a directory featuring 725+ technology and related solution providers.

July 2022

www.thewealthmosaic.com

Foreword

By Rennie Hoare, Partner & Head of Philanthropy at C. Hoare & Co., and John Pepin, Chief Executive at Philanthropy Impact

We are both very happy to be introducing the UK WealthTech Landscape Report. The look and feel of the wealth sector has changed tremendously due to the Covid-19 pandemic and ongoing technological change. The two have dovetailed to boost the means of wealth managers to operate more efficiently through a greater scope for automation and far better front-end tools that allow them to meet and exceed the needs and desires of an increasingly expectant clientele.



One element that has come to the fore, in particular, is the interest in and requirement for wealth managers to incorporate ESG, impact investing, and philanthropic activities into the everyday conversations with clients.

This is partly due to a seismic cultural change resulting from the pandemic and partly due to a new generation of wealthy coming through. They want products and services that fit with their values and causes. Millennials, Gen Z, and and women of wealth, in particular, expect, as a minimum, that their wealth managers will look into a company's commitment to its values before proceeding to invest. They also want to look at impact investing and want the means to measure how their contribution has made a difference. Lastly, they want to be involved in philanthropic activities and want their advisers to be able to facilitate this for them.

This is important for wealth managers. Millennials and Gen Z generations will be the most significant asset holders within the next ten years or so. The measurable impact of investment on ESG and impact investment factors will hold a similar level of importance to financial return and risk level sooner rather than later. Not being able to meet these requirements, weave them into the everyday, and deliver it as part of a first-class service proposition is a risk in an age where client retention is paramount.

Regulation

There is also regulatory interest. In March 2021, European Union rules aimed at addressing ESG and impact investment concerns - the Sustainable Finance Disclosure Regulation (SFDR) - came into effect. They aim to make the ESG and impact profile of funds more comparable and better understood by investors. While the UK has not adopted these rules, they have set a benchmark of sorts. The FCA is widely thought to be thinking about how the integration of ESG, impact investment, and philanthropy influences the risk and suitability conversation. There will need to be a framework to shape the discussion around values, missions, and priorities and how to support that within the risk framework and within the portfolio construction phase.

The Consumer Duty Act, due to come in at the end of July this year, will further this too. It is a set of measures that requires firms to act to deliver good outcomes for retail customers.

Being able to carry out the nuts and bolts of ESG, impact investment, and philanthropic activity and weave them into the everyday will be highly reliant on technology. Indeed, technology will be a key enabler, facilitating investment discovery and ideation, needs around adviser-client interaction, the actual investment requirements, and the critical risk and reporting framework (as well as reporting capabilities).

Developing metrics to score potential investments will be key. The trend is to move away from a best-in-class approach and instead look to 'ESG Momentum', where companies are scored on their progress. There is also the need to identify the potential and actual impact of an investment, so developing metrics around that will be needed, too, with some benchmarking as a bonus.

Wealth managers will also need to be able to integrate ESG and impact investments into the overall risk and suitability conversation. The means to do that via robust onboarding, review, and reporting processes will be key – all the more so given that this is an area subject to increased automation and efficiency.

Harnessing technology to do all this also impacts the front end. By liberating the adviser of administrative tasks, technology can facilitate a better relationship between the client and adviser. Moreover, front end tools that serve up data and insight to the adviser make for deeper relationships at the point of client demand and over the channel of choice – further enhancing the service provided.

Although integrating ESG and impact investing into a risk management framework across the client lifecycle can be a challenge for investment firms, an integrated ESG-ready solution will increase operational efficiency and client engagement.

In particular, the means to take in a variety of data, both structured and unstructured, and turn that into a series of personalised recommendations is important. If the technology can be harnessed to take into account not just causes, missions, and values but also the client lifecycle, then the relationship deepens, and the client is not just satisfied but delighted. This means they are less likely to go elsewhere and, crucially, more likely to recommend their wealth manager to their peers.

But in a market where solutions are increasingly plentiful, as well as being more honed to the specific needs of wealth managers, how does any wealth management business know which providers are out there, which can meet their specific needs and are also willing to work in partnership with them to achieve their goals for today and tomorrow. That is where this report and TWM's supporting online Solution Provider Directory comes in – not just for the ESG, impact investment, and philanthropic sector but over the wealth management sector as a whole.

Indeed, the move to a component-based approach has meant a proliferation of providers and a culture of collaboration - where vendors can play on each other's mutual strengths to each provide their own part of the ecosystem and be fully aligned with each other. More flexible they might be, but someone still needs to knit it all together!

This third UK WTLR aims to help any wealth manager make sense of it all; to promote their understanding of what is on offer from the many (and growing) band of vendors in and targeting this market, and providing insights and ideas as to how that fits into the overall ecosystem to meet future business needs.



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Introduction

By Stephen Wall, Founder, The Wealth Mosaic

Welcome to the third edition of our UK WealthTech Landscape Report 2022 (UK WTLR 2022).

The industry is putting the pandemic firmly behind it. But we have learned so much from that turbulent time, and the market has emerged looking so very different from the days when no one had even heard of Covid-19.

Today's headline is future-proofing. Indeed, reading this report, people know there is a lot going on at all levels. On a macro level, we have regulations like the Sustainable Finance Disclosure Regulation (SFDR) coming into play, which will create the means to compare and contrast investments for ESG purposes. The FCA Consumer Duty Rules will further bolster the requirement to properly describe and govern products and will impact suitability.

More broadly, there is thought being given as to how wealth management could embed itself into other areas of the financial sector. And, of course, how to adopt the Cloud, the benefits of doing so, and the need to align the business to a digital strategy - and what that would mean on a micro-level for compliance, onboarding, customer experience, and the like.

The way wealth managers do business has changed, and technology needs to meet today's needs and future proof against what might happen tomorrow. Gone are the days of the paper report and infrequent face-to-face meetings with advisers, and here to stay is a hybrid model where clients can choose when and how to engage with their advisers. That can be via messaging, via a client portal, or over a virtual meeting. What matters is that it can be done digitally. The end result is that clients have more frequent but mostly shorter touchpoints with their advisers.

For the adviser, this means a need to have information about the client and the portfolio to hand so that when the client does get in contact, the adviser can respond quickly and accurately – having all the client's details to hand makes for better service levels. It promotes engagement between client and adviser, thus having a positive impact on retention and even recommendation.

Engagement and client experience can be further bolstered by the adviser pushing out relevant data, research, and other insight to the client – using digital channels and deciding what to push out, who to, over which channel, and when.



And this is the challenge. Wealth managers know what they need to do, and they have the means to deliver it, by and large. Client portals are no longer new and exciting, they are now a must-have in some form or other, and advisers and clients alike are now used to engaging with each other in a variety of formats.

The missing piece of the puzzle is what to push out, who to, over which channel, and when. Harnessing data to be able to make those decisions is, we think, one of the most important challenges that wealth managers now face.

Firstly, they need to be able to present data and analytics in an easy-to-consume format at the front end for clients. This is the 'what'. For that to be successful, the need is to have single, clean source of data and an integration layer to pull it all together and present it at the front end.

The 'who' meanwhile relies on the ability of the wealth manager to truly know their customer. For this to happen, they need to become master data gatherers or data miners and analysts, using not only information provided by the client, but also sourced from elsewhere too: social media, companies' houses,

the media, etc. All this information is for the advisers. They need a dashboard too, to see that data in the processes and workflows, i.e., onboarding, risk and suitability, and client lifecycle, so that they can easily 'see' their client at the touch of a button.

But all of that 'who' data is useless if it has not been cleaned up and turbocharged using AI and machine learning to produce actionable insights. Indeed, the 'who' is heavily reliant on the right analytics to provide personalisation. This is more than a broad segmentation exercise. It is the means to know who might be interested in a new ESG opportunity or want to read about the new ESG overlay capability. It is knowing where the client is in life and suggesting interesting asset allocations or lifecycle planning, it is about knowing that a new digital asset is coming and who might be interested and why.

But more than this is the 'how' and 'when' to provide this information and insight, according to client preference. Again, this comes down to robust analytics to make sense of a data mountain and come out with something useful, and know when to approach and when not to.

If wealth managers can harness technologies to do this, they delight the clients on a service level, meaning they retain them and might even get recommendations. And technology is the way to do it!



What a backdrop to welcome you to the third edition of our UK Wealth Technology Landscape Report!

As with each of the other reports published in our ongoing **WealthTech Landscape Report Series (WTLRs)** program, our goal with the **UK WTLR 2022** is to showcase the depth, breadth, and growing range of technology and related solution providers (meaning things like analysts, compliance, consulting, data, insights, etc.) available to the wealth management community within the UK.

In this 2022 edition of the **UK WTLR series**, we have included 726 solution providers. As we move forward with future editions in 2023 and beyond, we very much expect that number to grow. That will reflect two simultaneous developments: (1) the number of solution providers offering solutions to this market most likely continuing to grow in number and (2) our own knowledge of this market and supporting process to discover and stay up to date as best we can with this growing number of relevant solution providers.

In short, we are bringing you the complete WealthTech landscape for the UK market in one place.

Each and every one of the 726 solution providers included in the **A-Z Solution Provider Directory** at the back of this report has (or soon will have in the few cases where the firm is a new discovery within our research process) a business and solution profile hosted in our Solution Provider Directory.

While this report is a one-time showcase of this market, our online Solution Provider Directory is available 24/7, 365-days a year as a digital host of solution provider profiles, solution profiles, and content. Whatever your profile, this resource has been built to the business needs of firms in the UK and the wider wealth management sector across the world.

Please watch this space for developments to this resource and read on for some exciting additions that will be coming soon.

Background to the UK WTLR 2022

When we set out to build The Wealth Mosaic, we chose to focus our directory-based knowledge resource first and foremost on the growing marketplace of technology solution providers to the sector. That decision was not taken by accident. The business case for the role and relevance of technology within the wealth management sector was growing. This was coupled with the related rise in the number of technology offerings entering the market, much of it built for wealth management (*#builtforwealth*). Our decision to focus on this has been fully bourne out.

What we have learned as we have built The Wealth Mosaic, and continued to develop it, is that the depth and breadth of the technology and related provider market to wealth managers is both large and increasingly diverse. Some key points are:

- There is no lack of technology!
- There are an increasing number of *#builtforwealth* solutions focused on specific challenges and/or segments of the market.
- Partnerships among providers are growing and multiplying as providers realise the benefits of collaboration for all parties.
- There are not just more specific *#wealthtech* offerings in the market but a massive marketplace of mass-market technology that can be applied for wealth (marketing technology being a good example).

In short, the evolution of the technology marketplace around the wealth management sector, aka #wealthtech, continues to evolve. Even if technology still has pain points, we believe that continued development is ultimately for the benefit of the wealth management market. We look forward to getting deeper into the market's development and its many offerings as we continue to build out this report and our website behind it.

Indeed, by creating and publishing this report annually, and by linking its development and maintenance to our website, we are working towards an annual report (backed by an online resource that is developing by the day) that seeks to capture every single technology and related solution provider serving, seeking to serve or relevant to the business needs the UK wealth management market.

Everything is in one place, available to wealth managers and all others, and focused on wealth management. That is the goal. However, it is important to state that this is a journey. We do not yet claim to have a 'full' view of the market, especially across those large markets of general technology that can also be applied to wealth management. We are still learning and still discovering, and we are still frequently surprised by some of the market participants we discover in building this resource and then making that available to the market for free here and on our website.

Ultimately, we hope we can help the UK wealth management sector make more informed decisions about their technology infrastructure and stay abreast of the market's status.

Thank you and enjoy!

I would like to thank those firms and people that contributed articles, interviews, and enhanced directory profiles to this report. We could not have done this without you and your continued support of our efforts is not just appreciated but also, we hope, providing value to the UK wealth management marketplace in terms of knowledge, thinking and ideas.

We look forward to continued interactions with the market over the next weeks and months, hearing your feedback and continuing to support your needs in what is a constantly evolving marketplace.



Stephen Wall
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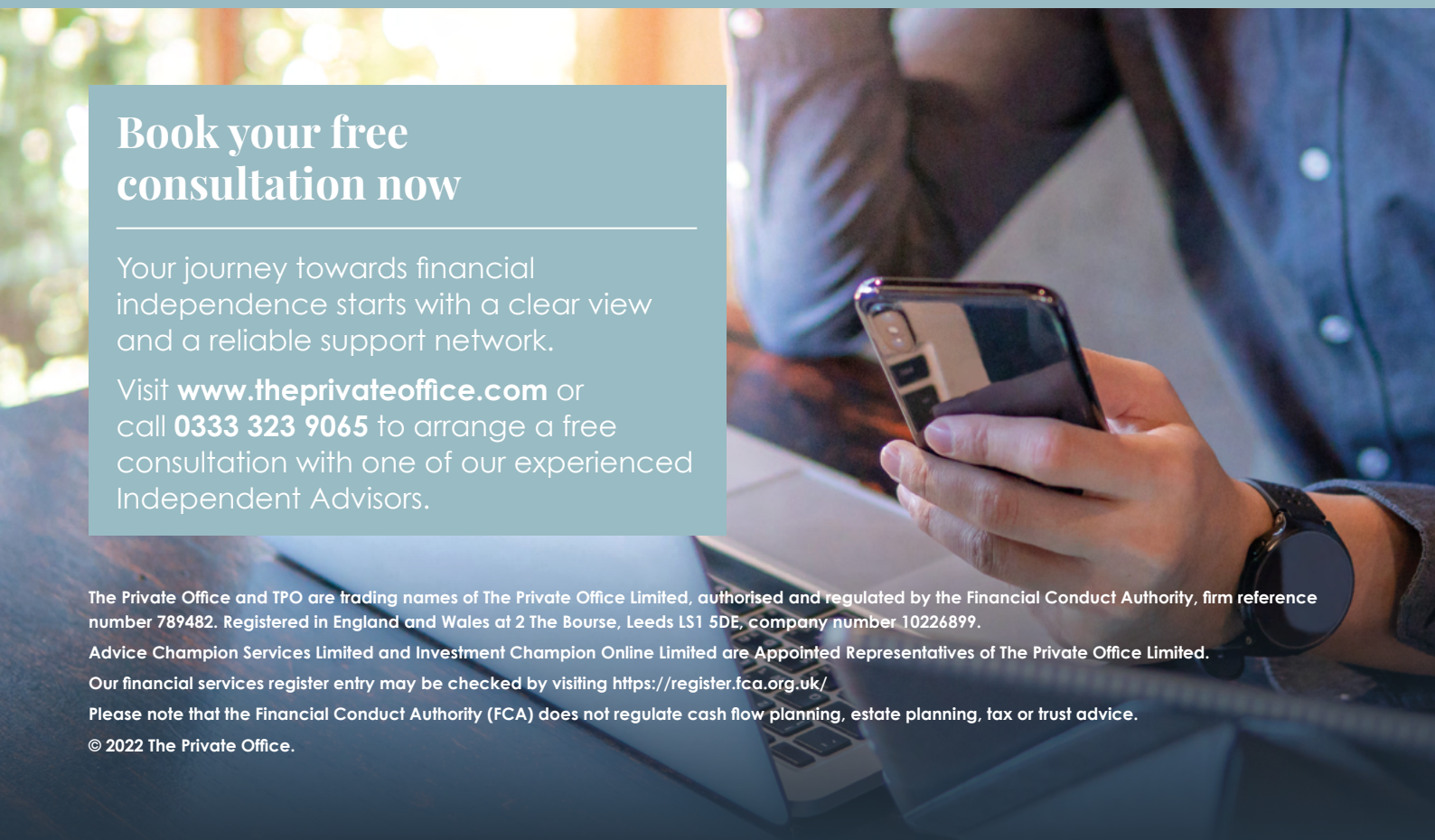

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> **John Pepin** – CEO, Philanthropy Impact

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03



Solution Provider Viewpoints

11 thought-provoking articles from solution providers and market participants on contemporary business and technology themes for the UK market

Micro-segmentation and personalisation – for the benefit of all

Naufal Adeel, Marketing Manager at ABAKA, looks at the business case for harnessing AI to provide personalisation.

Consumers in all walks of life are becoming increasingly picky about who they do business with, and wealth management is no different. Clients expect their wealth managers to be able to provide a holistic service and with levels of personalisation similar to in other walks of life; the Netflix user experience is often cited!

The benefits of the wealth manager in providing this are simple. Firstly, they are much more likely to retain their clients and even be recommended to others by delivering on service. They can also make more targeted approaches to clients that are more likely to be successful and add not just to the relationship but the bottom line as well.

"Micro-segmentation is about more than just having a few broad groups. It is about how we provide targeted information to people, so they are not being inundated with products and offers that are irrelevant or unsuitable. For the financial institution, this means that uptake is maximised. Research shows that personalisation generated by behavioural segmentation could increase total revenue by up to 30%. For the end client, it means they get a much better and more satisfying experience," says Naufal Adeel, Marketing Manager at ABAKA.

This benefits the wealth manager and the customer alike.

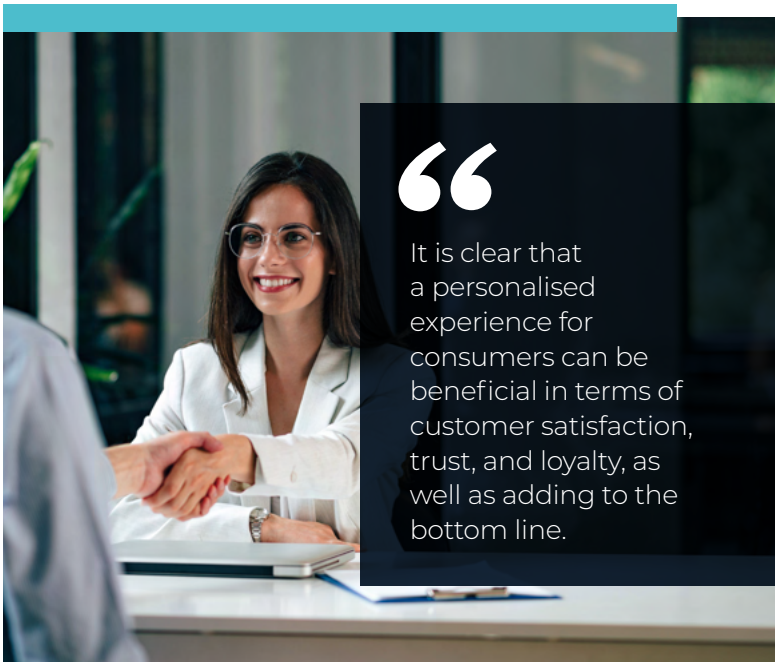
In particular, the wealth manager can leverage personalisation techniques to better engage with the client and provide a service underpinned by the right products and services, over the channel of the customer's choice at the right time. It is a more insightful relationship, that takes a holistic view, and hones the service and conversation around the client's exact needs, taking into account where the client is in their lifecycle.

"Financial institutions can understand their consumers in a comprehensive manner if they investigate behavioural traits and demographic cohorts accordingly because it encompasses cultural, social, and historical factors. With this comes an opportunity to use the data to optimise customer experience and engagement by delivering personalised financial products and services through nudges," says Adeel.

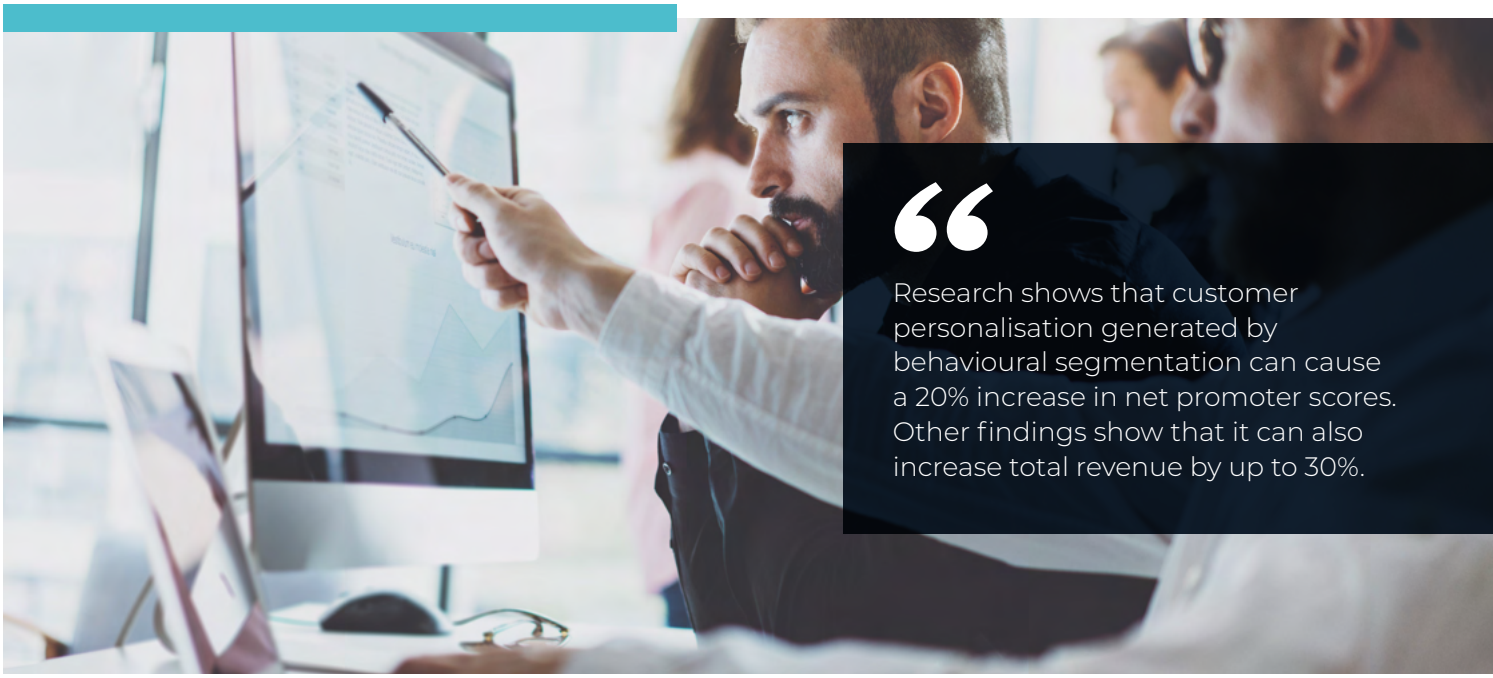
Obviously, the customer reaps the benefits too. Instead of being pestered by seemingly random communications, they receive relevant approaches over their preferred channel at a time when they are likely to be receptive to it.

Adeel explains: *"It is more about getting deeper, more meaningful, and rich experiences. The wealth manager can more fully explain and thus understand how the client will benefit, how something fits into both immediate and life goals, how it fits into what else the client has, and whether it is a good fit in terms of risk and suitability. It is an empathy play; if the client feels understood on non-rational aspects such as personality traits, attitudes, beliefs and values, the engagement with the wealth manager is much more likely."*

This, in turn, adds value to banks and insurance institutions through increased customer LTV, increasing customer scale and reach, and reducing operating costs. Indeed, research shows that customer personalisation generated by behavioural segmentation can cause a 20% increase in net promoter scores. Other findings show that it can also increase total revenue by up to 30%.



