

Modernizing Financial Advisory Services

A Digital Transformation Roadmap for Smitherson Capital





AGENDA

- 01.** Introduction
- 02.** Roadmap to Digital Transformation: Key Focus Areas & Strategic Execution
- 03.** Conclusion and Call to Action

INTRODUCTION

Smitherson Capital Investment Firm

- Established in 1887, primarily serving "old money" clients
- Transitioning leadership to Helen Smitherson-Roy
- Facing challenges due to an aging client base and outdated systems
- Competitive pressure from major banks with advanced digital services





INTRODUCTION

Business & Digital Transformation Project

- **Objective:** Retain generational wealth, attract young investors, and digitize operations
- **Duration:** 5 months – 1 year (Phase 1 and 2), with national expansion planned through next year (2026) at phase 3
- **Budget:** Initially \$500K, expanded to \$1.35M with Vancouver & Ottawa offices
- **Scope:** Digital transformation, workforce renewal, branding modernization, client engagement, and national expansion

WHY DIGITAL TRANSFORMATION

Aging client base (Avg. 73 years)

leading to wealth transfers to competitors

Traditional, paper-based processes and low digital adoption

(<20% online engagement)

Limited appeal to young high-income potential investors

Expansion required to capture high-growth investor markets in Toronto, Vancouver & Ottawa



PURPOSE

To modernize operations and position Smith-Cap for sustainable growth



PROPOSED SOLUTIONS

Technological Strategies

01

CRM implementation for personalized client services

02

Digital marketing campaigns targeting emerging investors

03

AI-driven analytics for predictive investment strategies

04

Scalable digital infrastructure to support multi-city expansion

Operational Enhancements

01

Workforce renewal and targeted recruitment for diverse financial advisors

02

Client experience modernization through hybrid (digital + traditional) services

03

Expansion framework leveraging Toronto as a scalable model

04

Strategic partnerships with local firms for smoother market penetration

KEY BENEFITS

- Improved client engagement and long-term wealth retention
- Operational efficiency and cost reduction via paperless processes
- Competitive advantage by catering to younger, tech-savvy investors
- Expanded national presence with cost efficiencies (Vancouver/Ottawa costs 75% of Toronto's baseline)



RISKS & MITIGATION



Low adoption by existing clients

Offer hybrid (mail + digital) services

High workforce turnover

Implement training and incentive programs

Budget overruns

Fixed-price contracts and contingency buffer (15%)

ALIGNMENT WITH SMITH-CAP GOALS



- Retain generational wealth within Smith-Cap
- Build long-term relationships with younger investors
- Strengthen digital presence to modernize the brand
- Expand into key Canadian financial hubs (Toronto, Vancouver, Ottawa)



IMPLEMENTATION ROADMAP

PHASE 1

(0-5 months)

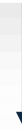
Immediate transformation (office setup, recruitment, digital transition)



PHASE 2

(5-12 months)

Growth & engagement (marketing, client onboarding, optimization)



PHASE 3

(Year 2 – 2026)

Expansion to Vancouver (May 2026) and Ottawa (December 2026)

CONCLUSION & CALL TO ACTION

Strategic Importance: Digital transformation is essential for future-proofing Smith-Cap

Key Takeaways:

- Retaining generational wealth through improved client relationships
- Attracting young investors and growing with them
- Leveraging digital tools for enhanced client experience and operational efficiency
- Expanding strategically into key Canadian markets to establish national presence

Call to Action:

- Commit to a structured, data-driven transformation
- Ensure leadership buy-in and phased execution
- Monitor progress and refine strategies to maximize long-term success

Thank You

For your attention

