

## Investment Ideas Platform Briefing

### Overview

Wealth Management companies will have a Relationship Manager (RM) to advise their High Net Worth clients on what investments are most appropriate for them. RMs identify new investment opportunities through ideas sent to them, often via email, from the company's global trading desks, fund administrators, etc. A RM can receive over 50 investment ideas per day that would have to be evaluated for each of their clients.

Financial companies are looking to move away from email-based models towards a digitized investment idea process to make the identification and evaluation of these investment ideas more efficient. They want to drive demand by linking investment opportunities or ideas with personalized client profiles and preferences to ensure greater relevance of financial advice. The financial advice should be **RELEVANT** and **TIMELY** based on the client's **NEEDS**.

### Current Challenges

1. Lack of visibility + lack of relevant information makes it difficult to determine the appropriateness of investment ideas and opportunities easily and quickly for clients = **Lost Revenue**.
2. Unable to deliver timely investment ideas for clients due to the amount of manual work required = **Lost Opportunities**
3. Business processes and collaboration between teams are siloed/manual with information/data captured and stored in various places, making it more cumbersome to analyze and identify different investment opportunities for clients = **Lost time**

### Requirements for a Digital Investment Ideas Platform

#### Mandatory

- The system needs to be user friendly and initially can be accessible via desktop.
- Idea-driven approach - RM browses ideas, can view the related products and identify suitable clients.
- Client-driven approach - RM has client in mind, views the client summary, can find suitable products to suggest and ideas to propose.
- The following basic functionality should be available.
  - Client profile setup and maintenance with the ability to identify investment preferences (e.g., product types, countries/regions, etc.).
  - Set up and maintenance of investment products (e.g., equities, bonds, funds, derivatives, structured products, etc.). Tag the products to enable recommendations (e.g., product type, regions, etc.).
  - Set up and maintenance of investment ideas. Be able to link specific products to the idea and tag the ideas to enable recommendations.

- Recommend investment ideas for a specific client by comparing their investment preferences to the idea and product tags. Display the idea(s) information to the RM.
- Select a specific investment idea and determine which clients the idea would be most suitable for by comparing the idea and product tags to the client preferences
- View the investment ideas created on the platform.

### **Optional**

- Access and evaluate the ideas on a mobile application.
- Sort, filter and search the investment ideas
- Limit what clients a specific RM can view. For example, by being able to assign a RM to specific clients in the system.
- Add client holdings for specific products and use that to help determine what investment ideas would be appropriate for the client (e.g., do not want to buy products already hold).
- Adding expiry dates to an investment idea and automatically notifying RMs when close to the expiry date and not displaying when expired.
- Notify/alert on new/updated content that may be of interest.
- Displaying information related to a specific product.
- Search for a specific product or product type and show the investment ideas to which it is related.
- Product-driven approach - RM has a particular product in mind, can see related ideas and the clients they may be appropriate for.
- Display investment ideas based upon previous viewing activity of the client.