> It is clear that a personalised experience for consumers can be beneficial in terms of customer satisfaction, trust, and loyalty, as well as adding to the bottom line.



> Research shows that customer personalisation generated by behavioural segmentation can cause a 20% increase in net promoter scores. Other findings show that it can also increase total revenue by up to 30%.

"It is clear that a personalised experience for consumers can thus be beneficial in terms of customer satisfaction, trust and loyalty as well as adding to the bottom line. Wealth managers need to go above and beyond standard 2D demographic segmentation personas in favour of behavioural segmentation. Financial institutions must adapt and capitalise on this technology to grow their customer base in this rapidly evolving landscape," says Adeel.

But how does this all work?

Using quantitative and qualitative data, behavioural personas can be generated automatically by algorithms that recognise patterns in online user interactions. Correspondingly, personas are made up of a detailed narrative including a name, pictures, interests, needs, reaction triggers, goals, biography, demographic information, and behavioural descriptions.

But this is not a once-only static process. Machine learning, a part of AI, can continuously take in data and add it to what it already 'knows'. In doing so, the personas are continuously refined and enhanced. Thus, the persona evolves with the data set.

"Machine learning relies on having the maximum amount of data possible. The best way to do this is to have an extraction layer that takes in data from many places or financial institutions, anonymises it, and then adds it to the overall 'pot' to make for a more thorough and accurate output from the machine learning algorithm," says Adeel.

"This means that instead of just using the customer data of one single entity, machine learning has much more to work with so that you get insights on a societal level and a sector level, i.e., insurance, wealth management, retail banking, etc. This is far more valuable and gives you a much more accurate and useful tool to identify personality and greater nuances," he says.

He adds that this is a process that is carefully checked from both vendor and the bank's side and is GDPR compliant.

"Organisations really need to effectively use available data and AI technology to accelerate results. If they embed AI throughout the customer journey and generate new levels of industry-specific customer insights and action, they can offer hyper-personalised experiences to attract and retain loyal customers. At ABAKA, we harness the relevant data to construct precise behavioural segmentation and, as a result, deliver hyper-personalised content, services, and products to customers, clients, and users," concludes Adeel.



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ABAKA

Going on the offensive: Business model evolution in wealth management

Eric Andersson, General Manager – Europe at additiv, looks at how Wealth Management-as-a-service could benefit not just the wealth industry but other sectors of the market too.

In its recent report on the financial services market, Oliver Wyman demonstrated how non-traditional players, such as PayPal and Shopify, have gone from representing 3% of the sector's overall market value in 2010 to represent 30% in 2020.

Digital disruption from players such as these is not a threat anymore, it has already happened. And it is here to stay.

The question incumbent institutions need to ask themselves is, how should they fight back? And the question non-traditional and non-financial players need to ask is how they can get in on the act? The answer to all lies in business model evolution; in changing the way they create, capture, and share value with their stakeholders.

Business model renovation for incumbent wealth managers

For incumbent wealth managers, there are multiple vectors of attack. Nimble, digitally native wealth management competitors, like Moneybox and Nutmeg, have the ability to move upstream, from retail to mass affluent and beyond, and laterally, from millennials to Gen X to boomers.

For the wealthiest clients, the technological and operational challenges of starting their own family offices have diminished.

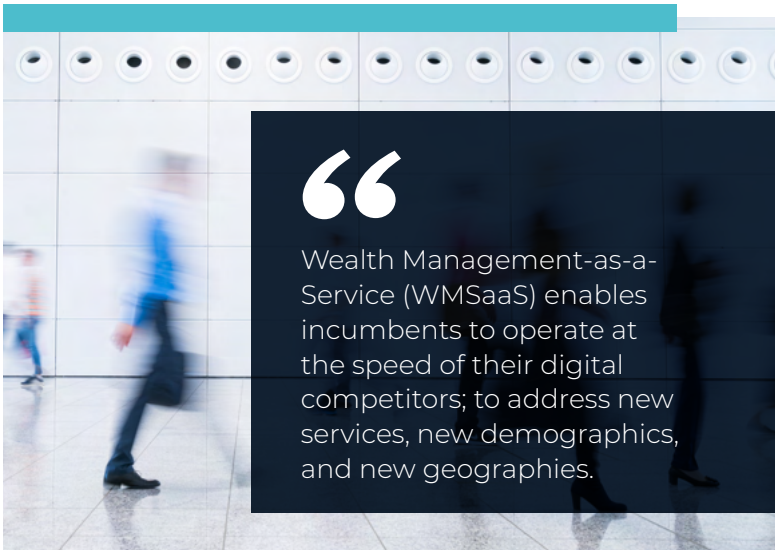
Meanwhile, all manner of non-traditional competitors and non-financial players can easily and rapidly move into this space, offering wealth management alongside their existing services. Alternatively, they can offer the service embedded into their existing proposition, finding a route for those not yet actively seeking wealth management advice.

Wealth managers' historical strategic reflexes will not cut it this time. 10-year digital transformation projects will not deliver fast enough. Similarly, building new vertically integrated propositions from the ground-up take too long. Acquisitions, like UBS' purchase of Wealthfront, might be the answer for those with deep pockets and proven integration capabilities, but most wealth managers are not in this position.

Instead, the answer lies in Wealth Management-as-a-Service (WMaaS). WMaaS allows any company to quickly assemble new propositions using existing building blocks. WMaaS is usually positioned as a solution for companies outside of the wealth industry, but it can work for wealth managers, too.

Existing wealth managers have numerous strong competitive advantages, but they struggle to move sufficiently fast. Incumbent wealth managers enjoy the benefits of their established brands, regulatory expertise, deep investment know-how, and enduring customer relationships. But the playing field has changed.

WMaaS enables incumbents to operate at the speed of their digital competitors; to address new services, new demographics, and new geographies. Wealth managers can assemble the propositions they need using existing plug-and-play infrastructure, dramatically cutting time-to-market. These propositions can be offered through pre-existing, white-labelled apps, or embedded directly into existing channels. This is done at the same time as leveraging existing regulatory and custody capabilities to achieve scale economies, while also maximising cross-sell and customer lifetime value through the leveraging of data.

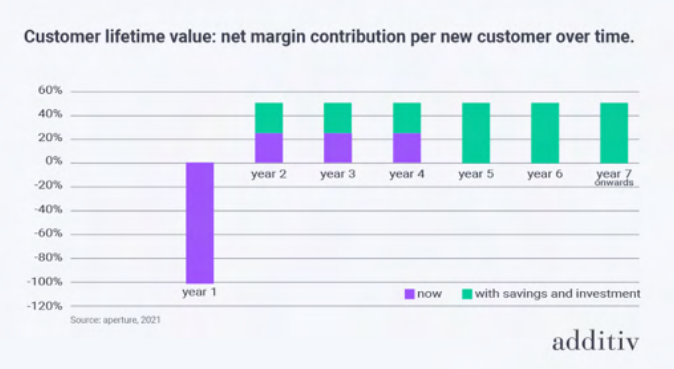


> “Wealth Management-as-a-Service (WMSaaS) enables incumbents to operate at the speed of their digital competitors; to address new services, new demographics, and new geographies.

Business model enhancement for non-wealth management financial firms

Wealth managers are not the only financial firms to be under competitive and market pressure. A recent study from Simon Kucher & Partners found that of the 400 neobanks globally (also referred to as 'challenger banks'), less than 5% are breaking even. And more established financial institutions do not fare much better, with McKinsey estimating that the average bank's return on equity is 8% globally and that the majority of the world's listed insurance companies make no economic profit.

Figure 1: Customer lifetime value: net margin contribution per new customer over time. Source: aperture.



As a result, we can expect many financial service companies, who historically have not operated in wealth management, to do so to bolster their profits. Wealth management is an attractive business, with lower capital requirements and higher fees relative to their core businesses, but also presents attractive cross and upsell opportunities.

Take challenger banks, for instance. They have extremely difficult unit economics. It costs hundreds of dollars to acquire time-and attention-poor consumers. The challenger banks often only have a narrow set of services; meaning that customer lifetime value is low, and the risk of attrition is high. Offering wealth management services adds higher-value service, increasing lifetime value and increasing the cost of the customer acquisition. Additionally, it binds the client to a journey: from earning to saving to investing, increasing stickiness.

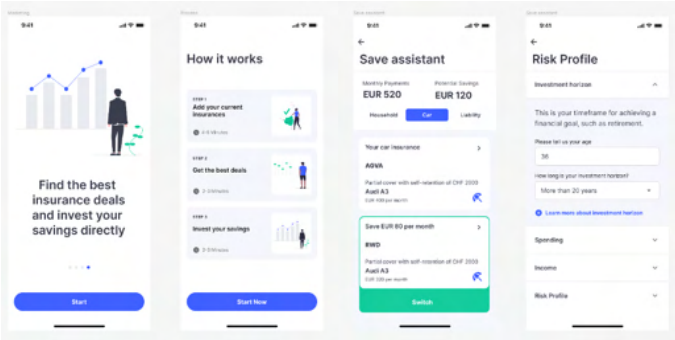
For all financial firms, the best route to launching wealth management is also WMaaS. Not only is there a time to market advantage, but there is an expertise and capabilities gap that can be easily bridged. To be truly plug-and-play, WMaaS is not just about distribution, but the end-to-end fulfilment of wealth management services: from order management to custody to settlement.

Business model innovation for non-financial players

For non-financial players, the prize of wealth management is also to boost unit economics, but with the added advantage of being able to embed wealth management into existing journeys to increase conversion.

There are many examples of non-financial providers that could offer wealth management as part of their offerings, such as high-end retailers and super apps. All such providers should look to WMaaS. While financial firms (including wealth managers) could theoretically build these services (but should not), non-financial providers are likely to look to third parties. However, referral agreements are different from 'embedded finance'.

Figure 2: Embedded Wealth Solution example screens, additiv .



Embedded finance is an innovative business model which oversees a brand's leverage of existing customer relationships, insight, and engagement. The aim is to become a distributor of financial services, in this case, wealth management.

Embedded wealth management starts with the consumer's needs. It proactively understands what job a customer is looking for to get done, like getting more return on their spare cash, and it makes it happen. It provides the right service, in the right form, at the right time. In doing so, it delivers a wonderful customer experience, but it also achieves a much higher level of conversion of cross-sell activities.

In short, we can expect digital disruption of wealth management to continue and those able to capitalise on this will be those who leverage the power of WMaaS.



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Cashflow planning – the gateway to expand customer relationships

Christopher Baxter, Pre-Sales Consultant at aixigo, looks at the complexity and the advantages of cashflow planning advice.

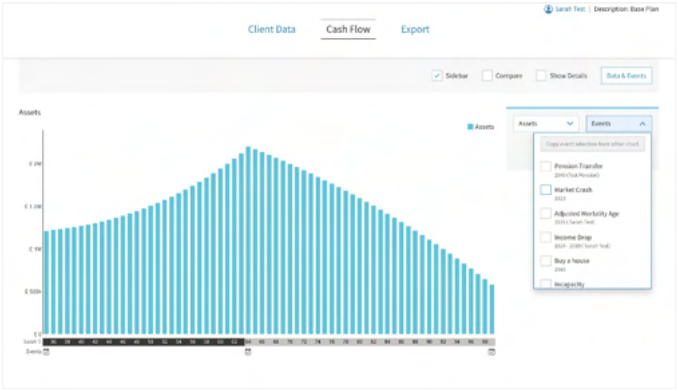
There are numerous tools for financial cashflow planning in the market. Many cashflow planning tools promise to increase sales profitability and save the adviser time.

But what about the client's worries? How many tools can answer client's questions such as, will I have enough money in retirement? Indeed, cashflow planning advice is highly complex. A wide variety of assets including insurance policies, property, and pensions must be considered. In addition to assets, further parameters and personal goals such as the client's retirement planning have to be taken into account. Moreover, there are also tax implications and additional macro elements that need to be incorporated into planning and preparing for various scenarios. The impact of any market volatility, inflation, downturn, changes in tax regimes, and the like all need attention. For advisers, however, it is challenging to consider all influencing factors, regulations, and taxation rules, both in isolation and alongside each other.

A tool that can do this, thus, adds significant value to the adviser in terms of being able to plan for every eventuality while being assured of staying within compliance boundaries.

aixigo's software for financial cashflow planning is fully compliant with regulations, offers a superior user experience, and is easy to understand. It offers extensive options for simulating cashflows as part of the advice process, taking into consideration the requirements of the FCA. The solution has complex algorithms based on the input data at hand as well as the FCA's regulatory framework. It ensures that all restrictions are complied with automatically. Indeed, all values are adjusted for inflation and calculated in real terms. All taxes (including income tax, capital gains tax, lifetime allowance, inheritance tax, pension transfer fees, etc.) are considered. Specific tax bands, thresholds and rates of increase for all relevant regions can be defined. The simulation of 'what-if' scenarios such as pension transfers, income drops, changes in the death age of a customer or market crashes provide a holistic simulation *(see Figure 1)*. It is also possible to compare different simulations to check the robustness of a plan *(see Figure 2)*.

Figure 1: aixigo's cashflow planning software – Screenshot of 'what-if' simulations.

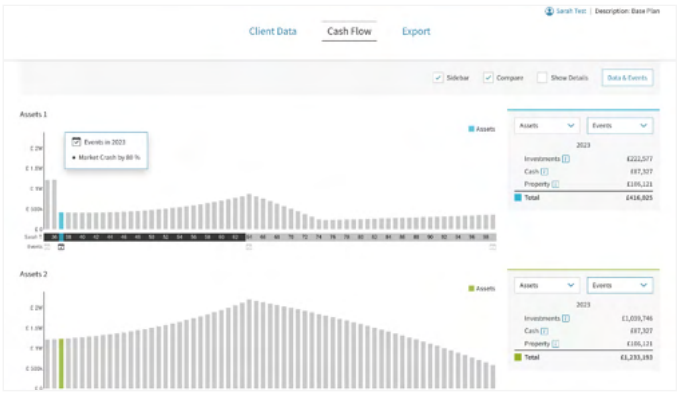


aixigo's cashflow algorithm includes the following:

- Income calculation handling, containing various sources of income, different income tax bands as well as national insurance charges.
- Pension simulation for the estimation of pension values and expected payouts, which are essential for retirement planning.
- Asset estimation of investment wrappers, cash accounts and property. Loans and liabilities are also included.
- Protection plans, insurance tax charges, and estate estimations. The latter includes data for both death during and after the simulation period of 'what-if' scenarios. These scenarios include pension transfers, income drops, changes of a customer's mortality age, market crash, and additional individual cashflow scenarios.

> We transform tedious processes into efficient, user-friendly solutions that significantly save time and translate complex information into an easy and simple story for both adviser and customer.

Figure 2: aixigo's cashflow planning software – Screenshot of the comparison of different 'what-if' simulations



Ease of use

Striking the perfect balance between the ability to analyse the complex data, and present it in an easy-to-use, and understandable way is not that simple. What can be extremely difficult for the adviser is even more difficult for the customer – they are less likely to have expert knowledge.

Our tool is built to showcase the understanding of a planning expert while making the knowledge accessible to a non-expert. The dashboard contains only user-relevant information, displayed in an easy-to-understand way. We essentially transform tedious processes into efficient and user-friendly solutions that save time translating complex information into an easy and simple story for both the adviser and the end customer.

Tools like this give the adviser a significant reduction in the manual processes by keeping things lean and efficient as the end result is a few clicks away. As an outcome of the reduced effort, the adviser saves time – time that can be used to take on more customers with consistently high-quality advice.

Thus, through transparency and targeting the most essential aspects, cashflow advice becomes a user experience for advisers and a service experience for the customers. This helps create and reinforce customer loyalty; the use of the valued digital offerings becomes a regular and satisfying part of customer activities. And satisfied customers are more likely to stay with a firm over the long term as their assets grow; the customer who feels understood remains loyal and will recommend your services to others. Furthermore, the financial plan can be adapted to account for changes in circumstances, such as receiving an inheritance or going through a divorce. With aixigo's software, they can be added to the simulations and the calculations are updated on the fly.

> What can be extremely difficult for the adviser is even more difficult for the customer.

Integration

Any solution also needs to be scalable and easy to integrate into existing technology solutions in order to provide operational efficiency.

Our solution has been designed for fast integration into existing infrastructures using RESTful API technology. It can be used in advisory services as well as offered on a firm's website or even as an online banking service – providing the perfect opportunity to engage with customers at each touchpoint. In addition, the planner can be integrated into almost all services in the long term; the solution can be offered wherever there are contact points for the customer.

A reduced version of the cashflow planner can also be placed on the website or in their online banking platform, and thus give customers the option to play with scenario-planning for themselves. This leads to several cross-selling opportunities.

Importantly, the solution can also be aligned to future new services.

We live in a world of increasing uncertainty, and having a tool that provides comfort for customers via knowledge is very valuable. Tools need to be fully compliant, easy to use and understand, and reliable. Likewise, the calculation details and precision in terms of contemporary parameters, such as furlough schemes, rising interest rates, etc., are of equal importance and should be taken into account.

Today's customers are highly reliant on advisers to get things right for them, and arming themselves with such solutions is the best way for advisers to do just that, while building on trust and engagement with customers.



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aixigo
Driving the New Wealth Experience.

Embedded RegTech: Applying tech and compliance functions to future-proof your investment management business

Abhijeet Singh Hazare, Director of EMEA Sales for Banking & Capital Markets Solutions at Azentio, describes RegTech's main regulatory functions that help businesses act by the regulations.

The challenges associated with increasing volumes of regulation and levels of complexity have been well-documented in recent years. It is a well-known fact that investment managers have struggled to bring about a change to this issue. It felt like getting hit by wave after wave of regulations since the 2008 financial markets crash. Managers had to commit an almost disproportionate amount of financial and human resources to comply with regulations. The challenge is to keep up with regulations efficiently and effectively, without crashing their bank in the process.

Although many compliance teams can now access technologies and functionalities that simply did not exist ten years ago, the processes have become more and more challenging. This is due to the underlying regulations that are increasingly complex, nuanced, and ever-changing. Managing this continual increase, in both the number and scope of financial services regulation, is widely acknowledged as unworkable without having access to intelligent systems. These systems are able to adapt, process, double-check, and deliver alerts to compliance teams in an accurate and timely fashion. While firms try to adopt more regulatory processes, it has become crucial that they update and refresh their review processes and supervisory procedures.

RegTech is happy to help!

RegTech is an offshoot of FinTech, and automatically manages regulatory processes set by regulators. RegTech solutions use various technology-enabled processes, such as leveraging machine learning, Cloud computing, and Blockchain. Combining these powerful technologies reduces risk; because the technology can manage data volumes that a human cannot handle, and thus introduces efficiency into the process. Additionally, the technology can be leveraged to model 'what-if' scenarios, to identify when a compliance breach is likely to occur and give the compliance team ample time to react and change course.

This is highly valuable to overstretched compliance teams. No surprise then that the estimated worth of the global RegTech market, by 2026, will significantly rise to US$33.1 Billion, in comparison to a figure of approximately US$5.31 billion, in 2019.

However, it is worth noting that RegTech is not here to replace the human element. Its key role is to make the processes a lot better, faster, and more accurate. In doing so, it will free up humans by granting them the additional room to focus on more strategic and enhanced tasks, including advancing RegTech, while everything evolves and changes. RegTech requires a human focus to hone the technologies that make things more effective and efficient and to enable a firm to scale and refine its capabilities.



> "A solution should not just be looking at managing the actual rules and applying them. It also needs to leverage technologies to provide advanced 'what-if' scenario analysis, and warn well ahead of a potential breach so that a change, of course, can be set to predict and manage risks.

Vendors must collaborate with investment managers and compliance teams to:

- Solve issues related to the adoption and evolution of regulation,
- Be able to adopt multiple 'what-if' scenarios, and
- Empower teams to manage and evolve their technological response to compliance.

We all know that the breadth of regulatory change through the likes of MiFID II, Basel III, AMLD5, ISOSCO, ISO22022, and Dodd-Frank II is pretty much unmanageable without technology. A solution should absolutely be able to manage investment guidelines, reporting, and filings for all main regulators.

Our flagship software solution for Investment Management industry MFund Plus™ fulfils these needs with preconfigured settings, and helps our clients to leverage it in a way that fits them best. Another critical area where we excel, is the product suitability assessment with regards to the customer's risk profile and investment objectives.

One of our major clients, Tata Asset Management, a large investment management conglomerate, uses our solution for various business lines. These include: management, alternate investments (AIF), portfolio management (PMS), where we are managing SEBI compliance guidelines, Shariah compliance (ethical funds), UCITS guidelines (special UCITS compliance funds), along with required reporting and fillings for AIF, PMS and the asset management segment.

Breaches

A solution should not just be looking to manage the actual rules and then applying them. It also needs to leverage technologies to provide advanced 'what-if' scenario analysis. With this, the solution can warn well ahead of a potential breach so that a change, of course, can be set to predict and manage risks.

This is the role of our highly-engineered and configurable rule engine. This easy-to-use tool allows the team to set up investment guidelines for pre-trade compliance and breach management. The system flags any breaches on a real-time basis so that changes in workflow can be easily incorporated quickly.

> “Our flagship software solution for Investment Management industry MFund Plus™ fulfils these needs with preconfigured settings, and helps our clients to leverage it in a way that fits them best. Another critical area where we excel, is the product suitability assessment with regards to the customer's risk profile and investment objectives.

To maximise this capability, we have incorporated cognitive techniques to predict breaches. In addition, we have applied the same model to deliver an ESG compliant investment framework. We are using AI/ML capabilities to screen over 200 parameters of a security or investment, and rate them on ESG principals on a defined scale. Then again, we use them in the pre-trade compliance or reporting to ensure that all funds and investors are within their thresholds at all times.

We strongly believe that compliance functions need to continually evolve to be more industry-driven, while also becoming more proactive and able to produce results in real-time. Technology will give firms the flexibility and intelligence to actively manage compliance. Those able to harness powerful data analytics afforded by AI and Blockchain will have a significant advantage moving forward.

But this relies on embracing change and being willing to consider new ways of working. For this, a partnership approach is needed, where the vendor actively works with the investment manager to first assess what is required and what is currently missing and then draws up a practical implementation plan. The ability to work alongside the investment manager for as long as it takes, as well as equipping him/her with the skills and confidence to tweak and configure the system as things evolve is so important. Still, it really pays dividends in the short and long term.

Azentio Software recently won WealthBriefingAsia's award for Best RegTech Platform in India for its general Investment Management Platform – MFund Plus™



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AZENTIO™

The role of technology in scaling private markets

Private markets remain primarily in the infancy stage of digital maturity, but there is a notable shift in technology adoption, says Sam Roberts, Chief Marketing Officer at Delio.

As private markets continue to scale, one thing has become increasingly clear: not only are more financial institutions turning to alternative assets, but those that have, are growing their focus exponentially. Yet, as shown in McKinsey's Global Private Markets Review 2022, scaling has brought new levels of operational complexity. As a result, firms that are looking to establish themselves at the forefront of the sector are trying to overcome these challenges by digitising their strategy.

Without the right tools, not everyone benefits from economies of scale

According to the report, private markets AUM have grown by 19% annually since 2016, with specialist firms increasing in size by 60% in size over the same period. The drivers behind the growth of private markets are frequently discussed: increased investor demand, more promising returns, and a chance to diversify investor portfolios.

With this in mind, it is not surprising that scale is on many institutions' agendas. However, while most industries see the benefits of scaling through improved operational efficiency, in private markets it adds a new level of complexity that needs to be proactively managed. As the McKinsey report highlights: *"increased operational complexity – driven by additional asset classes and geographies, more fund vehicles and separate accounts, and a larger and more diverse set of limited partners (each with a growing set of bespoke reporting demands) – has mitigated the extent to which large general partners benefit from scale economies."*

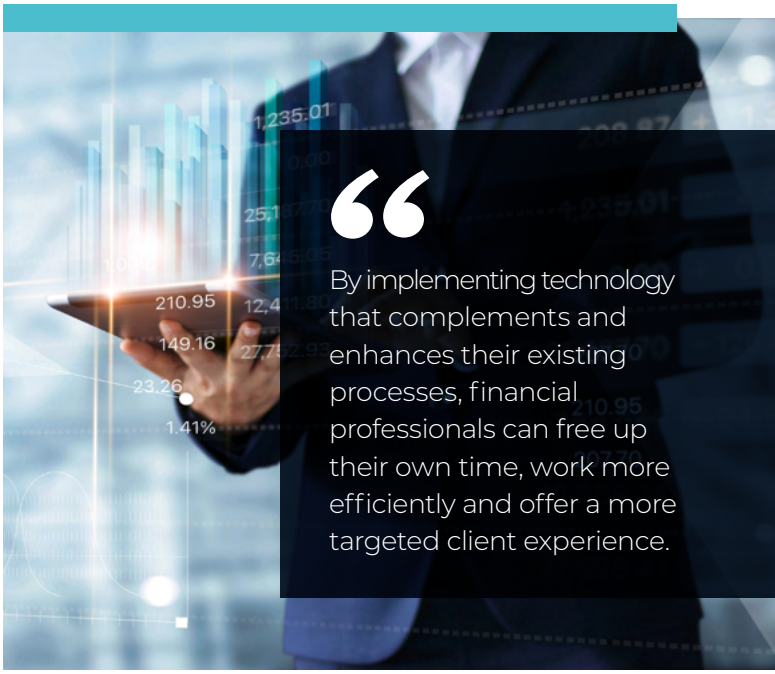
One way of overcoming this complexity is through digitisation. While private markets remain primarily in the infancy stage of digital maturity, there is a notable shift in technology adoption as a small number of leaders are allocating more resources to digitise and stay at the forefront:

- Multi-strategy fund managers (>US$10bn AUM) tend to invest US$1 million- US$5 million on third-party solutions each year.
- Focused investment in automation and data solutions will pay off for those early players. According to McKinsey, companies could save firms between 4-7% in AUM while increasing productivity by 15%.

Digital tools that drive efficiency

Automating repetitive tasks has been a critical driver for digital tools. It not only helps speed up the investment process but also frees up substantial time that can be better used elsewhere. Simultaneously, online portals enable limited partners to create a better client experience that offers investors more active control. Among the solutions that early players turn to, are:

- Data warehouses to share and manage all documents in one digital hub, serving as a single source of the truth for professionals.
- Real-time analytics from which professionals can generate data-led insights.
- Automated data input processes, such as geospatial analyses, allowing professionals to concentrate on higher-value analyses and more intricate parts of the due diligence process.
- Natural language processing tools enable professionals to capture information on the performance of their portfolio companies, ultimately leading to faster reporting.





David Newman, chief commercial officer at Delio, believes that while digitising unnecessary administrative tasks is a fundamental benefit offered by technology, firms should be careful in ensuring that they do not end up being constrained by digital solutions that force them to adapt processes just to fit around a tool's own workflow limitations.

"Next to automation, we also see a growing need for customisation among our clients in the private markets space", he says. *"By implementing technology that complements and enhances their existing processes, financial professionals can free up their own time, work more efficiently and offer a more targeted client experience."*

Getting the basics right

While technology offers many solutions, digitally-led projects still require a lot of input to ensure they deliver against their objectives. McKinsey identified a few key learnings which emphasised that anyone who wants their digital strategy to thrive needs to get the basics right.

Gareth Lewis, Delio's chief executive, says that the success of firms' digital transformation projects is reliant on clearly articulating what they hope to achieve through digitisation, as well as considering the different use cases and their implications. *"One of the main pitfalls facing firms is often investing in technology blindly and hoping that it will solve all operational complexities"*, he argues.

"Companies need to have a thorough understanding of what they would like to achieve in the short and long-term to make the best use of the digital solutions available. After all, digitising your private markets offering will trickle into your wider business operations. To take a holistic approach to digitisation, it needs to be seen as a wider operational shift and requires early buy-in from decision-makers."

It is important to note that digitisation alone is not a 'silver bullet' for financial institutions looking to scale their private market offering. While increasing their digital maturity is a major step in the right direction, significant care and consideration needs to be given to how digital tools are integrated into existing business models, or used to enhance them. Yet, when managed effectively, technology has the potential to offer financial institutions a significant advantage as they offer clients greater access to alternative assets.



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Using digital tools to drive client growth, retention, and operational efficiency

Mark Trousdale, Chief Marketing Officer & Head of Business Development EMEA at InvestCloud, talks about the digital tools that help firms with client retention, growth, and operational efficiency.

After two years of tumultuous change, wealth management firms continue to navigate the evolving market and industry dynamics. The more complex the investor ecosystem becomes, the more important it is to master the fundamentals. Within the wealth space there are three primary objectives that, with the right approach, digital tools can help drive: client retention, client growth, and operational efficiency.

Technology has become even more of a lifeline for maintaining relationships. Even as human interactions normalise again, the financial services industry has shown a broad recognition of the sustaining value of digital communication. By nurturing relationships, not only do you increase the chance of retaining the client (and their business) through brand entanglement, but you also grow your client base by opening the door to mobilising that client as a referral source. Additionally, the right digital tools create massive operational efficiency via streamlined data management. They allow advisers to enter data once, and only once, and focus their energies on delivering exceptional service.

Client retention

The retention of existing clients should be at the top of your firm's to-do list. It is significantly more expensive to acquire a new client than to retain an existing one – in fact, according to the Harvard Business Review it can be 25 times more expensive. There are actionable steps, using digital tools, that will go a long way toward keeping your clients happy and engaged.

Clients do not stick around if their experience is poor – we know that. McKinsey's research shows that 70% of the client experience is based on how the client feels they are being treated, which has a lot to do with whether communication is good or not. Digital tools can improve the overall experience when deployed correctly.

However, even great digital communication misses the X-factor, which we call the 'Hotel California Effect'. This is about driving loyalty and adding value while making it hard to leave due to switching costs. We achieve this with the right digital tools putting all clients' assets in one place. That includes the clients' investments - managed by you, their financial plan, bank account balances, held-away assets, personal assets, documents, educational materials, personal notes, correspondence, and more – a life vault. By providing this platform, you are adding massive value to your client and, ultimately creating brand entanglement with your business. When you give clients this level of value and make switching wealth managers undesirable, it creates massive stickiness. Hence, 'Hotel California'.

Client growth

Client growth is fundamental to all businesses. The best way to grow clients in any industry is through referrals, and the most effective way to achieve this is digital. Think about YouTube vs Vimeo, two video hosting platforms with one key difference – the share button. YouTube is still extremely relevant, whereas you may not have heard of Vimeo. The share button (a type of digital referral) is one of several techniques that deploy the behavioural science principle of community – one of seven dynamics of gaming theory that InvestCloud uses with clients.



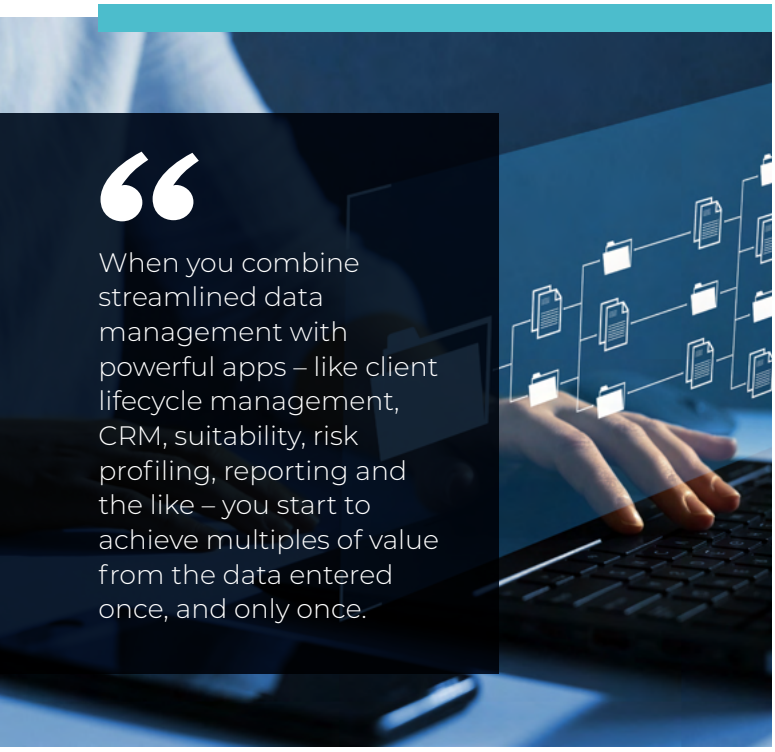
> "'Hotel California Effect' is about driving loyalty and adding value while making it hard to leave due to switching costs. We achieve this with the right digital tools putting all clients' assets in one place.

When you give clients the sense that they are affiliated with a community of like-minded individuals, it provides a strong sense of belonging. Demonstrating that you understand and share the feelings of your clients also promotes empathy. But beyond that, it mobilises your clients as an extension of your sales force. In terms of business value, Bain & Company report that a net promoter score (between seven and ten) has a customer lifetime value that is 600%-1,400% higher than a score 0-3. The numbers do not lie.

Operational efficiency

The third major area of focus we help our wealth and advice clients with is operational efficiency. It matters because the most precious resource you have is your advisers' and other front-office staff's time. They are the ones bringing in the clients, looking after them, and delivering your services.

One of the biggest drains on advisor productivity is having to enter the same data into multiple systems multiple times. The 'swivel-chair' syndrome. It leads to both high risk and cost in operations, impacting margins and risking fines. Not to mention, it contributes to adviser and other employee churn.



> When you combine streamlined data management with powerful apps – like client lifecycle management, CRM, suitability, risk profiling, reporting and the like – you start to achieve multiples of value from the data entered once, and only once.

The financial industry has become hamstrung by legacy, and complicated and inflexible 'point solutions' that are extremely challenged when working with each other. These systems simply do not integrate well, and the result is that data is everywhere, and time and energy are being drained by these 'swivel chair' practices. This is somewhat driven by a misconception that the complexity of our industry is unique and unsolvable. But we know technology has solved many complex problems, at scale.

By contrast, InvestCloud helps wealth managers with what we call 'enter once and only once'. At the core of our technology approach is our digital warehouse, which maps and normalises all clients' financial data in a single location. It deploys data science principles to unify data from disparate and complex sources creating actionable insights for our clients.

Our digital warehouse eliminates the inefficiencies of traditional point solutions and drives both faster to market on-boarding and further adoption, and conversion of clients to the InvestCloud platform. The digital warehouse also provides deep analytics on individuals' actions across our ecosystem of clients, advisers, and asset managers. This means that relationship managers, advisers as well as support staff like paraplanners can spend more time serving their clients, instead of rekeying data and worrying about mistakes.

When you combine streamlined data management with powerful apps – like client lifecycle management, CRM, suitability, risk profiling, reporting and the like – you start to achieve multiples of value from the data entered once, and only once.

To recap, the key focus areas of any wealth management or advisory firm should be:

1. Client retention by creating brand entanglement (aka 'Hotel California').

2. Client growth through digital referrals (aka the YouTube Effect).

3. Operational efficiency by entering once and only once.

Done right, digital tools can be leveraged to enhance and elevate the adviser-client relationship, and ultimately improve these three areas. To find out more, visit www.investCloud.com.



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New FCA consumer duty rules to disrupt product governance

Josh Blundell, Client Director at Kore Labs, analyses the impact of the new UK Financial Conduct Authority's (FCA) Consumer Duty rules.

The UK Financial Conduct Authority's (FCA's) forthcoming Consumer Duty rules – due to be published in July 2022 – have significant potential to creatively disrupt the way financial services firms perform product governance.

In the past, new FCA rules have driven disruption in other areas of firms' operations, and this has usually taken the form of technology change. In fact, the FCA has long been a supporter of RegTech innovation, and has sometimes shaped its rules to encourage technology disruption and adoption where it believes processes could be improved.

One good example is the UK's Retail Distribution Review, which led to significantly more digitisation of business processes. Another is the Know Your Customer (KYC) requirements within Anti-Money Laundering (AML) regulations, which saw firms adopt new approaches to both data and automation.

Product governance is ripe for this kind of evolution – in most wealth management firms it is an area that has only been lightly touched by technology, even though their financial product ecosystem has grown increasingly complex.

The new Consumer Duty rules, which will probably have an implementation deadline in the spring of 2023, are about to increase the amount of focus product governance attracts from the board, senior management, and the business. These stakeholders will be faced with both business and compliance challenges as a result of the new rules, and general under-investment in product governance over the past decade. They will see that digital transformation in product governance is long overdue.

Product data needs a fresh approach

Wealth management firms are distributors of financial products, and can often be manufacturers of them too. Each comes with its own product governance challenges.

For distribution, most firms struggle to have a consistent approach to product governance across all existing product lines, which can include investments, banking, mortgages, loans, credit cards, and more. Today each product line is usually managed in a siloed and often bespoke system. For example, the fund platform will capture some product descriptive information, such as the international securities identification number (ISIN) and the share class. However, it is unlikely that the firm's mortgage platform captures product descriptive information in the same way, if at all.

Also, some product governance data – such as target market, ESG metrics, and value-for-money measures – can come from both outside and inside the firm, and wind up being stored in a variety of different places. As a result, most firms today do not have a single source of truth for information about the products they distribute.

When manufacturing products, the product governance data challenges firms face are even more extensive. Regulations for manufacturers require the capture of the entire product development process, from idea generation and development, to the go-to-market strategy. Then, the product must be monitored on an ongoing basis, across its lifecycle, through to its eventual retirement.

Today most wealth management firms have well-defined processes to manage products across the lifecycle, but are capturing information about those processes – such as data, decisions and activities – manually. This will make it truly challenging to evidence many of the new Consumer Duty compliance requirements to internal committees, boards and regulators. This lack of systematic evidence capture also means firms can lack corporate history around products – for example, if a product manager moves on, or if historic issues are raised by regulators or clients.



> Now that the FCA is publishing its Consumer Duty rules, wealth management firms will need to evolve their product governance processes – and how they capture those processes – in order to comply with the new requirements.

Consumer Duty increases accountability

The FCA's Consumer Duty rules are designed by the regulator to create transformational change in how product governance is managed in three key ways.

Firstly, the new rules raise the governance requirements of all products offered to at least the same level as investment products. This will significantly expand the amount of data and reporting required for regulatory compliance.

Secondly, the new rules place much more focus on evidencing the decision-making processes. For example, firms will have to provide the rationale behind a product's development or selection, and also undertake ongoing due diligence once it has been released.

Thirdly, the consequences of a compliance failure are now greater than ever before for wealth management executives. This is because FCA is planning to amend the Senior Managers & Certification Regime (SM&CR) conduct rules to reflect the Consumer Duty Principle contained in the proposals. This will mean that the regulator will hold individuals directly accountable for product governance compliance failures within their organisations.

These regulatory changes mean that wealth management firms will need to robustly document all the stages of the product lifecycle for a far more comprehensive range of offerings. Using manual methods to do this is cumbersome, and will likely result in compliance failures. A strong audit trail is essential to evidencing duty of care and product oversight, and it is virtually impossible to create this manually. And now, an inability to provide a strong audit trail can result in individual executives being sanctioned.

Meeting the Consumer Duty challenge

To ensure compliance with the Consumer Duty rules – and to drive true business value from those activities – wealth management firms need to engage with technology that can:

- Capture and store all product lifecycle data, decisions and processes in one single location.
- Enable the firm to control and perform product governance processes consistently across the organisation.
- Record product development and selection information in an auditable way.
- Support the ongoing monitoring of products, and the capture of monitoring data, across the lifecycle.
- Allow the firm to easily provide auditable evidence of product governance processes, data, and reporting to regulators, senior management, and the board.

Kore delivers these capabilities to its clients. It is the first product relationship management-as-a-service platform, enabling financial firms to create, manage, and monitor financial products, from ideation to retirement.

In addition, wealth management firms are able to use Kore to increase product collaboration across businesses, corporate functions, teams and geographies. That's because Kore is modular, adaptable to any product process, and portable across product families, business units, and geographies, helping to deliver significant efficiencies in an increasingly resource intensive regulatory environment.

Delivering true transformation

Now that the FCA is publishing its Consumer Duty rules, wealth management firms will need to evolve their product governance processes – and how they capture those processes – in order to comply with the new requirements. However, wealth management firms can also embrace this opportunity to transform product governance into a strategic competitive advantage. With data and process information readily accessible at the touch of a button, boards, senior management and the business can better understand how products are truly performing, enhance the firm's reputation with its clients, and capture and replicate best practices.



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Attracting IFAs' assets with a digital-first advice model

We helped a major UK-based investment manager to become the platform of choice for UK IFAs. We together turned slow and paper-based processes into fast, digital, paper-less. IFAs are cherry picking their partner platforms. Providing digital-first approach and ease of use is and will be more and more a key factor of choice, says Alberto Cuccu, Chief Solution Officer at Objectway.

In recent years, the shift to digital-first advisory models has gained momentum, enabling IFAs (Independent Financial Advisers) to conduct more business through investment managers and platforms.

Over the past decade, both advisers and direct retail investors have increasingly favoured platforms as the designated channel to access investment products. The attractiveness of platforms is chiefly driven by the investment fund range they offer.

A further consideration is investment fund returns. Beyond products and performance, low costs are still quite decisive to advisers. Looking at the bigger picture, a growing interest in the use of model portfolios and discretionary portfolio management is being registered, driven by clients' preference for specialist advice and the need for additional expertise where it is not available in-house.

But how can those funds and IFAs come together? Research recently conducted in the UK predicts that, in the next 12 months, more than 50% of IFAs will increase their business to third parties. More than 70% will digitally access these third parties via **investment platforms** daily and the vast majority will differentiate their business by using multiple partners.

Investment managers need to take note of this. IFAs are a key distribution channel for them, so understanding IFAs' preferences is crucial for investment product providers wanting to expand their distribution reach.

Being in constant contact with clients is a must for any financial adviser, but many fail. If things are ticking over nicely it is tempting to get in touch only when there is a problem. Today's clients expect more. They want a relationship with their advisers and they also want some choice over how and when to communicate. Having an **omni-channel client relationship** is more necessary than ever, particularly since the pandemic. If IFAs do not keep up with the new technology, they are more likely to lose their clients.

Onboarding is another area to watch out for. If the entire process is clunky and slow then there is the danger of losing the client before they have even signed up in today's digital-first world. Onboarding and client reporting should be paperless, and include digitally signed proposals and contracts.

Another issue is how financial advisers address intergenerational wealth transfer, which is a pounding topic these days. According to Schroders Survey, three quarters (74%) of advisers view wealth transfer between generations as an opportunity for their business.

In the survey, Gillian Hepburn, Head of UK Intermediary Solutions at Schroders, commented that there is a **new generation** engaging in investing, though not in a 'traditional way', and an ongoing lack of engagement from advisers with the very generation who will inherit the wealth (and in some cases already inheriting). This could result in the next generation choosing an online or **hybrid advice** solution when and while inheriting wealth, rather than turning to their parents' long-trusted adviser.

QUOTE

OBJECTWAY

> Key strategic priorities could be addressed with an incremental and agile approach to digital transformation, providing, initially, a minimum viable solution followed by incremental sets of features and releases.

However, when it comes to engagement, only around one in three advisers said they have a specific proposition for addressing the transfer of family wealth to the next generation.

What is more, very few (21%) have a sales and marketing strategy specifically aimed at younger investors. This is further supported by the survey results indicating that the percentage of advisers that will accept new clients with less than GB£50,000 has been continually declining and is now at just 39%.

These key strategic priorities could be addressed with an incremental and agile approach to digital transformation, providing, initially, a minimum viable solution followed by incremental sets of features and releases:

- 24/7 **adviser digital portal** for investment solutions simulation, sales, insights, accessing their book of business, anytime and anywhere from any device. Reporting and monitoring to increase market penetration integrated with a legacy back-office is also a requirement.

- Digital **paperless client onboarding** and mandate set-up solution including post-onboarding client management and servicing features like suitability reviews, suitability monitoring, and client communications management.

- Digital **client engagement portal** and apps empowering clients to access and manage investment information anytime and anywhere in collaboration with the IFA for secure messaging, document sharing, digital signature of proposals and contracts amendments.

Next steps could be incremental releases to fully digitse all client lifecycle management processes, to increase profitability by reducing operational costs.

Winning the IFAs' digital challenge – A real use case

Our customer wanted to become the platform of choice for UK IFAs. The firm could offer a complete set of investment services to IFAs, from full SIPPs and complex pension investment options, to boutique discretionary investment management services and Investment Trusts, etc.

Just before the pandemic our client, a major UK-based investment manager, decided that the only way to regain momentum on the market was to transform their business by introducing a set of paperless digital services to facilitate the way IFAs conduct business with them.

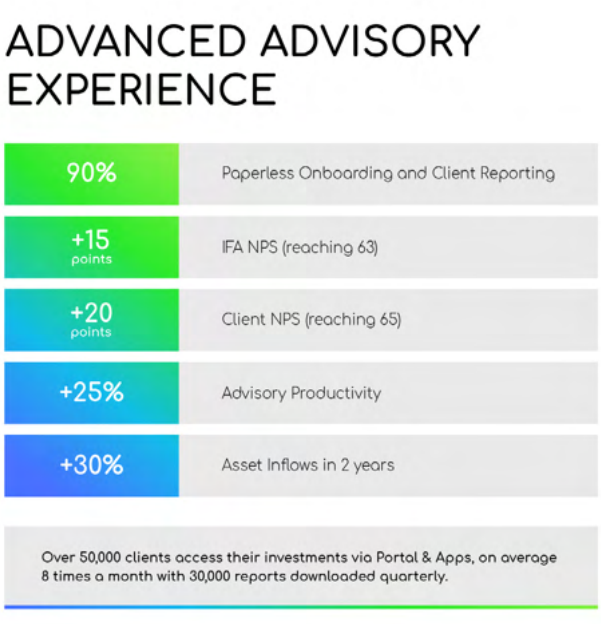
Thanks to a comprehensive digital transformation programme, the firm gained a **competitive advantage** against peers in the IFA market arena, demonstrated by a strong growth of IFA business and net inflows.

The platform was available on the Cloud, shortening the provisioning with guaranteed service and security levels.

Moreover, the IFA's TCO (Total Cost of Ownership) was reduced by increasing adviser **productivity**, boosting digital **client penetration** by attracting digital savvy investors, and increasing the IFA's NPS (Net Promoter Score) by generating leads through referral marketing.

With Covid-19 accelerating the need for remote and paperless interactions, this project successfully addressed the growing demand coming from IFAs and their clients. The brand was, therefore, repositioned as a **digitally-enabled advice-driven business**, ready to face future competition today.

Figure 3: Advanced Advisory Experience. Source: Objectway





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OBJECTWAY
BUILD FOR THE FUTURE, PERFORM TODAY

Client onboarding: the way it *should* be

Onboarding is the advent of the client lifecycle and wealth management firms must ensure that they have the technology to support all the subsequent actions, writes Dominic Snell, Chief Product Officer, Wealth Dynamix.

Done well, onboarding makes for better efficiency which in turn, drives profitability. The objective is to optimise the 'right first-time' rate across the onboarding process, thus avoiding rework. Getting it right the first time means that staff do not waste their time chasing documents or rekeying information. This makes for operational efficiency in itself but also frees up the adviser to focus on the client relationship.

And while client onboarding is the most focused and concentrated sequence of interactions between a client and a wealth firm, it is not unique - the information inputted during the onboarding process is used across the entire client lifecycle. Yet all too often the onboarding journey is treated in isolation – thus duplicating tasks, creating unnecessary risk, and wasting valuable time for the wealth manager and client alike.

What should the onboarding journey look like – and how can technology help?

BPM tools

In today's wealth management world, Heads of Operations and Compliance should be able to use process control screens and other business process management (BPM) tools to view how far along the onboarding pathway the client has travelled and to spot any potential blockages before they occur.

The problem with most business process management (or 'workflow') tools is that they are not contextualised for the industry in which they are being deployed. The functionality exists, but the wealth management firm's IT team still must undertake some bespoke systems development around the application to make it suit the workflows required.

Holistic solutions

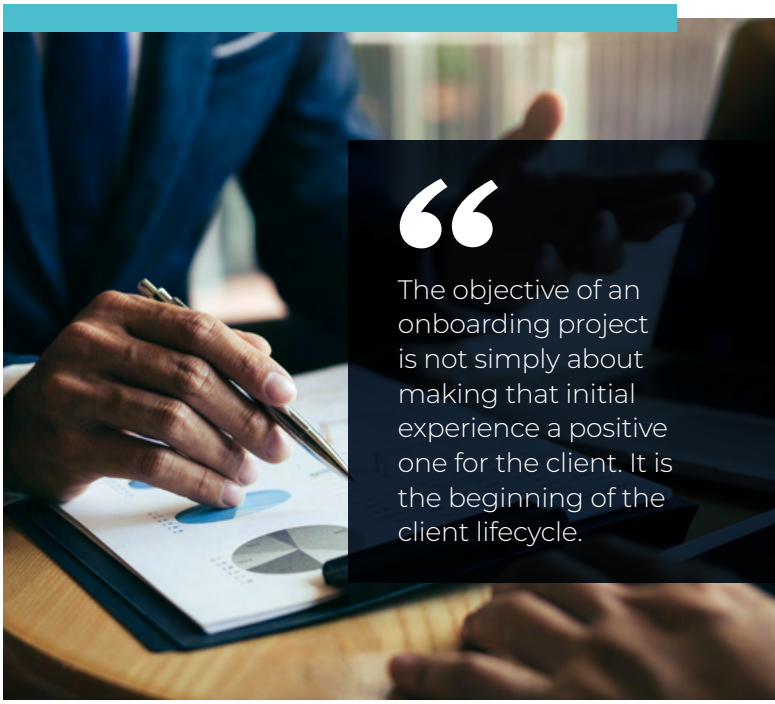
Some prospect management solutions that claim to be 'CLM' systems only cover a part of the lifecycle. The same might be said of many CRM systems.

Most onboarding systems will be able to model the rules around what data and documents need to be collected, or what additional product-specific steps may be required in the workflow. Often, however, they will be unable to connect with or orchestrate the workflow between the different people within the team and all the other departments across the firm.

Parallel processing

Additionally, many of the traditional onboarding processes that existed were based on the concept of a sequential progression. Forms and files were passed around from one team to another, going through several gates and approvals, and being passed back if there were issues. The result was costly delays.

With the introduction of digital forms, this workflow has largely been digitised, but it is still very much sequential. The secret is to cleave this work into a series of parallel processes, instantly making the time spans shorter. This matters because every day a wealth management firm is delayed from bringing new assets under its management, and the firm is losing fees.



> "The objective of an onboarding project is not simply about making that initial experience a positive one for the client. It is the beginning of the client lifecycle.

Client risk appetite assessments

In the event of a compliance situation (such as the FCA requesting new risk profiling for 1,000 clients), the wealth management firm must be able to bulk invite those clients to commence that process, then receive a notification when those clients have complied, triggering an onward action. If the client risk profile has changed then the adviser should be alerted on their dashboard and the compliance team should be able to see the proportion of clients that have responded.

Dynamic interfaces

For a relationship manager or client adviser, there must be some form of dashboard with which to initiate the onboarding process - a system to guide them through all the steps involved. They need to have sight of the forms, checklists, and rules that have been generated.

As the required data is loaded, the system should be dynamically recalibrating and initiating messages to the client adviser.

Centralised client lifecycle management (CLM)

During periodic client reviews, there is a requirement to ensure all documents are still valid. Standard DMS (Document Management Systems) will be able to record document type and expiry date, but can they generate a trigger to request a new document at the right time?

This is where a centralised client lifecycle management (CLM) system can pay dividends – there is no need to interrogate other systems to find and correct data on expiring documents.

Continuous compliance

During the lifetime of a client, there is a need to retain the original documents and data from onboarding to respond to changes in the client's circumstances. Without complete access to the entirety of the client's data, the management of and responsiveness to these changes becomes weaker. If the adviser's client data (the KYC or fact find data) is all visible to the client, it makes that whole process of continuous compliance far easier.

Summary

An automated onboarding solution that connects with all other third-party solutions that a firm is using (whether it's for risk screening, assessment of a client's attitude to risk, digital signatures, setup of the client structure at the end of the onboarding process, etc.) will reduce rekeying, mitigate error rates and trim the more repetitive aspects of the workload for staff.

From the client's perspective, automation will also enhance the experience of onboarding. Clients can have a pain-free, frictionless onboarding process that is consistent from one client to another, and they can engage via their preferred channels (whether that's digital, in-person, or a combination of the two). In this way, an efficient onboarding process can assist in retaining clients and winning new business.

In the same way that wealth management firms desire for their client experiences to be seamless, firms must also take a unified, holistic approach to their technology.

The objective of an onboarding project is not simply about making that initial experience a positive one for the client. It is the beginning of the client lifecycle, involving occasions when the adviser must update data ad hoc, conduct periodic reviews or even have conversations with clients.

The deployment of the right technology across these activities will enhance both efficiency and effectiveness.

Defining Onboarding Whitepaper

Our Defining Onboarding whitepaper is available for download now. If you feel your clients could benefit from a better onboarding experience, now could be the time to take some decisive steps to improve it for the future.

Download here



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WEALTH DYNAMIX

How is the AdviceObjects technology helping wealth and advisory firms future proof their digitalisation strategy?

A collaborative and modular approach using a modern core technology suite is central to the success of delivering a customer-centric digitisation strategy, says Uday Nimmakayala, Founder and CEO at WealthObjects on the recent launch of their latest Cloud-based SaaS product, AdviceObjects.

Meeting the needs of the digital generation is no easy feat, but a client-centric focus coupled with the right technology makes the task easier. Wealth managers, investment firms, banks and brokerages alike all need technology that allows them to launch digital wealth and advisory software, either as standalone solutions or as modules integrating into existing systems of the institutions.

Going digital in wealth management will only become more critical. There are a lot of firms doing it in different shapes and forms, using in-house capabilities or working with partners. We partner and help institutions ramp up their digital strategy to reach new and wider market segments.

Indeed, we quite often find that a firm has already initiated the digital strategy but may need extra help. In these circumstances we can act as a secondary partner to their in-house teams or other teams to support the target digital operating model delivery.

A collaborative approach like this is becoming increasingly popular – we think this is a good thing. Globally, more firms are moving towards owning the clients for their entire life journey through a client-centric digital strategy.

To do this, building trust through a digital platform with the end customer is paramount. Institutions must treat the end customer as one being with varied needs at different points in their lifetime, which may be just financial guidance, direct investing, digital or hybrid advice, or discretionary investment management needs. The digital platform that you choose should be future-proof and cater to all needs seamlessly without investing huge resources, and we built that intuitive and scalable platform.

The way in which firms scale their digital propositions also needs to be flexible. By offering a modular approach, our newly launched AdviceObjects core product suite, means that a wealth manager can launch a range of digital propositions including digital robo-advice, hybrid advice, digital retirement, holistic wealth advisory and many other advanced portfolio management propositions, whenever they decide to. This can be done as modular add-ons to a core platform either on a standalone basis or by integrating into the institution's inhouse or external custody, trading and other systems of their choice.





> A journey to becoming digital could take firms a few years. But a collaborative approach can help bring that down; ready solutions, configurable modules and expertise of previously launching digital business models eventually delivers cost savings and helps gain market share faster, as time equals money.

We typically work with firms on launching their customised proposition to meet their digital business model needs, powered by our technology. In the past few years, however, we have noticed the demand from some wealth managers to use a ready to use core solution that is cost efficient and scalable to meet future demands. This helps with speed-to-market.

Our technology is a ready to use Cloud-based core wealth management solution, which is a cost-effective option to get started without compromising on scalability and security. All of the capabilities are already built into it to future proof a firm's business for the digital natives' segment. It comes with a client-investor portal and a firm-business portal used by advisers, portfolio managers, paraplanners, compliance and operations staff. The client portal can also be delivered via APIs to integrate into an institution's customer-facing app.

To serve a large digitally native customer base or affluent mass market customers, we also provide a automated portfolio (centralised investment proposition) recommendation rules engine that will cover most digital and hybrid advice business model scenarios. This also makes oversight, particularly for consistency of advice across the firm and any other regulatory compliance considerations, more efficient.

The portfolio indexing capability is a new advanced feature undergoing testing and can be used for a one-to-one personalised investment solution through advanced portfolio management tools in our software. However, that is generally used only for highly sophisticated clients when considering many personal investing preferences and factors to create custom or direct indexing portfolios with tax-loss harvesting features.

By offering a Cloud-based modular solution we help to future-proof our clients' digital strategy. It is also incredibly scalable, there is no need to install a brand-new technology suite for every proposition, nor do we have to build from scratch for a new digital model proposition for an existing client firm as all the modules are readily available that seamlessly integrate into the existing core solution.

Some firms need help in getting to the market faster with the right technology. A journey to becoming more digital could take firms a few years. But a collaborative approach can help bring that down; ready solutions, configurable modules and expertise of previously launching digital business models eventually delivers cost savings and helps gain market share faster, as time equals money.



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WealthObjects

If not Cloud, what? If not now, when?

Anton Padmasiri, Co-Founder and CEO at WealthOS, champions Cloud use and all its benefits.

It is rare to hear a presentation that you can resonate with 100%. However, the speech by Jamie Dimon, Chairman and CEO of JPMorgan Chase & Co, at Sibos struck a particular chord with us. He spoke coherently and in-depth about the main values of digital transformation and the API economy: the Cloud, AI, speed, and agility.

Everything Dimon speaks about in those first 15-minutes completely applies to our industry, and according to Dimon, new entrants to the industry have been laser-focused on client pain points. Because of this, the digital experience of wealth propositions launched in the last five years stands in stark contrast to the older players. Unencumbered by legacy technology, new entrants have been able to come up with hugely attractive business models that have tripped up incumbents.

The technology stacks these new entrants use contribute significantly toward the superiority of their digital customer experiences. These start-ups would not have thought to use on-premise technology for basing their digital propositions. Instead, the use of the public Cloud is standardised, which allows them to launch fast and, more importantly: react quickly based on their client demand. Agility is king!

We have entered another turbulent period for the markets – and all organisations need to think carefully about what their operating models, value propositions, and customer experience will look like when their clients return from this latest period of volatility, looking to capitalise on the rising tide. More specifically, how organisations can feel more confident using the correct technology to push the more daunting projects forward. And, of course, how WealthOS can support these firms of all shapes and sizes, to raise their expectations and solve their pain points.

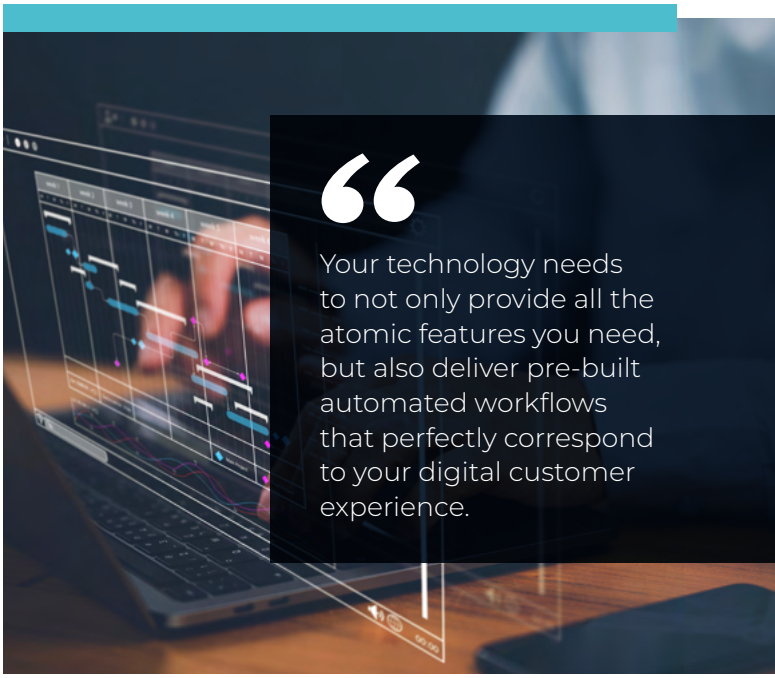
Pass off the heavy lifting

Firstly, you can pass on the infrastructure-heavy lifting. The beauty of using the Cloud's maximised capabilities is that you get a considerable reduction in effort and cost to support and implement new ideas and changes while supporting ongoing operations. Getting a sandbox version of an old-fashioned platform into an organisation can take up to 12 weeks of effort – including provisioning servers and environments, installation, configuration, etc. But you should be able to spin up a sandbox in minutes. And with the Cloud, you can. Why? Because there are no servers or networks. By leveraging Amazon Web Services (AWS), we have built a fully automated process to build all the infrastructure needed for a fully-dedicated environment at the click of a button. Imagine a sandbox setup with Stripe that takes a few minutes; that is what you can now experience in wealth management.

Focus on your customer experience

Another area of major friction when working with legacy and old-fashioned tech is the necessary additional engineering that takes place to orchestrate and automate workflows. For example, to build a workflow that onboards the client and open an ISA account through a single digital journey, you must build all the business logic to sequence these atomic, yet dependent, tasks.

The technology needs to not only provide all the atomic features you need but also deliver prebuilt automated workflows that perfectly correspond to your digital customer experience and be available right out of the box. For example, you can combine account funding and investment instruction into a single digital journey, stitch together all the buy and sell deals pertaining to a switch transaction or combine a withdrawal instruction with a sell transaction for just the right amount. This newly efficient process means freeing up time and resources to solely focus on your customer experience.





Operationalise your amazing digital wealth vision

You should expect a catalogue of APIs to allow you to easily connect the previously mentioned, well-orchestrated workflows with the awesome digital experience your UX designers and UI developers come up with.

Say you want to create a new client and have a response that it has succeeded, the REST API suite will allow you to send request/response messages. If you want to send a text message when a client's buy order has been executed, WebSocket APIs will allow you to listen to streaming messages.

See low code/no code in action

To achieve true automation, it is essential to integrate with other applications: KYC/AML, payment gateways, order routing, and security data providers to name a few. Traditionally, you would manage all these painful integrations - each of which can take months to design, build, test, and deploy - not to mention the cost. Visualise instead a marketplace of integrations where organisations can pick from a menu of specialist software providers, and simply switch to work with the relevant workflows.

All this and more is possible with our Cloud-native, comprehensive core technology platform. It can onboard and hold client data, provide all the rules to administer tax wrappers like ISAs and SIPPs, hold and update data pertaining to securities (funds, ETFs, equities), open accounts and maintain up-to-date client positions and support transaction records, support transaction workflows like cash in and out, buy, sell, switch, and rebalance, compute and deduct fees, generate client communications, generate regulatory reports and a whole lot more. To be clear, we are a software company - we don't offer regulated services like being an ISA manager, SIPP operator or a custodian - at least not yet. We provide the kit and we make sure it's bang up to date in terms of regulatory compliance.

As Dimon stated, organisations must make their technology stack nimble to be able to be responsive. By shifting to the Cloud - whether by adopting Cloud for new products or by gradually introducing Cloud capabilities to existing products - organisations can take a step towards this goal. We provide the features and functionalities to operate many use cases of wealth products. If you are thinking about digital wealth products, such as automated digital wealth, trading apps, digital direct indexing, retirement planning, and drawdown apps, or any other type of innovative wealth proposition, get in touch with us, as our platform could be the ideal solution to bring your innovations to market at an affordable rate, at a lightning-fast pace.



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WEALTH OS

OPAL

Goal Based Financial Planning and Monitoring

OPAL enables goal-based investment decision making in combination with cash flow planning. We do this by leveraging our world class institutional scenario engine as the core of the solution.

This enables financial institutions and advisers to translate clients personal goals into an optimal investment plan and monitor these goals over time.



Provide insight into risk and return

The client's goals are an important starting point in financial advice. OPAL platform provides tooling that helps clients identify, concretize and prioritize goals. High-quality scenario projections continuously show the effects of investment decisions, changes in a client's financial situation and market developments on the feasibility of these goals. Clear visual aids help client and advisor to better understand their options and improve decision-making.

Analyze and advice

To achieve the best possible outcomes, the projections in OPAL incorporate inflation risk and currency risk. Furthermore, client-specific information that affects the financial situation and objectives of the client such as cash flows, international taxes and cost of services are fully taken into account. This comprehensive approach results in tailor-made projections, sound financial advice and, consequently, better investment decisions.

24/7 Monitoring

With OPAL platform the client's financial situation and goals are automatically managed and monitored. Continuous monitoring of the risk, return and financial goals for individual clients as well as the entire client base allows for proactive and more efficient client management. Permanent monitoring simultaneously increases trust and satisfaction of the client and, as a consequence, business retention.

Want to know more?

Visit ortecfinance.com/OPAL or ortecfinance.com/OPALSalesforce for the OPAL app

Robo

Digital client journeys & online portals

- Personalized, engaging experience
- 24/7 insights into past and current investments
- High-quality investment advice or guidance

Hybrid

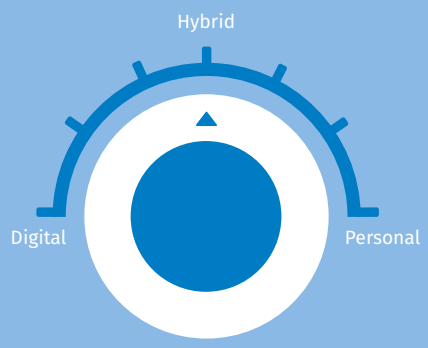
Omnichannel insight, advice & guidance

- Personalized, engaging advisor & client
- Interactive engagement & guidance
- Multiple channels, synchronized

Personal

Dedicated advisor tooling

- Holistic financial planning
- Efficient what-if & optimization
- Detailed insights into risk and return



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- 500+ customers
- 96% retention rate
- 3 trillion euro total assets managed by our clients

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From fund selection to client proposals, advisors use Magnifi to optimise portfolios across fees, risk, returns, and themes to help clients achieve their investment goals.

What we hear

> Most of my knowledge of new investments and funds comes from ads, wholesalers, and other advisors.

> Legacy tools we own today are clunky, difficult to use, and show more detail than what clients need or want to see.

> I spend too much time toiling away at tedious, manual tasks to see which client accounts need my attention.

How we help

Find and compare funds to quickly analyse investment opportunities across fees, risk, returns, and other themes with just a search.

Create personalised client proposals in only a few clicks to show high-impact optimisations with the right amount of detail.

Search your book in seconds to identify clients with exposure to themes, holdings, or cash to invest across your entire book.

Email jason.oshaughnessy@tifin.com for more information

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04



The UK WTLR 2022 Solution Provider Directory



A guide to the UK WTLR 2022 directory

Featuring 725+ total solution provider entries

This directory has been compiled to support any UK-based wealth management firm, be they a bank-based wealth manager, private client investment manager, financial adviser, family office, or other type of wealth manager that administers, advises on, manages or supports the transactions of private wealth.

Our Solution Provider Directory has been created to enable all of these firms to have easy access to the technology and related solution provider marketplace in one free-to-access resource.

Critically, this report is backed-up by our even more extensive online Solution Provider Directory. We encourage our readers to go to our website for a deeper view of all the solution providers included there as well as others that operate in space.

The vast majority of solution providers included in this report, apart from a few new discoveries, have online profiles in our Solution Provider Directory.

61 Featured Solution Providers

726 Solution Providers Entries

472 United Kingdom HQ

254 Overseas HQ

Featured Solution Provider Profiles

22 featured businesses with either a one-page or half-page profile, each of which offers the reader an overview of the businesses, their solution offerings, contact details and more.

Full Directory

726 technology and related solution providers listed, broken down between featured and all entries. For more information on each business and their solution offerings, please visit our website at www.thewealthmosaic.com.









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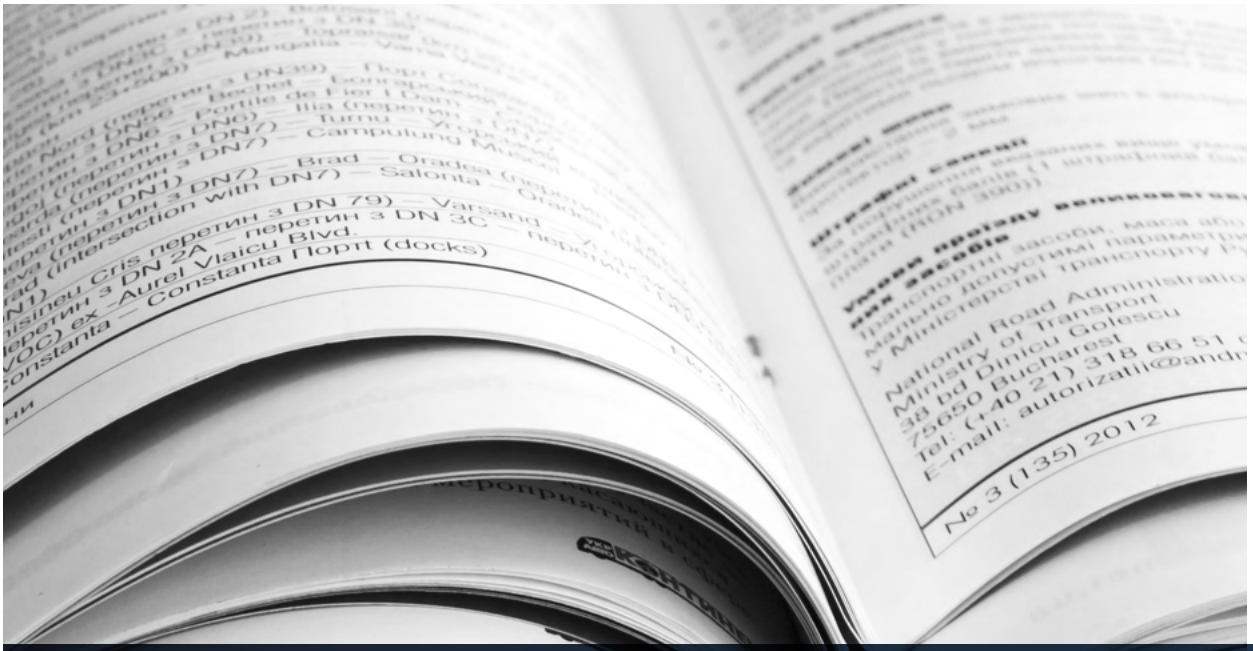
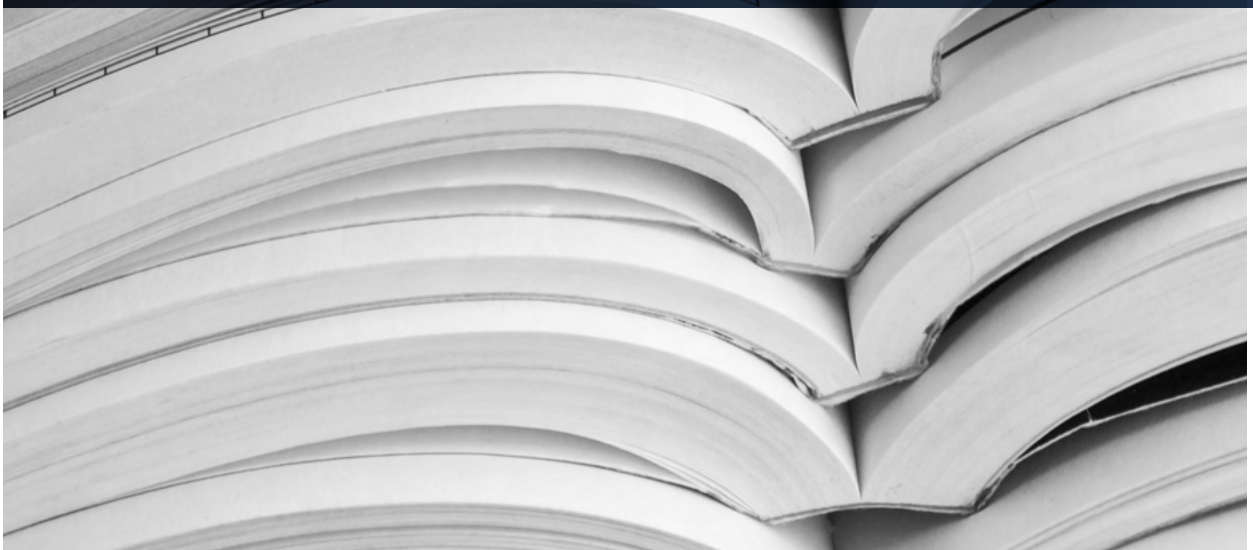


Business Need Categories



Introducing our Business Need Categories

TWM's online directory of solution providers and their solutions is firstly categorized against dedicated Marketplaces and Business Needs.

For our WTLRs, we use the 24 B2B business needs categories within our technology and data marketplace.

Go to our technology and data marketplace in our online directory

The 24 Business Need Categories relevant to the UK WTLR 2022 are below.

Business Intelligence & Practice Management (BI & PM)	Digital (Robo) Investing (D(R)I)
Business Process Management & Outsourcing (BPM & O)	Distributed Ledger Technologies & Cryptocurrencies (DLT&C)
Client Communication & Reporting (CC & R)	Document Management & Storage (DM&S)
Client Engagement & Management (CE&M)	Financial & Retirement Planning (F&RP)
Client Marketing & Prospecting (CM&P)	Investment Platforms & Tools (IP&T)
Client Onboarding & Identity Verification (CO&IV)	Market & Business Infrastructure (M&BI)
Compliance & Regulation (C&R)	Portfolio Build, Analysis & Reporting (PBA&R)
Core Banking (CB)	Portfolio & Wealth Management Systems (P&WMS)
Cyber & Network Security (C&NS)	Risk Analysis & Management (RA&M)
Data Feeds & Information Sources (DF&IS)	Software Development & Management (SD&M)
Data Management & Analysis (DM&A)	Technology Strategy & Consulting (TS&C)
Digital Platforms & Tools (DP&T)	Trading & Back Office (T&BO)

4b



Solution Provider Profiles



additiv

CE&M | DP&T | IP&T | PBA&R | P&WMS

Zürich, Switzerland

Established in 1998, additiv partners with leading companies across the world to help them capitalise on the possibilities of digital wealth and investment management.

additiv's DFS® omni-channel orchestration platform is a system of intelligence for wealth management. It supports wealth managers when looking for best-in-class Software-as-a-Service (SaaS) to deliver better engagement at greater scale. It enables financial institutions to access new distribution channels through a Banking-as-a-Service (BaaS) model. And it allows banking and non-banking providers to embed wealth services into their proposition.

Headquartered in Switzerland, with regional offices in Singapore, UAE, Germany and Kenya, additiv is supported by a global ecosystem of partners.

Solution overview

Our Hybrid Wealth Manager is a set of applications to manage investment and client relationships through advisor-assisted personalised council, self-service, or a hybrid of the two. Our Embedded Wealth solution is a range of products making it easy for financial/non-financial institutions to embed wealth into customer journeys. Banking-as-a-Service (BaaS) is an orchestration platform providing regulated wealth components to brands.

- Embedded Wealth Solutions
- Banking-as-a-Service (BaaS)
- Hybrid Wealth Manager
- Wealth Robo Advisor
- Wealth Solution Builder

additiv fact file

Website	www.additiv.com
Email address	salesconsultancy@additiv.com
Year founded	1998
HQ location	Riedtlistrasse 27, 8006 Zurich, Switzerland
Number of employees	101-500
Number of clients	21-50
Regional relevance	Africa, Asia, Eastern Europe, Middle East, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Insurance-based, Trust & Fiduciary, Digital Wealth Platforms

Contact us for more information



Eric Andersson
General Manager Europe
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aixigo
Driving the New Wealth Experience.

CE&M | DP&T | F&RP | IP&T | PBA&R

London, United Kingdom

aixigo provides the world's fastest API-based Wealth Management Platform for creating individual, innovative and profitable wealth management services! The high-performance aixigo: BLOXX of the Wealth Management Platform provide all technological capabilities for the application in investment advisory, portfolio monitoring and analysis, portfolio management and financial planning. aixigo's platform enables banks, financial service providers and wealth managers to master the challenges of digitalisation and empowers them with speed, scalability and flexibility. aixigo's international customers, including Bank Vontobel, BNP Paribas, Commerzbank and Hargreaves Lansdown, are already benefiting from the aixigo platform. Furthermore, aixigo was awarded the Banking IT-Innovation Award by the University of St. Gallen (Switzerland), the German Innovation Award by the German Bundestag and the German Industry, and was repeatedly included in the WealthTech100 by FinTech Global. Only recently, aixigo was further honoured with multiple WealthBriefing Awards.

Our high-performance wealth management software allows you to leverage formerly unmatched potential and unlock new customer segments. The innovative and sustainable solutions facilitate a significant efficiency boost while ensuring adherence to all compliance and regulatory requirements. Increasing customer expectations are met through customer-oriented and digital services via diverse channels. These flexibly integrable and scalable solutions support your bank's modern IT strategy.

Solution overview

aixigo has the world's fastest API-based wealth management platform for investment advisory, portfolio management, cashflow planning, portfolio analysis and portfolio monitoring. The platform, which is equipped with more than 100 digital services delivers constant trend-setting and real added value innovations to aixigo's customers and their savings and investment customers.

- Advising Kit
- Analysing Kit
- Managing Kit
- Planning Kit

aixigo fact file

Website	www.aixigo.com
Email address	solutions@aixigo.com
Year founded	1999
HQ location	Karl-Friedrich-Strasse 68, 52072 Aachen, Germany
Number of employees	101-500
Number of clients	21-50
Regional relevance	Eastern Europe, Western Europe
Type of wealth manager served in the UK	Bank Wealth Managers, Financial Advisers, Digital Wealth Platforms

Contact us for more information



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Click here to find out more and connect

AZENTIO™

DP&T | PBA&R | P&WMS | T&BO

Singapore

Headquartered in Singapore, Azentio Software provides mission-critical, core and vertical-specific software products for clients in banking, financial and insurance services primarily across the Middle East and Africa, Asia Pacific, and India. The company's flagship products include MFund Plus™ (Wealth & Asset Management Solution), Kastle™ (Universal Banking Solution), iMAL™ (Islamic Core Banking Platform), Premia™ Astra, Beyontec Suite (Core Insurance Software) and Intelligent Automation Fabric (End-to-End Digital Suite), Amlock™ (Financial Crime Detection and Management Solution), and Orion™ (Enterprise Resource Planning Solution).

The company has over 900 clients in more than 65 countries with a team of over 2,000 employees across offices in nine countries globally.

Azentio Software is wholly owned by funds advised by Apax Partners, a UK-based and 40 years old, leading global private equity firm with over US$60 billion assets under management.

Solution overview

Azentio's MFund Plus™ is an industry recognized award winning all-in-one investment management platform powering more than 100 of the world's leading Wealth & Asset Managers who collectively manage over US$500 billion in AUM. It digitises end-to-end investment lifecycle supporting diverse business segments like Banks, Wealth Managers, Robo Advisors, IFAs, Asset Managers, Pension Funds, Hedge Funds, Mutual Funds, Family Offices, Trusts, Registrars and Transfer Agents.

MFund Plus™ is built on modern and powerful technology that is easy to update, integrate and is future ready. It offers scale, supports multiple entities, channels, devices, asset classes, languages, and currencies.

- MFund Plus™ for Wealth Managers & Private Banks >
- MFund Plus™ for Asset Managers >
- MFund Plus™ for Registrar & Transfer Agents >

Azentio Software fact file

Website	www.azentio.com
Email address	contactus@azentio.com
Year founded	2020
HQ location	38 Beach Road, 29-11 South Beach Tower, Singapore 189767
Number of employees	1,000+
Number of clients	501-1,000
Regional relevance	Africa, Asia, Caribbean, Eastern Europe, Middle East, North America, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Insurance-based, Trust & Fiduciary, Digital Wealth Platforms

Contact us for more information



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BOTS FORTHAT

BPM&O | DP&T | M&BI | SD&M

Woking, Surrey, United Kingdom

Bots For That, want to bring the worlds ailing unproductive workforce into the future of work, providing a Bot to support and enable every employee and business: 'Making Work Better For People, Profit & Planet!'

Bots For That is becoming a leader in the "Bots-as-a-Service" market, taking on all those boring, manual, repetitive work tasks, so that people do not have to do them anymore, making businesses more productive, competitive, compliant, scalable, and sustainable. Just one of our Bots can handle the same workload as 3 or 4 people, saving time, money, and hassle, boosting efficiency, innovation and growth of businesses and their people.

Bots For That's vision is to make Bots available to support every employee, supercharging productivity and transforming workforces, one task at a time. Bots For That's service is a fully managed automation service, with no upfront spend on technology or people and instant results for any business, sector, or profession.

Solution overview

A simple fully managed Bots-as-a-service, no upfront costs or complexity from a library of pre-built, customisable Bot Recipes and Bespoke Bots-as-a-Service solutions.

- Customer Due Diligence Bot
- Excellerator Bot
- Xero Bot
- CRM Bot

Bots For That fact file

Website	www.botsforthat.com
Email address	hello@botsforthat.com
Year founded	2013
HQ location	Woking, Surrey, United Kingdom
Number of employees	1-10
Number of clients	1-10
Regional relevance	Western Europe

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Click here to find out more and connect

CE&M DM&A DP&T IP&T PDD&D

Cardiff, United Kingdom

Private markets are evolving. We'll help you to join the dots.

More and more financial institutions want to connect their clients with alternative assets but face the same challenge; inefficient distribution models, manual processes, siloed data, and fragile regulatory frameworks. This isn't a viable long-term strategy, so Delio has rewritten the playbook.

We combine highly configurable technology with unconflicted expertise to create your end-to-end digital infrastructure for private markets. From deal origination and distribution, through to portfolio management, compliance and reporting, Delio has you and your clients covered from start to finish.

And while technology is at the heart of our business, we're more than 'just a FinTech'. Our team possesses decades of expertise gained by working at some of the world's most respected financial institutions. This unique combination enables us to deliver cutting-edge technology that is underpinned by a deep understanding of the specific business, process and regulatory challenges that our clients face.

Solution overview

The Delio platform enables your organisation to offer a digital, white-labelled private market proposition that covers the entire investment cycle. Origination, distribution, transaction and reporting are integrated seamlessly enabling users to scale their private market offering quickly, efficiently and compliantly. Meanwhile, your clients benefit from 24/7 digital access to your private market offering.

- Delio Private Markets Technology >
- Delio Private Markets Expertise >
- Delio Deal Structuring Solutions >

Delio fact file

Website	www.deliogroup.com
Email address	team@deliogroup.com
Year founded	2015
HQ location	29 Windsor Place, Cardiff, CF10 3BZ, United Kingdom
Number of employees	51-100
Number of clients	101-500
Regional relevance	Africa, Asia, Eastern Europe, Middle East, North America, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Trust & Fiduciary, Digital Wealth Platforms, Angel Investment Networks

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CB | M&BI | IP&T | P&WMS | T&BO

London, United Kingdom

ERI is the provider of the OLYMPIC Banking System, a fully-integrated, front-to-back, parameter-driven digital platform supporting banks and financial institutions in streamlining their core business activities spread over their clients' entire lifecycle.

Over 400 banks and wealth managers spread over 60 countries have chosen OLYMPIC Banking System to streamline, automate and digitise their daily processes. Our solutions assist banks and financial institutions in achieving cost and operational efficiency while keeping the focus on anticipating their clients' needs.

The platform provides a complete set of decision-making, transaction processing and control tools to support domestic and international core services. It comprises a functionally rich client-centric Core System, and a wide range of integrated front, middle and back-office functions: CRM, Client On-boarding, Regulatory Reporting, Portfolio and Order Management, Advisory and Digital Banking. OLYMPIC Banking System is designed to be entirely tailored and managed directly by the user's organisation. The solution also leverages Cloud computing and is available in a SaaS model supporting financial institutions in achieving operational efficiency and future-proof their profitability.

Solution overview

OLYMPIC Banking System responds to the challenges of various banking and financial sectors. Whether your institution is a private, corporate or retail bank, a central bank, a credit union or a business focusing on custody, fund administration and brokerage services, OLYMPIC Banking System helps you automate complex processes from front-to-back office, unlocking your institution's full growth potential.

- OLYMPIC Banking System - Core Banking
- OLYMPIC Banking System - Portfolio Management
- OLYMPIC Banking System - Order Management
- OLYMPIC Banking System - Custody services
- OLYMPIC Banking System - Fund administration
- OLYMPIC Banking System - Advisory

ERI Banking Software fact file

Website	www.olympicbankingsystem.com
Email address	contact@olympicbankingsystem.com
Number of employees	101-500
Regional relevance	Africa, Asia, Caribbean, Eastern Europe, Middle East, North America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers

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CE&M | DP&T | IP&T | PBA&R | T&BO

West Hollywood, CA, United States

We're InvestCloud, a global company specialising in the digital transformation of the financial industry. Our approach is revolutionary – a single, Cloud-based platform that can be configured in infinite ways using our ever-expanding library of digital financial apps. User insights and product design are at the center of our process, ensuring that everything we build is beautiful, usable and transformative.

Headquartered in Los Angeles, InvestCloud has over 20 global offices including New York, London, Geneva, Zurich, Singapore, Tokyo and Sydney, supporting US$6.3 trillion in assets across hundreds of diverse clients – from the largest banks in the world to wealth managers, asset managers and asset services companies.

Solution overview

InvestCloud is transforming the financial industry's approach to digital. We are a singular, no-code software platform for digital and commerce enablement within the financial industry. With our Cloud-native, multi-tenanted platform, we are changing the approach to digital for the world's largest banks, wealth managers and asset managers – empowering them to leverage and leapfrog decades of technology debt and meet the elevated needs of today's, and tomorrow's, end clients.

- Digital Communication >
- Digital Planning >
- Financial Supermarket >

InvestCloud fact file

Website	www.investCloud.com
Email address	sales@investCloud.com
Year founded	2010
HQ location	Pacific Design Center, 700 N, San Vicente Blvd, Suite G605, West Hollywood, CA, 90069, United States
Number of employees	1,000+
Regional relevance	Asia, North America, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Digital Wealth Platforms

Contact us for more information



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BI&PM IP&T M&BI

London, United Kingdom

Kore Labs ("Kore") is a digital product management solution for wealth managers and businesses across the financial services industry including investment managers, banks and insurers.

Kore has created the only Product-Management-as-a-Service (or PRM) platform, providing a set of specialised digital tools for creating, managing and monitoring financial products, from ideation to retirement. Thousands of events, data, decisions, and documents are produced during the lifecycle of products that wealth managers use. Kore was founded to make financial products simple to handle. Its solution brings clarity, confidence and the power to make fully informed decisions to wealth management teams.

Kore has a rapidly expanding customer base including wealth managers and one of largest banking groups in Europe. Its dedication to innovation has been rewarded with two government grants recognising Kore's "potential to have a game-changing impact on the UK economy". Kore has won a place in two highly contested accelerator initiatives: the Investment Association Engine Innovator and PwC Raise. Wealth & Finance International named Kore "Most Innovative Digital Product Governance SaaS Solution.

Solution overview

Kore is a digital product management platform that provides wealth managers with a clear, 360-degree view of their products and a way for employees to interact with them anytime, anywhere.

The platform organises fragmented data and lifecycle processes to give effective oversight. It is built around a unique taxonomy and it is quick to implement with no capacity constraints.

Kore Labs >

Kore Labs fact file

Website	www.korelabs.co
Email address	info@korelabs.co
Year founded	2017
HQ location	Cannon Green, 27 Bush Lane, London EC4R 0AA, United Kingdom
Number of employees	11-50
Regional relevance	Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Trust & Fiduciary, Digital Wealth Platforms, Angel Investment Networks

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OBJECTWAY
BUILD FOR THE FUTURE, PERFORM TODAY

CE&M | C&R | IP&T | P&WMS | T&BO

London, United Kingdom

Objectway is a fast-growing international player in the Wealth, Investment & Asset Management market.

Building on more than 30 years of business expertise, Objectway is an international wealth, banking and asset management software provider empowering clients across the globe - from EMEA to Canada to Central America - to embrace their future challenges while providing great performance today.

The Group is a future-proof technology player with a well-established track record in the financial services industry and over EU€100 million of consolidated revenue.

The Group is a global Top 100 FinTech provider (IDC ranking), whose clients include 200+ leading Wealth Managers, Banks, Asset Managers, Fund Managers, Insurers and Outsourcers in more than 15 countries. With over 800 professionals operating from Italy, UK, Belgium, Germany, Switzerland, Ireland and UAE, the Group serves clients in four continents, supporting approximately 100,000 investment professionals to manage more than GB£1 trillion in assets.

Solution overview

The Objectway Suite provides a complete, modular, front-to-back solution to enhance customer experience, improve productivity and enable process automation.

The digital front-end platform delivers omni-channel interaction, self-directed investments, CLM, onboarding. Augmented intelligence supports personalised investment proposals, closed-loop portfolio management process and perfect investment strategy execution.

Securities processing and fund management capabilities are also provided, streamlining advisor networks' compensation and compliance.

- Objectway Eximius >
- Objectway Conectus >
- Objectway Advice >
- Objectway Banking Suite >
- Objectway Cloud >

Objectway fact file

Website	www.objectway.com
Email address	mktg@objectway.com
Year founded	1990
HQ location	Via G. Da Procida, 24, 20149 Milan, Italy
Number of employees	501-1,000
Number of clients	101-500
Regional relevance	Caribbean, Eastern Europe, Middle East, North America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Financial Advisers, Digital Wealth Platforms

Contact us for more information



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Click here to find out more and connect

DP&T | IP&T | M&BI | P&WMS | SD&M

New York, United States

Move Fast. Break Nothing. OpenFin is The Operating System of Finance, enabling app distribution, workspace management and workflow automation.

Used by 90% of global financial institutions, OpenFin deploys more than 3,500 desktop applications to more than 2,400 buy-side and sell-side firms.

OpenFin investors include Bain Capital Ventures, Barclays, CME Ventures, DRW Venture Capital, HSBC, J.P. Morgan, NYCA Partners, Pivot Investment Partners, Standard Chartered and Wells Fargo Strategic Capital among others.

The company is based in New York with an office in London and presence in Hong Kong and Singapore.

Solution overview

OpenFin Workspace is designed to increase productivity and employee experience by transforming the desktop. A work from anywhere solution. Designed for simplicity and flexibility, Workspace balances configurability and personalisation easily to get employees/organisations up and running quickly. Built on OpenFin's industry-leading container, Workspace helps employees harness seamless data flows, automation, context sharing and prioritisation across all desktop apps.

- OpenFin Workspace >
- OpenFin OS >
- Openfin Notification Center >

OpenFin fact file

Website	www.openfin.co
Email address	info@openfin.co
Year founded	2010
HQ location	80 Broad Street, NY, New York 10014, United States
Number of employees	101-500
Number of clients	101-500
Regional relevance	Asia, Eastern Europe, Weatern Europe, North America
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Digital Wealth Platforms

Contact us for more information



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ORTEC FINANCE

CE&M F&RP IP&T PBA&R

Rotterdam, Netherlands

Ortec Finance is a leading global provider of technology and solutions for risk and return management, enabling you to manage your investment decisions. We model and map the relevant uncertainties in order to help you monitor your goals and decisions.

Founded by leading experts in the fields of econometrics and technology, we have in 35 years achieved an outstanding reputation, built on reliability. With over 500 clients in 20+ countries, we play a vital role in helping our clients improve investment decision making and managing uncertainty.

Headquartered in Rotterdam, The Netherlands, we also have offices in Amsterdam, London, Toronto, Zurich and Melbourne. Some key facts: we have a 96% retention rate with EU€3 trillion in assets managed by our clients, and a 93,5% satisfaction rate amongst the surveyed clients.

Solution overview

With OPAL's GoalBasedPlanning Solution we aim to translate client's financial goals into an optimal investment strategy reflecting their personal ambitions, cash flows and risk appetite.

Additionally, Ortec's solution links investment portfolios to financial goals and tracks the progress over time on a daily basis, based on actual portfolio values and economic projections reflecting the latest market conditions. These measures will enhance client engagement whilst increasing client trust with OPAL.

- OPAL Planning >
- OPAL app for Salesforce >
- OPAL Wealth >
- OPAL API >

Ortec Finance fact file

Website	www.ortecfinance.com
Email address	contact@ortecfinance.com
Year founded	1981
HQ location	Boompjes 40, 3011 XB, Rotterdam, Netherlands
Number of employees	101-500
Regional relevance	Asia, Middle East, North America, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Digital Wealth Platforms

Contact us for more information



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Click here to find out more and connect

Profile Software

CB | IP&T | M&BI | P&WMS | T&BO

Athens, Greece

Profile Software is an award-winning Banking and Investment Management software provider. The company has a presence in 45 countries and offices in key financial centers. Its solutions have been competitively ranked due to their functionality and customer service. Founded in 1990, Profile Software is a leading international solutions provider for the the Financial Services sector. The company continuously invests in R&D and keeps close contact with clients and associates around the world to identify developing or identify newborn trends and meet the growing market needs.

Profile Software's commitment to developing flexible and robust solutions has been acknowledged by well-established organisations, industry analysts and consultants.

Investing heavily in its product development, in an ever-changing and demanding marketplace, Profile Software was the first to deliver a mobile application for Wealth Managers, and a marketplace lending system that combines banking, risk and investment management functionality in a customisable environment. Furthermore, Cloud technology is fully incorporated into its software, following industry security standards.

Profile Software is an ISO-certified company. Its solutions utilise AI tools, to accommodate evolving needs.

Solution overview

Axia is the award-winning, web-based, omni-channel investment management software. Built on modern technologies, Axia Suite delivers comprehensive functionality to holistically meet and exceed demanding investment management requirements. It offers investment professionals and their clients 24/7 access to their most precious information from anywhere, performing complex calculations and advanced reporting.

- Axia
- Axia Custody
- Axia Robo Advisor
- Axia Wealth Management
- Axia Asset & Fund Management

Profile Software fact file

Website	www.profilesw.com
Email address	info@profilesw.com
Year founded	1990
HQ location	199 Syngrou Avenue, 17121, Athens, Greece
Number of employees	101-500
Number of clients	101-500
Regional relevance	Africa, Asia, Caribbean, Central America, Eastern Europe, Middle East, North America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Insurance-based, Digital Wealth Platforms

Contact us for more information



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PROMISING OUTCOMES

B&CI | BS&A | PDD&D | Q&QR | S&MS

Eastleigh, Hampshire, United Kingdom

Pivotal business relationships with customers, suppliers, and employees can make or break your business. We call it the Business of Experience (BoX); a combination of Customer Experience (CX), Sales Experience (SX) and Employee Experience (EX).

Since the 1990s, our team has helped Wealth Management companies understand and improve their business relationships using uniquely powerful research and change techniques that deliver real results and ROI.

Our specialist methods reveal your HNWI clients' expectations of an ideal business relationship or experience. By assessing your performance against those expectations, we reveal the priority areas for improvement or strengths that impact trust, loyalty, advocacy and your ability to deliver a great experience with optimal returns. At the same time, we provide insight into your competitors' performance, as judged by your clients.

Solution overview

Our services strengthen, repair and energise relationships with customers, employees and trading partners. By understanding what matters most to them, we reveal the priority actions that will have the greatest impact in protecting those critical relationships. We have delivered results across the world for organisations and the impact is lasting.

- Strategic Customer Relationships (SCR)
- Strategic Employee Relationships (SER)
- Strategic Sales Relationships (SSR)
- PROMIS
- Cross Check

Promising Outcomes fact file

Website	www.promisingoutcomes.com
Email address	enquiries@promisingoutcomes.com
Year founded	2009
HQ location	Eastleigh, Hampshire, SO53 4DR, United Kingdom
Number of employees	11-20
Number of clients	21-50
Regional relevance	Asia, Central America, Eastern Europe, Middle East, North America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Insurance-based, Trust & Fiduciary

Contact us for more information



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Click here to find out more and connect

WEALTH DYNAMIX

BI&PM | BPM&O | CE&M | CO&IV | DP&T

London, United Kingdom

Founded in 2012, Wealth Dynamix solves key Client Lifecycle Management (CLM) challenges with intelligent technology. Wealth Dynamix are the first wealth management technology firm to revolutionise the CLM processes with innovative applications.

Our award-winning CLM platforms eliminate friction and inefficiency throughout the client lifecycle by digitising the entire client lifecycle for private banks and wealth managers, from client acquisition and onboarding through to ongoing relationship management and client servicing and identifies opportunities for boosting operating efficiencies and growing revenue, whilst enabling a significantly higher degree of client insight and due diligence.

Wealth Dynamix offers two CLM platforms: WDX1, a robust, adaptable solution that addresses the complex CLM requirements of large private banks and the wealth and asset management divisions of global financial institutions. CLMi is a cost-effective, Cloud-based SaaS solution ideally suited to discretionary fund and investment managers.

Wealth Dynamix operates globally with offices in the UK, France, Switzerland, Singapore, United States of America, Lithuania, and Vietnam.

Solution overview

WDX1 is a modular, configurable CLM solution for large private banks and wealth management divisions of global financial institutions. Underpinned by Microsoft Dynamics 365, WDX1 is for firms wanting to adapt their CLM to meet enterprise-scale requirements and integrate with complex, pre-existing IT infrastructures.

CLMi is a cost-effective, Cloud-based SaaS CLM solution ideally suited to mid-size wealth managers wanting out-of-the-box ease-of-use, rapid deployment and hassle-free maintenance. CLMi can be adopted quickly, with no bespoke customisations.

WDX1 >

CLMi >

Wealth Dynamix fact file

Website	www.wealth-dynamix.com
Email address	connect@wealth-dynamix.com
Year founded	2012
HQ location	141-145 Curtain Road, London, EC2A 3AR, United Kingdom
Number of employees	101-500
Regional relevance	Africa, Asia, Eastern Europe, Middle East, North America, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices

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WealthWizards

C&R | DP&T | DRI | F&RP | IP&T

Warwick, United Kingdom

Wealth Wizards (WW) was founded in 2009 to take on the challenge of automating financial advice for the digital age. Our founding purpose is to make financial advice affordable and accessible to everyone, and this mission and ethos still drives us forward today.

Today we are one of the UK's leading financial advice technology providers with a growing B2B customer base including leading life assurers, tier one banks, wealth firms, EBC's and one of the largest advice networks in the market. We also operate our own digital financial adviser (MyEva).

Solution overview

Turo is our multi-tenant software-as-a-service (SaaS) platform. This enables our customers to automate regulated client journeys as well as engaging and advising on everyday financial planning decisions.

Turo supports two core propositions. Whilst related to one another, they attract different white-label customers. Our tenants may require consumer-led and/or human-assisted (hybrid) financial guidance and advice. Whichever they choose, they're both designed with improved financial wellbeing in mind.

MyEva is our regulated financial adviser delivered through our pioneering conversational interface. Operating in the competitive workplace market for financial wellbeing; over 50 employers have already subscribed to MyEva. The solution provides us with valuable insight into the needs of a diverse population of over 80,000 employees. This enables our continual development of digital engagement solutions.

Turo >

MyEva >

Wealth Wizards fact file

Website	www.wealthwizards.com
Email address	phil.elwell@wealthwizards.com
Year founded	2009
HQ location	8 Athena Court, Tachbrook Park, Royal Leamington Spa, Warwick, CV34 6RT, United Kingdom
Number of employees	51-100
Number of clients	51-100
Regional relevance	Western Europe

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ABAKA

London, United Kingdom

With deep expertise & specialisation in machine learning and hyper-personalisation, ABAKA is a multi-award-winning provider of Artificial Financial Intelligence ™. It serves the needs of global clients including Tier 1 financial institutions across three verticals, covering retail banking, wealth management and insurance.

By combining data analytics with behavioural science, we help financial institutions deliver hyper-personalised customer experiences and build a truly customer centric ecosystem across their range of products and services. Established in 2015 with headquarters in the United Kingdom and further offices across the APAC and Europe, ABAKA has expanded with solutions now deployed across three continents.

Click here to find out more and connect

ABAKA fact file

Website	www.abaka.me
Email address	contact@abaka.me
Year founded	2015
HQ location	Victoria Spaces, 25 Wilton Road, Pimlico, London, United Kingdom
Number of employees	21-50
Number of clients	1-10
Regional relevance	Asia, Eastern Europe, Middle East, Western Europe
Type of wealth manager served in the UK	Bank Wealth Managers, Financial Advisers, Insurance-based

Contact us for more information



Naufal Adeel
Marketing Manager
naufal@abaka.me

Dorsum INVESTMENT SOFTWARE

Budapest, Hungary

Since its foundation in 1996, Dorsum has become the leading innovative investment software & solutions provider in the CEE region. In the past 25 years, our staff grew to an SME with 250 employees and more than 80 clients in 10 countries. Our clientele includes almost every large bank and wealth management firm in the region (Raiffeisen Group, ERSTE Group, KBC Group), Sarasin & Partners in the UK, as well as the Hungarian National Bank, the Hungarian State Treasury, and the Budapest & Vienna Stock Exchanges.

We are proud to say that our software solutions serve millions of investors daily.

Click here to find out more and connect

Dorsum fact file

Website	www.dorsum.eu
Email address	marketing@dorsum.eu
Year founded	1996
HQ location	Logodi Street 5-7, Budapest, PEST, 1012, Hungary
Number of employees	101-500
Number of clients	51-100
Regional relevance	Eastern Europe, Western Europe
Type of wealth manager served in the UK	Bank Wealth Managers, Digital Wealth Platforms

Contact us for more information



Renáta Stein
International Sales Director
renata.stein@dorsum.eu

Tel-Aviv, Israel

Futora enables any financial institution to access with a click of a button the structured investment space, and offer bespoke investment products to their clients.

Futora is an end-to-end solution that covers all aspects of an investment product lifecycle, from access to liquidity partners to a regulatory framework, back and middle office functions including operations, and all from an easy-to-use interface.

Futora can be the trusted partner for structuring, managing, and distributing internally and externally your own issued or third party structured investments.

Click here to find out more and connect

Futora fact file

Website	www.futora.com
Email address	info@futora.com
Year founded	2020
HQ location	76 Yigal Alon Street, Tel-Aviv, 6706701, Israel
Number of employees	21-50
Number of clients	11-20
Regional relevance	Africa, Eastern Europe, Middle East, South America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Insurance-based

Contact us for more information



Vangelis Sakelliou
Director, EMEA
vangelis.sakelliou@futora.com

Basel, Switzerland

Unblu helps the world's leading wealth management firms deliver an in-person experience online. The Unblu platform aids the role of advisers to interact and educate clients collaboratively through an ongoing digital conversation that is efficient and convenient as it is secure and compliant.

The Unblu Conversational Platform increases client-advisor interaction while reducing costs and enriching the digital client experience. Unblu customers experience a 15% to 20% increase in conversion rates, achieve a greater volume of client meetings, considerably increase client satisfaction, and produce a 90% recommendation rate. Unblu is transforming the future of private wealth advisory.

Click here to find out more and connect

Unblu fact file

Website	www.unblu.com
Email address	info@unblu.com
Year founded	2008
HQ location	Centralbahnplatz 10, 4051 Basel, Switzerland
Number of employees	101-500
Number of clients	101-500
Regional relevance	North America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Insurance-based, Digital Wealth Platforms

Contact us for more information



Danny Baggs
Director of Marketing UK
danny.baggs@unblu.com

venn by TWO SIGMA

New York, United States

Venn by Two Sigma helps RIAs, advisers, asset owners and asset managers embrace a quantitative approach to multi-asset portfolio risk and investment decision making.

Venn clients include pension funds, endowments, foundations, family offices, RIAs, wealth managers, fund of funds, and asset managers offering multi-asset solutions. Venn has hundreds of clients of all sizes, collectively overseeing more than US$10 trillion in assets. Venn applies Two Sigma's expertise in research, data science and technology to modernise the analytics experience and help institutional investors embrace a quantitative approach to multi-asset portfolio risk and investment decision making.

Venn by Two Sigma is for institutional investors only. Click here for Important Disclosure and Disclaimer Information.

Click here to find out more and connect

Venn by Two Sigma fact file

Website	www.venn.twosigma.com
Email address	vennsales@twosigma.com
Year founded	2017
HQ location	100 Avenue of the Americas, 16th Floor, New York, NY, 10013, United States
Number of employees	11-50
Regional relevance	Asia, North America, Oceania, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Digital Wealth Platforms

Contact us for more information



Brett Romanoff
SVP, Head of Sales
brett.romanoff@twosigma.com

WEALTH OS

London, United Kingdom

WealthOS enables financial institutions to access the latest technology to power digital wealth products. Harnessing our extensive experience across wealth management, stock exchanges & FinTech, we have created a Cloud-native operating system that offers future-proof, frictionless technology infrastructure to run the next generation of wealth products.

With WealthOS' extensive feature-set, you can dramatically reduce the time to build new features. We also provide updates & maintenance remotely, significantly reducing your operational time & costs. Whether you are developing a brand-new proposition or digitalising existing workflows, you can achieve your transformation in a few short months at a fraction of the cost.

Click here to find out more and connect

WealthOS fact file

Website	www.wealthos.Cloud
Email address	contact@wealthos.Cloud
Year founded	2019
HQ location	85 Great Portland Street, W1W 7LT, London, United Kingdom
Number of employees	11-20
Regional relevance	Eastern Europe, North America, Western Europe
Type of wealth manager served in the UK	Asset Managers, Bank Wealth Managers, Financial Advisers, Insurance-based, Digital Wealth Platforms

Contact us for more information



Shri Krishnansen
Chief Commercial Officer
shri@wealthos.Cloud

BOTS FORTHAT

Making Work Better for Everyone...for People, Profit, & Planet

1. Bots and Financial Services: What you can expect

Average Time to Automate	Average Productivity Gain	Average ROI per Automation
90 days	≥95 %	>250 %

2. BIGGEST Pain Points & Bot drivers in FinServ

#1) Cost Reduction & Avoidance
#2) Hyperpersonalised CX
#3) Top Line / Margin Gain
#4) Process Productivity
#5) Regulatory Compliance
#6) Growth & Scaled Agility

3. What processes have the highest Bots potential

KYC, ALM, & Customer Due Diligence ★★★★★

Anti-Money Laundering ★★★★★

Sales & Marketing Automation ★★★★★

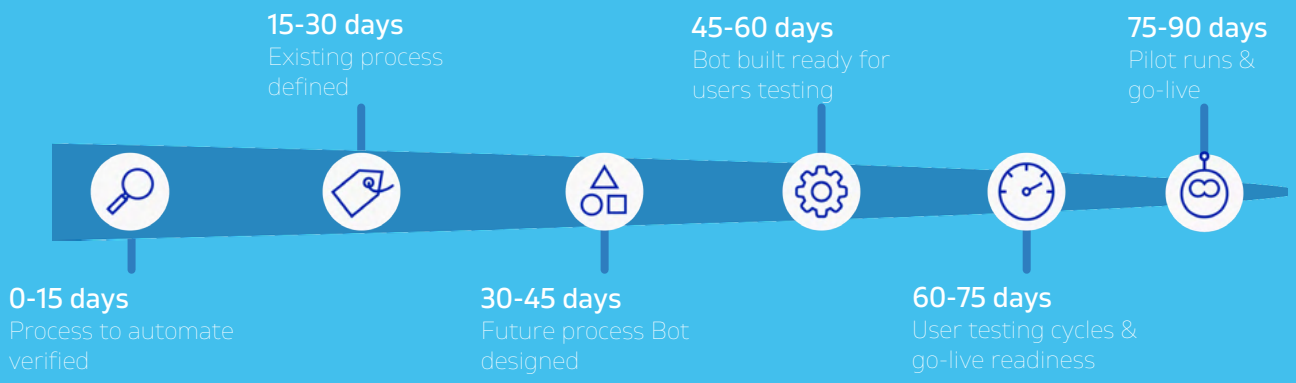
Risk & Compliance ★★★★★

Customer Service Management ★★★★★

Customer & Compliance Reporting ★★★★★

Contact us to learn more and discuss the FinServ task you need automated

A Typical Bot Recipe Delivery Timeline



Some companies enjoying success with Bots

KAPLAN · PAYPLUS · WESTCOAST · Entain · FXCM · William HILL · fsb

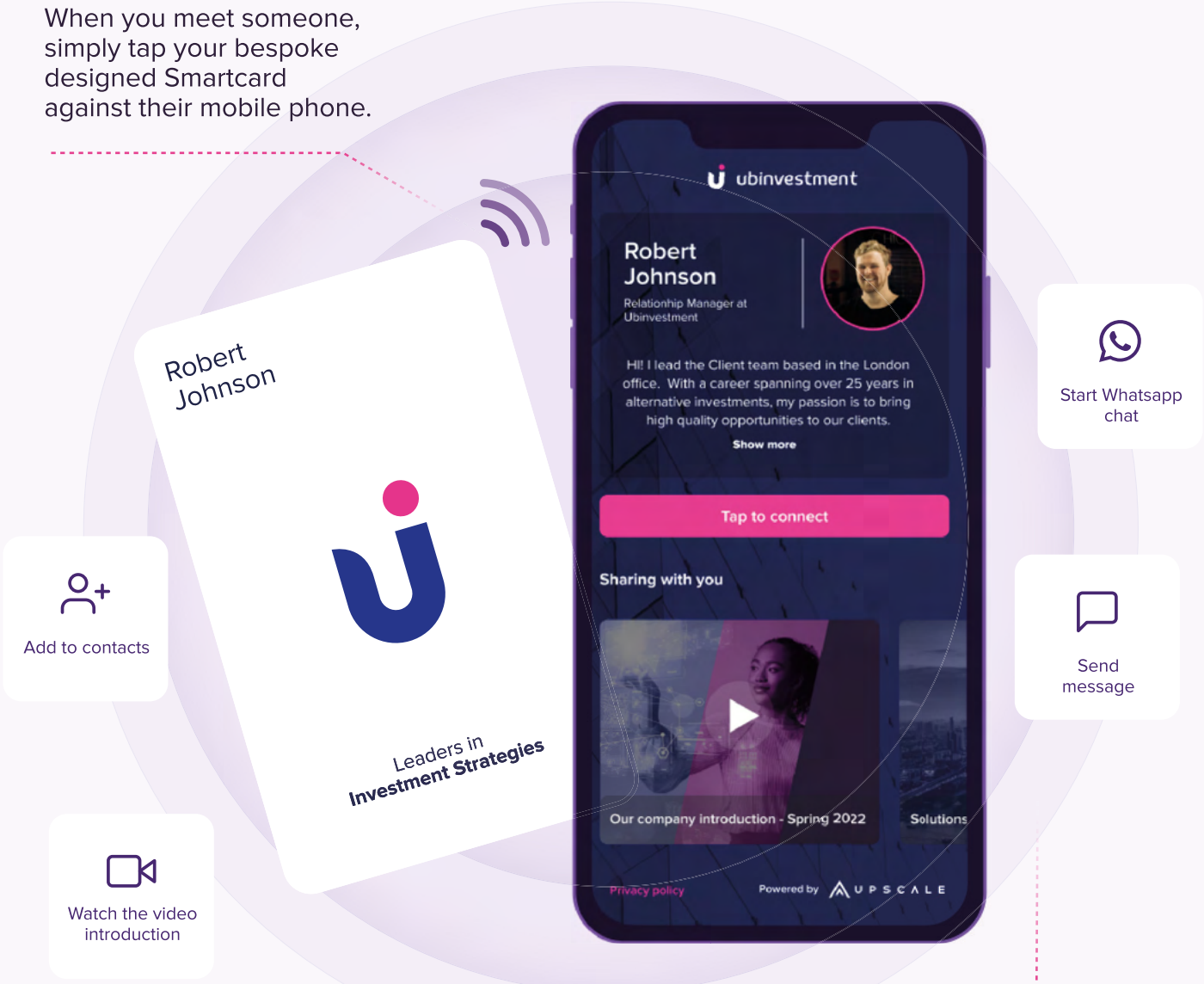
Don't just take our word for it...
Hear from peers how they're successfully using FinServ Bots
https://botsforthat.com

GOODBYE BUSINESS CARDS.

Hello Smartcard.

Face-to-face is back, so make a great impression!

When you meet someone, simply tap your bespoke designed Smartcard against their mobile phone.



Your personal introduction appears beautifully on their screen. It's easy for them to instantly save your contact details, start a message chat and see your presentations, videos and brochures.

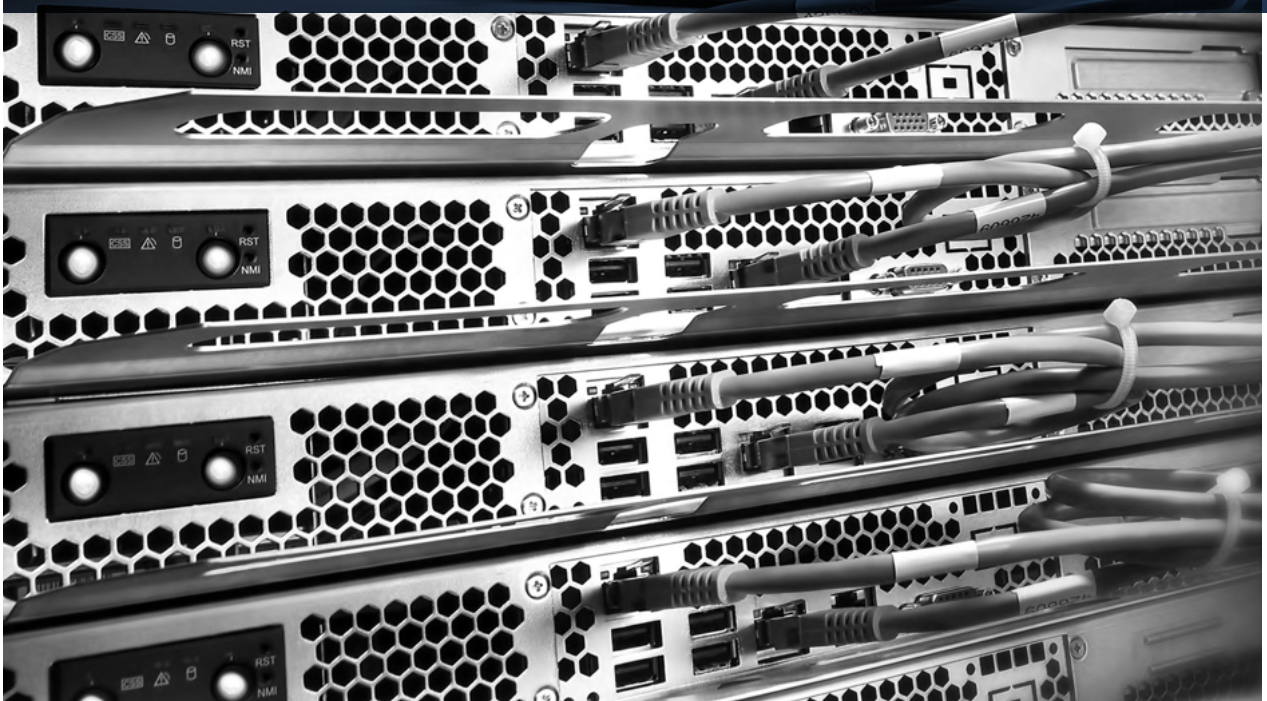
Find out more
www.goupscale.com/smartcard

UPSCALE
Solutions that transform sales engagement

4C



A-Z UK WTLR Solution Provider Directory



Featured TWM Solution Providers

61 solution providers, each one included in the main directory of this report, and a Featured Solution Provider on our online directory at www.thewealthmosaic.com

Abaka
London, United Kingdom

additiv
Zurich, Switzerland

aixigo
Aachen, Germany

ALT/AVE
London, United Kingdom

Altoo
Zug, Switzerland

Apiax
Zurich, Switzerland

Appway
Zurich, Switzerland

Avaloq
Zurich, Switzerland

Azentio
Singapore, Singapore

Bots for That
Woking, United Kingdom

CREALOGIX Group
Zurich, Switzerland

Creativemass
Melbourne, VIC, Australia

Delio
Cardiff, United Kingdom

Docupace
Los Angeles, CA, United States

Dorsum
Budapest, Hungary

ERI
Meyrin, Switzerland

Evooq
Lausanne, Switzerland

FundCount Group
Norwood, MA, United States

FundsDLT
Luxembourg, Luxembourg

FundSense
London, United Kingdom

Futora
Tel-Aviv, Israel

Future Processing
Śląskie, Poland

InterGen DATA
Plano, TX, United States

Invessed Client Portals
Long Crendon, United Kingdom

InvestCloud
Beverly Hills, CA, United States

InvestGlass
Geneva, Switzerland

InvestSuite
Leuvain, Belgium

IQ-EQ
Luxembourg

Jacobi
San Francisco, CA, United States

Kaizen Reporting
London, United Kingdom

Kidbrooke
Stockholm, Sweden

Kore Labs
London, United Kingdom

Landytech
London, United Kingdom

Moxo
Cupertino, CA, United States

Nucoro
London, United Kingdom

Objectway
Milan, Italy

OpenFin
New York, NY, United States

OpenGenius
Cardiff, United Kingdom

Opus Nebula
London, United Kingdom

Opus Una
London, United Kingdom

Orca
Zurich, Switzerland

Ortec Finance
Rotterdam, Netherlands

PandaConnect
Soborg, Denmark

Point Group
London, United Kingdom

Profile Software
Athens, Greece

Refinitiv
London, United Kingdom

SideDrawer
Toronto, ON, Canada

SimCorp Coric
Copenhagen, Denmark

SIX Group
Zurich, Switzerland

swissQuant Group
Zurich, Switzerland

TechRules
Madrid, Spain

TIFIN Wealth
Boulder, CO, United States

Tindeco Financial Services
Zug, Switzerland

Umlaut
Sydney, NSW, Australia

Unblu
Basel, Switzerland

Upscale Sales technology
Bangkok, Thailand

Venn by Two Sigma
New York, NY, United States

Wealth Dynamix
London, United Kingdom

Wealth Wizards
Royal Leamington Spa, United Kingdom

WealthObjects
London, United Kingdom

WealthOS
London, United Kingdom

UK Solution Provider Directory (A-Z)

726 technology and related solution providers, of relevance to the business needs of the global family office market.

Search for solution providers in our online directory

11:FS
London, United Kingdom

1fs Wealth
London, United Kingdom

1RS
London, United Kingdom

21Shares
Zug, Switzerland

360 Dotnet
Leicester, United Kingdom

360 Fund Insight
London, United Kingdom

7IM
London, United Kingdom

A2Risk
London, United Kingdom

Aave
London, United Kingdom

Abaka
London, United Kingdom

abrdn
Edinburgh, United Kingdom

ACA Group
New York, NY, United States

acarda
Frankfurt, Germany

Accenture
Dublin, Ireland

AccountsIQ
London, United Kingdom

Acin
London, United Kingdom

Acolin
Zurich, Switzerland

Actuare
Harpenden, United Kingdom

Acuris
New York, NY, United States

Addepar
Mountain View, CA, United States

additiv
Zurich, Switzerland

Adenza
New York, NY, United States

Adobe
San Jose, CA, United States

Advantra Wealth
London, United Kingdom

AdviceBridge
London, United Kingdom

Advicefront
London, United Kingdom

Adviscent
Zurich, Switzerland

Advise Wise
Leeds, United Kingdom

Adviser Cloud
Cheadle, United Kingdom

Adviser Portals
Milnrow, United Kingdom

AdviserAsset
Kent, United Kingdom

AdviserBook
Newport, United Kingdom

AdvisorStream
New York, NY, United States

Aegon UK
Den Haag, Netherlands

AGDelta
Singapore

Air Sourcing
Gloucester, United Kingdom

Aite-Novarica
Boston, MA, United States

aixigo
Aachen, Germany

AJ Bell
Manchester, United Kingdom

UK Solution Provider Directory (A-Z)

Akoni
London, United Kingdom

Albany Group
London, United Kingdom

Albourne Partners
London, United Kingdom

AlgoDynamix
London, United Kingdom

Algomi
London, United Kingdom

Allfunds
Madrid, Spain

AllianceBlock
Utrecht, Netherlands

ALLINDEX
Zurich, Switzerland

Allocator
London, United Kingdom

Allvue Systems
Miami, FL, United States

Alpha FMC
London, United Kingdom

Alpha Quants
London, United Kingdom

AlphaSense
New York, NY, United States

AlphaSwap
London, United Kingdom

ALPIMA
London, United Kingdom

ALT/AVE
London, United Kingdom

AltAssets
London, United Kingdom

Altergaia
London, United Kingdom

AlternativeSoft
London, United Kingdom

AltHub
London, United Kingdom

Altoo
Zug, Switzerland

Altus
Bath, United Kingdom

Alveo
London, United Kingdom

Alyne
Munich, Germany

Amazon Web Services
Seattle, WA, United States

Amber Group
Singapore

Ammonite
London, United Kingdom

AM-One
Steinhausen, Switzerland

Amundi Technology
Paris, France

Ansarada
Adelaide, SA, Australia

aosphere
London, United Kingdom

aperture
Geneva, Switzerland

Apex Group
Hamilton, Bermuda

Apiax
Zurich, Switzerland

Appian
McLean, VA, United States

Appital
London, United Kingdom

Apple
Cupertino, CA, United States

Appway
Zurich, Switzerland

Aprexo
London, United Kingdom

Apricity
Darlington, United Kingdom

AQMetrics
Maynooth, Ireland

Aqua Global Solutions
Wallington, United Kingdom

Aqubix
Malta

Arbor Fund Solutions
London, United Kingdom

Archax
London, United Kingdom

Arctic Intelligence
Sydney, NSW, Australia

Armadillo Group
Hitchin, United Kingdom

Asset Match
London, United Kingdom

Asset Risk Consultants
St Peter Port, Guernsey

Assured Thought
London, United Kingdom

Assyst Software
Swindon, United Kingdom

Asura Financial Technology
Glasgow, United Kingdom

ATEB Compliance
Durham, United Kingdom

AtomInvest
London, United Kingdom

UK Solution Provider Directory (A-Z)

Auquan
London, United Kingdom

AutoRek
Glasgow, United Kingdom

Avaloq
Zurich, Switzerland

Aveni
Edinburgh, United Kingdom

Aviva for Advisers
Norwich, United Kingdom

Axxsys Consulting
London, United Kingdom

Azentio
Singapore

B2C2
London, United Kingdom

Backbase
Amsterdam, Netherlands

Backstop Solutions Group
Chicago, IL, United States

Bambu
Singapore

Bark
London, United Kingdom

BDO UK
London, United Kingdom

Beauhurst
London, United Kingdom

Be-IQ
London, United Kingdom

Beyond Encryption
Fareham, United Kingdom

BITA Risk
London, United Kingdom

BITE Investments
London, United Kingdom

Bizagi
Chalfont St Peter, United Kingdom

BlackRock
New York, NY, United States

BlockEx
London, United Kingdom

Bloomberg
New York, NY, United States

Blue Prism
Warrington, United Kingdom

Bluecoat Software
London, United Kingdom

BNY Mellon Pershing
Jersey City, NJ, United States

Boston Consulting Group
Boston, MA, United States

Bots for That
Woking, United Kingdom

Bovill
London, United Kingdom

Box
Redwood City, CA, United States

Bravura Solutions
Sydney, NSW, Australia

Brickendon Consulting
London, United Kingdom

Bricklane
London, United Kingdom

Bricknode
Skovde, Sweden

BrickVest
London, United Kingdom

Bridgeweave
London, United Kingdom

BRITech
Sao Paulo, Brazil

Broadgate Consultants
London, United Kingdom

BrokerSense
Leeds, United Kingdom

BRT
Geneva, Switzerland

Bud
London, United Kingdom

Bureau van Dijk
London, United Kingdom

Burgiss
Hoboken, NJ, United States

Burnmark
London, United Kingdom

BVNK
London, United Kingdom

BYOB
London, United Kingdom

Calastone
London, United Kingdom

Calendly
Atlanta, GA, United States

Campaign Monitor
Nashville, TN, United States

Canoe Intelligence
New York, NY, United States

Canopy
Singapore

Capco
London, United Kingdom

Capgemini
Paris, France

Capnovum
London, United Kingdom

Cappitech
London, United Kingdom

UK Solution Provider Directory (A-Z)

Cascade Cash Management
Gateshead, United Kingdom

Cashfac
London, United Kingdom

Caspian
Newcastle, United Kingdom

Castlight
Glasgow, United Kingdom

causaLens
London, United Kingdom

CB Insights
New York, NY, United States

Celent
Boston, MA, United States

Centapse
London, United Kingdom

Centology
Portsmouth, United Kingdom

Centtrip
London, United Kingdom

Certua
London, United Kingdom

Cervest
London, United Kingdom

CGI
Montreal, QC, Canada

Charizone
London, United Kingdom

Charles River Development
Burlington, MA, United States

CIExpert
Berkhamsted, United Kingdom

CISCO
San Jose, CA, United States

CityFalcon
London, United Kingdom

Citywire
London, United Kingdom

Clarity AI
New York, NY, United States

ClauseMatch
London, United Kingdom

ClearDil
London, United Kingdom

ClearMacro
London, United Kingdom

Clearwater Analytics
Boise, ID, United States

Clever
Chester, United Kingdom

Closir
London, United Kingdom

Codepotato
Waterlooville, United Kingdom

Cognitiv+
London, United Kingdom

Cognizant
Teaneck, NJ, United States

Coinfirm
London, United Kingdom

CoInvestor
London, United Kingdom

Colmore
Birmingham, United Kingdom

Comarch
Krakow, Poland

Commcise
London, United Kingdom

Compare Wealth Managers
London, United Kingdom

Compliance First
Glasgow, United Kingdom

ComplianceAssist
Sussex, United Kingdom

Compliancy Services
London, United Kingdom

ComplyAdvantage
London, United Kingdom

Complyport
London, United Kingdom

Computershare
Bristol, United Kingdom

Computools
Kyiv, Ukraine

Contemi Solutions
Singapore

Contengo
Oxfordshire, United Kingdom

Contis
Skipton, United Kingdom

Control Now
London, United Kingdom

Control Risks
London, United Kingdom

Copper
London, United Kingdom

Corizance
London, United Kingdom

Cosaic
Charlottesville, VA, United States

CREALOGIX Group
Zurich, Switzerland

Creative Technologies
Horsham, United Kingdom

CreativeAdviser
Herts, United Kingdom

Creativemass
Melbourne, VIC, Australia

UK Solution Provider Directory (A-Z)

CreditSafe
Caerphilly, United Kingdom

Credo Group
London, United Kingdom

Crypto Index Series
London, United Kingdom

CUBE
London, United Kingdom

CyberQ Group
Birmingham, United Kingdom

Cyberseer
London, United Kingdom

CybSafe
London, United Kingdom

Cygnetise
London, United Kingdom

CyNation
London, United Kingdom

D4 Analysis
Milton Keynes, United Kingdom

Darktrace
Cambridge, United Kingdom

Data Compliance & Integrity
Bristol, United Kingdom

Datactics
Belfast, United Kingdom

DataSine
London, United Kingdom

DeepView
Milton Keynes, United Kingdom

Defaqto
Haddenham, United Kingdom

Delio
Cardiff, United Kingdom

Deloitte
New York, NY, United States

Delta Capita
London, United Kingdom

Delta Financial Systems
Birmingham, United Kingdom

Devexperts
Munich, Germany

Dianomi
London, United Kingdom

Digital Clipboard
London, United Kingdom

Digital Guardian
Waltham, MA, United States

Digital Shadows
San Francisco, CA, United States

Digital Wealth Solutions
Cheltenham, United Kingdom

Digital Wealth Systems
Manchester, United Kingdom

Digiterre
London, United Kingdom

DiligenceVault
New York, NY, United States

Docupace
Los Angeles, CA, United States

DocuSign
San Francisco, CA, United States

Door Ventures
London, United Kingdom

Dorsum
Budapest, Hungary

Dow Jones and Company
New York, NY, United States

DreamQuark
Paris, France

DriveWealth
Chatham, NJ, United States

Dropbox
San Francisco, CA, United States

DTCC
New York, NY, United States

Duco
London, United Kingdom

Duff & Phelps
New York, NY, United States

Dunstan Thomas
Portsmouth, United Kingdom

Durell
Somerset, United Kingdom

DXC Technology
Tysons, VA, United States

Dynamic Planner
Reading, United Kingdom

Edgefolio
London, United Kingdom

eFront
Paris, France

Egress Software Technologies
London, United Kingdom

Elgin White Consulting
London, United Kingdom

ELITE
London, United Kingdom

Elliptic
London, United Kingdom

Elysys
Monaco

Embark Group
London, United Kingdom

Empaxis
El Segundo, CA, United States

Endava
London, United Kingdom

UK Solution Provider Directory (A-Z)

EnOC Technologies
London, United Kingdom

Entersekt
Stellenbosch, South Africa

Envestors
London, United Kingdom

enVisual
Doncaster, United Kingdom

envizage
London, United Kingdom

EPAM Systems
Newtown, PA, United States

Equiniti
Worthing, United Kingdom

ERI
Meyrin, Switzerland

ERIC
Edinburgh, United Kingdom

Essentia Analytics
London, United Kingdom

ETFmatic
London, United Kingdom

Euroclear
Brussels, Belgium

EV
Newbury, United Kingdom

eVestment
Atlanta, GA, United States

Evolution AI
London, United Kingdom

Evooq
Lausanne, Switzerland

eXate
London, United Kingdom

Experian
Dublin, Ireland

Expersoft Systems
Steinhausen, Switzerland

EY
London, United Kingdom

FA Solutions
Helsinki, Finland

Facebook
Menlo Park, CA, United States

Factbook
New Malden, United Kingdom

FactSet
Norwalk, CT, United States

FE fundinfo
London, United Kingdom

Featurespace
Cambridge, United Kingdom

FeedStock
London, United Kingdom

Fenergo
Dublin, Ireland

Fidelity Adviser Solutions
Tonbridge, United Kingdom

Finage
Poole, United Kingdom

FinalytiQ
Basildon, United Kingdom

Finance & Technology Research Centre
London, United Kingdom

FinanceBI
London, United Kingdom

Financial Risk Solutions
Dublin, Ireland

Financial Software
London, United Kingdom

FINARTIS
Lausanne, Switzerland

Finastra
London, United Kingdom

Find a Wealth Manager
London, United Kingdom

FinIQ
Singapore

Finlight
London, United Kingdom

FinoComp
Jamberoo, NSW, Australia

Finova
London, United Kingdom

FinTech Compliance
London, United Kingdom

Fintegrate
Preston, United Kingdom

Finvent
London, United Kingdom

FIS
Jacksonville, FL, United States

Flagstone
London, United Kingdom

Flanks
Barcelona, Spain

Flybits
Toronto, ON, Canada

Flyer Financial Technologies
New York, NY, United States

FNZ
London, United Kingdom

Focus Solutions Group
Leamington Spa, United Kingdom

Footprint Analytics
Singapore

Forensic Alpha
London, United Kingdom

UK Solution Provider Directory (A-Z)

Form3
London, United Kingdom

Forrester
Cambridge, MA, United States

Fortu
London, United Kingdom

Fregnan
Milton Keynes, United Kingdom

FullCircl
Winnersh, United Kingdom

FundApps
London, United Kingdom

FundCount Group
Norwood, MA, United States

fundeye
Geneva, Switzerland

Fundipedia
London, United Kingdom

Fundment
London, United Kingdom

FUNDSaiQ
London, United Kingdom

Fundscape
London, United Kingdom

FundsDLT
Luxembourg, Luxembourg

FundSense
London, United Kingdom

Fusion Wealth
Horsham, United Kingdom

Futora
Tel-Aviv, Israel

Future Processing
Śląskie, Poland

Futureform
London, United Kingdom

Gartner
Stamford, CT, United States

GBG
Chester, United Kingdom

GBST
Sydney, NSW, Australia

Genovo
Shrewsbury, United Kingdom

Genpact
New York, NY, United States

Global Cyber Alliance
New York, NY, United States

Global Relay
Vancouver, BC, Canada

GlobalBlock
London, United Kingdom

Glue42
London, United Kingdom

Goji Investments
London, United Kingdom

Google
Mountain View, CA, United States

GPP
London, United Kingdom

Gresham Tech
London, United Kingdom

Growthdeck
Milton Keynes, United Kingdom

GrowthProvision
Newcastle Upon Tyne, United Kingdom

Halo Investing
Chicago, IL, United States

Hearsay Systems
San Francisco, CA, United States

HedgeGuard
London, United Kingdom

Heliocor
London, United Kingdom

Hourglass Software
Plymouth, United Kingdom

HRComply
London, United Kingdom

HubSpot
Cambridge, MA, United States

Hubwise Securities
Lichfield, United Kingdom

Huddlestock
Stavanger, Norway

IBM
Armonk, NY, United States

iCapital Network
New York, NY, United States

IFA Dataflow
Cheltenham, United Kingdom

IFA Direct Home
Gibraltar

IFAC
Cheltenham, United Kingdom

iFinancial
London, United Kingdom

Ignition Advice
Sydney, NSW, Australia

IHS Markit
London, United Kingdom

IlliquidX
London, United Kingdom

Immersive Labs
Bristol, United Kingdom

IMTF
Givisiez, Switzerland

IMVS
Birmingham, United Kingdom

UK Solution Provider Directory (A-Z)

Inalytics
Surrey, United Kingdom

indigita
Geneva, Switzerland

Infront
Oslo, Norway

Insight Regulatory Consulting
London, United Kingdom

Insignis Cash Solutions
Cambridge, United Kingdom

IntelliBonds
London, United Kingdom

intelliflo
London, United Kingdom

Intelligent Partnership
London, United Kingdom

Interactive Brokers
Greenwich, CT, United States

Intercontinental Exchange (ICE)
New York, NY, United States

InterGen DATA
Plano, TX, United States

IntoTheBlock
Miami, FL, United States

Invessed Client Portals
Long Crendon, United Kingdom

InvestCloud
Beverly Hills, CA, United States

InvestGlass
Geneva, Switzerland

Investment & Wealth Management Consultants
London, United Kingdom

Investment Software
London, United Kingdom

InvestSuite
Leuvain, Belgium

Ionic Information
London, United Kingdom

iProov
London, United Kingdom

ipushpull
London, United Kingdom

IQ-EQ
Luxembourg

IRESS
Melbourne, VIC, Australia

ISAAC Intelligence
London, United Kingdom

ITC Secure
London, United Kingdom

ITDuk
London, United Kingdom

ITRS
London, United Kingdom

Jacobi
San Francisco, CA, United States

James Hay Partnership
Salisbury, United Kingdom

JDX Group
London, United Kingdom

JustFA
London, United Kingdom

Kaizen Reporting
London, United Kingdom

Kaspersky
London, United Kingdom

KAWC
Knaresborough, United Kingdom

Kidbrooke
Stockholm, Sweden

KiteEdge
London, United Kingdom

KlarityRisk
London, United Kingdom

Knowledge Bank
Barnsley, United Kingdom

Kocho
London, United Kingdom

Kompli-Global
London, United Kingdom

Kore Labs
London, United Kingdom

KPMG
Toronto, ON, Canada

Kroll
New York, NY, United States

Kurtosys
London, United Kingdom

Kyckr
London, United Kingdom

La Meer
San Jose, CA, United States

Landytech
London, United Kingdom

Lanware
London, United Kingdom

Legado
London, United Kingdom

Level E Research
Edinburgh, United Kingdom

Lexis Nexis Risk Solutions
Alpharetta, GA, United States

Life in Cache
London, United Kingdom

LifeQuote
Chichester, United Kingdom

Limitless
London, United Kingdom

UK Solution Provider Directory (A-Z)

Linedata
Neuilly sur Seine, France

Linkedtrade
London, United Kingdom

Liquidnet
New York, NY, United States

LogMeIn
Boston, MA, United States

Lombard Odier
Geneva, Switzerland

LTI
Mumbai, India

Lucht Probst Associates (LPA)
Frankfurt, Germany

Luma Financial Technologies
Cincinnati, OH, United States

Luxoft
Zug, Switzerland

M&G Wealth
Bath, United Kingdom

m2Wealth International
Hong Kong, Hong Kong

Maanch
London, United Kingdom

MailChimp
Atlanta, GA, United States

Masttro
Zurich, Switzerland

McKinsey & Company
New York, NY, United States

MDOTM
London, United Kingdom

Meniga
London, United Kingdom

Mercer
New York, NY, United States

Mergermarket
London, United Kingdom

MessageMatrix
London, United Kingdom

METACO
Lausanne, Switzerland

MetCloud
Birmingham, United Kingdom

Microsoft
Redmond, WA, United States

Mimecast
London, United Kingdom

Mirador
Darien, CT, United States

Mitigo Group
Cheadle, United Kingdom

MJ Hudson
London, United Kingdom

mnAI
Gatwick, United Kingdom

Model Office
London, United Kingdom

Modulr
London, United Kingdom

Money Alive
Bedford, United Kingdom

Money Dashboard
Edinburgh, United Kingdom

Moneybox
London, United Kingdom

Moneyfarm
London, United Kingdom

Moneyhub
Bristol, United Kingdom

moneyinfo
Henley-in-Arden, United Kingdom

Moody's Analytics
New York, NY, United States

Moonfare
Berlin, Germany

Morningstar
Chicago, IL, United States

Mortgage Brain
Bromsgrove, United Kingdom

Moxo
Cupertino, CA, United States

MSCI
New York, NY, United States

Multrees Investor Services
London, United Kingdom

My Compliance Centre
London, United Kingdom

My Factfind
Doncaster, United Kingdom

My Retirement Planning
Manchester, United Kingdom

MyComplianceOffice
New York, NY, United States

MyDocSafe
Bedford, United Kingdom

myprosperity
Hawthorn, VIC, Australia

MyRegData
Oldham, United Kingdom

MyWealthCloud
Beaconsfield, United Kingdom

Napier
London, United Kingdom

Nasdaq
New York, NY, United States

Navos Technologies
Bristol, United Kingdom

UK Solution Provider Directory (A-Z)

nChain
London, United Kingdom

Neotas
London, United Kingdom

Neptune Networks
London, United Kingdom

Neuroprofiler
Vinon-sur-Verdon, France

NewGate Compliance
London, United Kingdom

NexJ
Toronto, ON, Canada

NextWealth
London, United Kingdom

Nivo
Manchester, United Kingdom

Norman & Sons
London, United Kingdom

NorthRow
Abingdon, United Kingdom

Nous Infosystems
Brentford, United Kingdom

Novia Financial
Bath, United Kingdom

Novia Global
Bath, United Kingdom

Nucleus Financial
Edinburgh, United Kingdom

Nucoro
London, United Kingdom

Nutmeg
London, United Kingdom

O&M Pension Solutions
Colchester, United Kingdom

Objectway
Milan, Italy

Obsidian Solutions
London, United Kingdom

Octo
London, United Kingdom

Omdia
London, United Kingdom

One Mortgage System
West Sussex, United Kingdom

Onfido
London, United Kingdom

OpenFin
New York, NY, United States

OpenGenius
Cardiff, United Kingdom

Opportunity Network
London, United Kingdom

Opus Nebula
London, United Kingdom

Opus Una
London, United Kingdom

OpusDatum
London, United Kingdom

Oracle
Redwood Shores, CA, United States

Orca
Zurich, Switzerland

Origo
Edinburgh, United Kingdom

Ortec Finance
Rotterdam, Netherlands

Overstone Art Services
London, United Kingdom

Oxford Risk
London, United Kingdom

P1 Investment Management
Exeter, United Kingdom

Palantir Technologies
Palo Alto, CA, United States

Palico
Paris, France

Panaseer
London, United Kingdom

PandaConnect
Soborg, Denmark

Parkwell Management Consultants
London, United Kingdom

Parmenion
Bristol, United Kingdom

PassFort
London, United Kingdom

PlanHappy
Stockton on Tees, United Kingdom

Plannr
Waterlooville, United Kingdom

Platforum
London, United Kingdom

Plum Software
Coventry, United Kingdom

Pocket Risk
London, United Kingdom

Point Group
London, United Kingdom

Pomanda
London, United Kingdom

PortfolioMetrix
London, United Kingdom

Post-Quantum
London, United Kingdom

Praemium
Melbourne, VIC, Australia

Preqin
London, United Kingdom

UK Solution Provider Directory (A-Z)

Prestwood Software
Kingswinford, United Kingdom

Private Wealth Systems
Mooresville, NC, United States

Prive Technologies
Hong Kong

Privitar
London, United Kingdom

Profile Software
Athens, Greece

ProFundCom
London, United Kingdom

Projecting
Edinburgh, United Kingdom

Prometeia
Bologna, Italy

Proofpoint
Sunnyvale, CA, United States

Protection Group International
Bristol, United Kingdom

PwC
London, United Kingdom

Qomply
London, United Kingdom

Quant
London, United Kingdom

Quantexa
London, United Kingdom

Quibus Consulting
Leiceter, United Kingdom

Quilter
Southampton, United Kingdom

Qwil Messenger
London, United Kingdom

Raisin
Berlin, Germany

Raymond James Investment Services
London, United Kingdom

Recordsure
London, United Kingdom

Red Box
Nottingham, United Kingdom

Red Deer
London, United Kingdom

Redington
London, United Kingdom

Refinitiv
London, United Kingdom

Reformis
London, United Kingdom

Regionally
Walsall, United Kingdom

RFA
New York, NY, United States

Ribbon Wealth
London, United Kingdom

Ripjar
Cheltenham, United Kingdom

RiskScreen
St Helier, Jersey

Robur
London, United Kingdom

+SUBSCRIBE®
New York, NY, United States

S&P Global Market Intelligence
New York, NY, United States

SaaSCada
London, United Kingdom

Saffron IOS
London, United Kingdom

Sage Intacct
San Jose, CA, United States

Salesforce
San Francisco, CA, United States

Satuit Technologies
Braintree, MA, United States

Saxo Group
Copenhagen, Denmark

Scalable Capital
Munich, Germany

Schwarzthal Tech
London, United Kingdom

Seccl
Bath, United Kingdom

Seedrs
London, United Kingdom

SEI
Oaks, PA, United States

Seismic
San Diego, CA, United States

Selectapension
Crowborough, United Kingdom

Sense Network
Cheshire, United Kingdom

Sensefolio
Chicago, IL, United States

Senseon
London, United Kingdom

Sentieo
San Francisco, CA, United States

Sharegain
London, United Kingdom

Sharesight
Sydney, NSW, Australia

SharpFin
Stockholm, Sweden

SideDrawer
Toronto, ON, Canada

UK Solution Provider Directory (A-Z)

sigMacity
Birmingham, United Kingdom

Signal AI
London, United Kingdom

SimCorp Coric
Copenhagen, Denmark

SimplyBiz
Huddersfield, United Kingdom

Sionic
London, United Kingdom

SIX Group
Zurich, Switzerland

Slack
San Francisco, CA, United States

Smarsh
Portland, OR, United States

Smart Communications
London, United Kingdom

Smartkarma
Singapore

smartKYC
London, United Kingdom

Smartr365
London, United Kingdom

SmartSearch
Leeds, United Kingdom

Somo
London, United Kingdom

Sophos
Abingdon, United Kingdom

Specialist Mortgage Group
Cardiff, United Kingdom

Sprint Enterprise Technology
Milton Park, United Kingdom

Squirro
Zurich, Switzerland

SRL Global
London, United Kingdom

SS&C Technologies
Windsor, CT, United States

SSP Worldwide
Halifax, United Kingdom

Standard Life
Edinburgh, United Kingdom

Starleaf
Watford, United Kingdom

State Street Corporation
Boston, MA, United States

SteelEye
London, United Kingdom

Succession Advisory Services
Plymouth, United Kingdom

Surfly
Amsterdam, Netherlands

Sustainalytics
Amsterdam, Netherlands

Swanest
London, United Kingdom

Swimbird
Stockholm, Sweden

swissQuant Group
Zurich, Switzerland

Synaptic Software
Whiteley, United Kingdom

Synetec
London, United Kingdom

Synpulse
Zurich, Switzerland

Tableau Software
Seattle, WA, United States

TAINA Technology
London, United Kingdom

Tapico
London, United Kingdom

TeamViewer
Goppingen, Germany

TeamWork Management
Geneva, Switzerland

TechRules
Madrid, Spain

Temenos
Geneva, Switzerland

The Berkeley Partnership
London, United Kingdom

The Consulting Consortium
London, United Kingdom

The Disruption House
London, United Kingdom

the lang cat
Edinburgh, United Kingdom

The London Stock Exchange
London, United Kingdom

The Marque
London, United Kingdom

theScreener
Nyon, Switzerland

THETA
London, United Kingdom

Thewealthworks
Haywards Heath, United Kingdom

Third Financial Software
London, United Kingdom

Thistle Initiatives
London, United Kingdom

Thought Machine
London, United Kingdom

threesixty services
Manchester, United Kingdom

UK Solution Provider Directory (A-Z)

TIFIN Wealth
Boulder, CO, United States

Tiller Technologies
St Helier, Jersey

Time4Advice
Norwich, United Kingdom

Tindeco Financial Services
Zug, Switzerland

Titanbay
London, United Kingdom

Titania
Worcester, United Kingdom

Toggle
London, United Kingdom

Topaz Digital
Zug, Switzerland

Trace Financial
London, United Kingdom

Trading View
London, United Kingdom

TradingScreen
New York, NY, United States

Trailblazer Tracking
Worksop, United Kingdom

Trailight
York, United Kingdom

Transact
London, United Kingdom

Trendrating
Lugano, Switzerland

True Potential
Newcastle upon Tyne, United Kingdom

TrueLayer
London, United Kingdom

Trunomi
London, United Kingdom

Trusted Family
Brussels, Belgium

Trustology
London, United Kingdom

TrustQuay
Fleet, United Kingdom

TSG
London, United Kingdom

Tumelo
Bristol, United Kingdom

Twelve Data
Singapore

Twenty7Tec
Bournemouth, United Kingdom

Twilio
San Francisco, CA, United States

Tyler Wood Consulting
London, United Kingdom

Typeform
Barcelona, Spain

UBS Partner
Zurich, Switzerland

ULTUMUS
London, United Kingdom

Umlaut
Sydney, NSW, Australia

Unbiased
London, United Kingdom

Unblu
Basel, Switzerland

Upscale Sales technology
Bangkok, Thailand

Urgentem
London, United Kingdom

Util
London, United Kingdom

Vadevalor
London, United Kingdom

Validata Group
London, United Kingdom

VALK
London, United Kingdom

Valuefy
Mumbai, India

Vanguard
Malvern, PA, United States

Varramore Consulting
London, United Kingdom

Vauban
London, United Kingdom

Vega Solutions
Reading, United Kingdom

Velexa
London, United Kingdom

Velocity Black
London, United Kingdom

Venn by Two Sigma
New York, NY, United States

Veridium
London, United Kingdom

VERMEG
Amsterdam, Netherlands

Vestorly
New York, NY, United States

Vestrata
London, United Kingdom

Virtual Cabinet
Cambridge, United Kingdom

Visible Capital
Edinburgh, United Kingdom

Vizolution
Swansea, United Kingdom

UK Solution Provider Directory (A-Z)

VouchedFor
Teddington, United Kingdom

VoxSmart
London, United Kingdom

Voyant
Austin, TX, United States

Vuture
London, United Kingdom

Waymark Tech
London, United Kingdom

Wazoku
London, United Kingdom

Wealth Dynamix
London, United Kingdom

Wealth Wizards
Royal Leamington Spa, United Kingdom

Wealthbrain
Dubai, United Kingdom

Wealthify
Penarth, United Kingdom

Wealthium
London, United Kingdom

WealthKernel
London, United Kingdom

Wealthmonitor
London, United Kingdom

WealthObjects
London, United Kingdom

WealthOS
London, United Kingdom

Wealthtime
Salisbury, United Kingdom

Wealth-X
New York, NY, United States

WebFG
Madrid, Spain

Windmill
Baar, Switzerland

Winterflood Business Services
London, United Kingdom

Wipro
Bengaluru, India

WiseAlpha
London, United Kingdom

witsIFA
Middlesbrough, United Kingdom

Woltix
London, United Kingdom

Woodhurst
London, United Kingdom

Worksmart
Milton Keynes, United Kingdom

WTax
London, United Kingdom

Xcina Consulting
London, United Kingdom

xDesign
Edinburgh, United Kingdom

Xenomorph
London, United Kingdom

Xero
Wellington, New Zealand

Xpedition
London, United Kingdom

YieldX
Miami, FL, United States

Yoti
London, United Kingdom

YouCanBook.me
Bedford, United Kingdom

Zapier
San Francisco, CA, United States

Zenith One
London, United Kingdom

Zoho Corporation
Austin, TX, United States

Zoom
San Jose, CA, United States

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Report Methodology

How has the UK WTLR 2022 been assembled?

Below we guide you as to how we have compiled and structured the main directory section of this report.

Inclusion of Solution Providers

We see every solution provider included in this report as relevant to the technology or related business needs of the Swiss wealth management sector.

Each of these firms is either:

- A pure technology provider
- Uses technology to deliver solutions
- Relevant whether from a data, research, consulting or compliance perspective. In the daily build and maintenance of the solution provider directory within our website, we have so far identified 726 solution providers that are relevant to this UK WTLR and are pleased to be able to include them here for any user to access. We are sure we will grow that number by the time we publish the next edition of this report in 2023.

Both domestic and overseas headquartered firms are included in this report based on their relevance. We consider a solution provider to be relevant for this report if they fit one of the below criteria:

- They are UK-based and serve (or target) wealth management clients in the UK
- They are from overseas but have an office in the UK and serve (or target) wealth management clients in the UK
- They are from overseas without an office in the UK but still serve (or target) wealth management clients in the UK.

While in many instances, this information is accessible from each firm's website and/or the news and other information that is accessible on them online, in some cases, we have also included firms in this report based on our knowledge of their business and its geographic focus and relevance.

There are solution providers among the 726 included in the directory that are not typically seen in the wealth management space, and are certainly not seen as WealthTech, but that are nevertheless relevant. Through our ongoing engagement with the solution providers in our online directory, we also have an information collection and maintenance process which helps us identify and understand which businesses are relevant in which geographies, including the UK.

Search the entire solution provider directory including over 2,500+ firms at www.thewealthmosaic.com

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About The Wealth Mosaic

Directory-first, research-led, wealth management-focused

About The Wealth Mosaic

We are a London-based, UK-headquartered online solution provider directory and knowledge resource focused specifically on the wealth management sector. Built around a curated and constantly growing and evolving directory of solution providers to the wealth management sector across the world, our business is founded on five core principles that make us different to other offerings in the market:

- **We are directory first**
- **We are online first**
- **We are accessible**
- **We are research-led**
- **We are wealth management focused**

Behind this report, and the engine room of our business in delivering all of the above is our website.

This is available to any user 24/7, 365-days a year. As of early July 2022, our website hosted almost 2,500 solution provider profiles and well over 5,000 solution profiles. Each of these solutions is tagged to at least one of the 40 headline Business Need categories across our first two live marketplaces (named 'Technology & Data' and 'Consulting, Research & Support Services'). These Business Need categories create the first level of filtering around our Solution Provider Directory.

As we focus on further growth, we expect that maintaining and evolving this resource will provide users with even more business and solution profiles relevant to their business needs, more refined Business Need categories, more sub-categories and more focused tagging. This will allow any wealth manager to more precisely pinpoint the solution providers and offerings that are relevant to their needs. In turn this will and support solution providers to more effectively position themselves and their offerings to be discovered by the right users. Alongside that core directory focus, we will continue to add and also further develop the content, knowledge resources and tools within the website to support the user in their discovery, learning and engagement process.

The Publishing Team

This report was compiled by The Wealth Mosaic's Founder, **Stephen Wall**. Working with Stephen to compile and manage this report were Head of Marketing & Design, **Mungo Hamlet**, Lead Editor & Writer, **Alison Ebbage**, and Content Manager & Editor, **Alex Gervás Fernández**.

You can contact us on office@thewealthmosaic.com.

Add or Update a Profile

For any relevant solution providers serving or seeking to serve the wealth management sector whether in the UK (or elsewhere) that is not yet listed in this report and in our online directory or for those firms with an existing Business and Solution Profile in our directory that you wish to update, please reach out to office@thewealthmosaic.com. We will work with you to add or update these profiles.

Request your profile or update

UK and other WTLRs

For any relevant solution provider not included in this UK WTLR, please reach out to tell us about your business and offering and relevance to the UK market and other of our WTLRs and we will add you to our list for all relevant future reports. For the remainder of 2022 and into 2023, we have a range of further WTLRs planned to include further editions for Switzerland and APAC and new versions for Europe, the Middle East and North America.

Contact us to find out more



WealthTech Landscape Report Series

With almost 2,500 solution provider profiles and close to 6,000 solution profiles from these businesses, and an evolving taxonomy to categorize those profiles for positioning, discovery and engagement, The Wealth Mosaic is an expanding directory-based resource for the changing business needs of the wealth management sector. Supporting that our website also features a growing range of thousands of supporting content and knowledge pieces.

To add further weight to that resource, we also create a variety of reports including The WealthTech Landscape Report Series (WTLRs), a series of annual reports built from our core Solution Provider Directory and where, in each report, we curate a directory of hundreds of relevant technology and related solution providers to the business needs of wealth managers of all types. Each report includes a variety of articles and interviews with industry participants, plus a section of featured solution provider profiles, to build out each report as a leading knowledge resource for the sector. As we move forward, we will further build out these projects with more detailed analysis, research, and events at the very least. Each WTLR will become a broader insight project.

GFO WTLR 2022

Published in mid-2022, our first GFO WTLR featured a solution provider directory of over 375 technology and related firms, all relevant to the global family office market. GFO WTLR 2023 is coming in 2023.

Read the report

US RIA WTLR 2022

Published in mid-2022, our first US RIA WTLR featured a solution provider directory of over 600 technology and related firms, all relevant to the US RIA market. US RIA WTLR 2023 is coming in 2023.

Read the report

Swiss WTLR 2021

Published in late 2021, our second Swiss WTLR featured a solution provider directory of over 450 technology and related firms, all relevant to the Swiss wealth management market. Swiss WTLR 2022 is coming in Q3 2022.

Read the report

APAC WTLR 2021

Published in mid-2021, our first APAC WTLR featured a solution provider directory of over 525 technology and related firms, all relevant to the APAC wealth management market. Swiss WTLR 2022 is scheduled for later in 2022.

Read the report

Planned WTLRs

In addition to further editions for the above reports, we are also planning new reports in the WTLRs for the Middle East, Europe, and the UK IFA sector.

Find out more about our WTLRs

Stephen Wall
Founder
stephen@thewealthmosaic.com

TWM Services
for Solution Providers

To further support the market positioning, engagement and business development needs of technology, consulting and other relevant solution providers to the wealth management sector, The Wealth Mosaic also offers a range of content creation and knowledge services, including:

Solution Provider Membership

A Membership to TWM for any solution provider allows a firm to build and maintain feature-level Business and Solution profiles in our online solution provider directory. Features of the Membership include prioritization in relevant Business Need categories, the ability to add and host your content on TWM, for the TWM team to share that content on our channels, and more.

Membership-Plus

Membership Plus sees TWM further support any Membership with not just content hosting and amplification but also ongoing content creation and participation in our reports. Working with the solution provider, we provide monthly written content support in collaboration with the firm's team. This also includes video interviews and podcasts and webinars.

Website User Membership

Coming in the new TWM website, we will offer any visitor to our website three levels of subscription-based access to our content, solution provider directory and insights.

The three levels are:

(1) Content,
which will offer the user full access to all of the content hosted on TWM;

(2) Content + Directory,
which also includes full access to the solution provider directory on TWM, and;

(3) Content + Directory + Insights,
which also includes various insight services on top.

TWM Reports

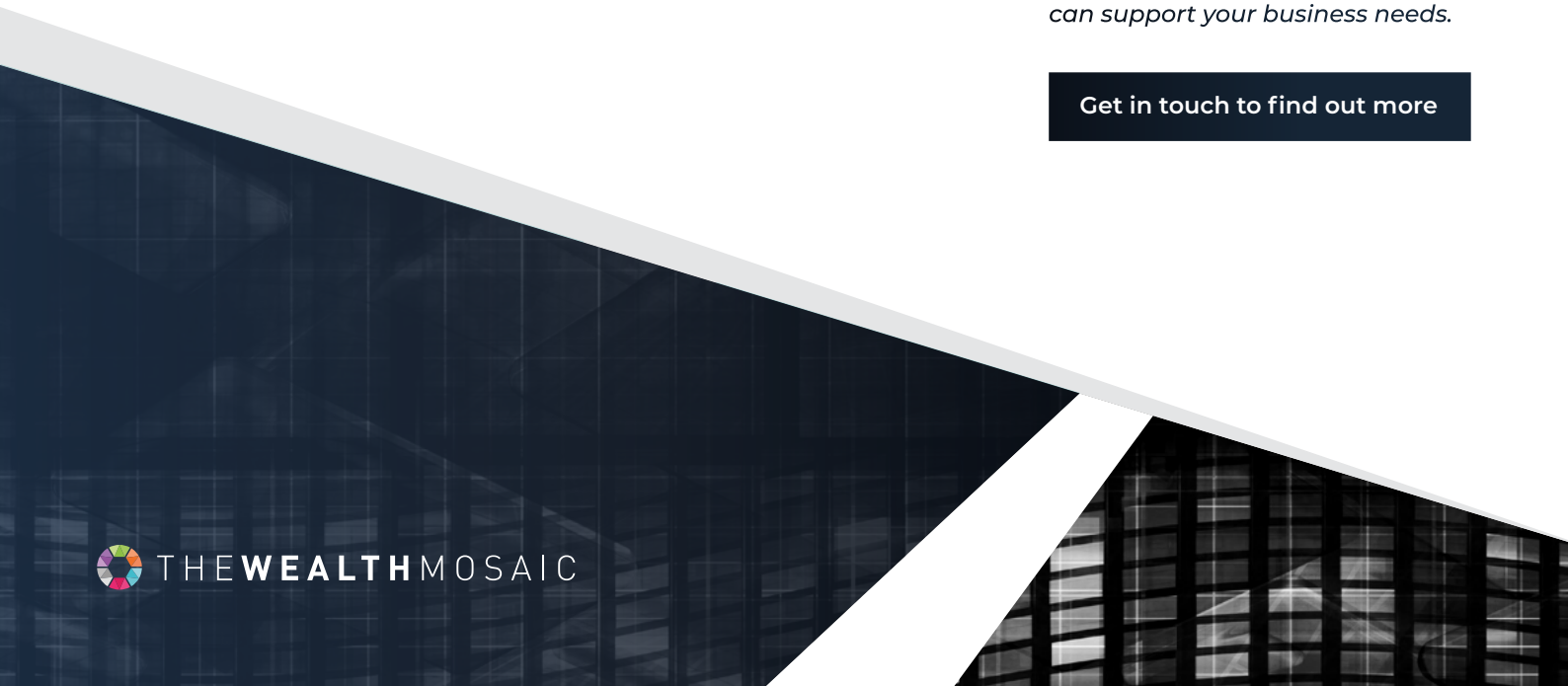
We currently run two report series, the directory-based The WealthTech Landscape Report Series and the themes-based The WealthTech Views Report Series, while a third series, The Wealth Manager Toolkit, is coming in 2022. Each report offers solution providers multiple ways to engage and position their business, solutions and knowledge whether towards a geography or region, wealth manager segment, topic or more.

TWM Create

As well as hosting and publishing content for clients, we are also adept at creating content of different types and for different purposes. We know wealth management, we have a publishing platform and channels to support distribution and we can create dynamic and relevant content. Within TWM Create, we offer TWM Write, TWM Video and TWM Podcast & Webinar.

Get in touch to find out more about how The Wealth Mosaic can support your business needs.

Get in touch to find out more



THEWEALTHMOSAIC



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