

Digital Wealth Management Platform

From Basics to Advanced Solutions

Understanding Financial Services Technology for All Audiences
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What is Wealth Management?

Wealth management encompasses comprehensive financial advisory services designed to optimize client financial outcomes through strategic planning, investment management, and risk mitigation.

Strategic Financial Advisory Services

- Holistic financial planning and portfolio optimization
- Risk-adjusted return maximization across asset classes
- Tax-efficient wealth preservation strategies
- Regulatory compliance and fiduciary oversight

In simpler terms: Wealth management is like having a smart friend who helps you save and grow your money, plan for your future (retirement, kids' education), make smart investment decisions, and protect your wealth from risks.

Market Overview

\$103.4T
Global Assets Under Management
That's more money than all countries' economies combined!
22.4M
High Net Worth Individuals
People with \$1M+ to invest
7.4%
Annual Growth Rate
Industry growing faster than most sectors
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The Client Engagement Journey



1. Discovery & Onboarding

- Comprehensive financial needs assessment
- Risk tolerance profiling (KYC/AML compliance)
- Investment policy statement development

What this means: You meet with an advisor to discuss your goals and dreams

Example: "I want to retire at 60 with \$1 million saved"



2. Strategic Planning & Analysis

- Monte Carlo simulation modeling (10,000+ scenarios)
- Asset allocation optimization using Modern Portfolio Theory
- Tax-loss harvesting and optimization strategies
- Estate planning and wealth transfer structuring

What this means: Create a personalized plan with specific steps

Example: "Save \$800/month, invest 70% stocks, 30% bonds"



3. Portfolio Implementation & Execution

- Best execution trading (12ms average)
- Multi-asset class portfolio construction
- Systematic rebalancing (99.97% success rate)

What this means: Put your money to work in investments

Example: Buy mutual funds, stocks, or bonds automatically



4. Ongoing Monitoring & Optimization

- Performance attribution analysis
- Risk-adjusted return monitoring (Sharpe ratios)
- Automated compliance reporting

What this means: Regular check-ins on your progress

Example: Quarterly reviews and adjustments as needed

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How Technology Transforms Wealth Management

Before Technology (Traditional)



Account Opening: 2-3 weeks, \$500+ fees

Visit office, paper forms, manual processing



Portfolio Monitoring: Quarterly statements

Wait for mail, call advisor for updates



Investment Advice: Generic recommendations

One-size-fits-all portfolios, high fees

With Technology (Digital)



Account Opening: 10 minutes, \$0 fees

Mobile app, digital forms, instant approval



Portfolio Monitoring: Real-time 24/7

Live updates, mobile alerts, instant access



Investment Advice: AI-powered personalization

Custom portfolios, automated rebalancing

Measurable Impact

60%
Faster Onboarding
From weeks to minutes
35%
Cost Reduction
Lower fees for clients
156%
ROI on Technology
Strong business returns
94%
Client Satisfaction
Happier customers
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Finding & Engaging Clients (Prospecting & Engagement)

Sophisticated digital marketing and lead generation strategies to find new clients and convince them to use financial services.

45% reduction in customer acquisition cost
67% of prospects research online first
3.2x higher conversion with personalization

Landing Pages

SEO-optimized conversion platforms:

- A/B testing for optimization (18-25% conversion rates)
- Multi-channel attribution tracking
- Behavioral targeting and personalization engines
- Compliance-ready content management

In practice: Special websites that attract potential clients. Example: You search "retirement planning" and find "Worried about retirement? Get free consultation!" with a simple form and free calculator.

Marketing Engines

Sophisticated lead nurturing workflows:

- Behavioral trigger marketing automation
- Social media monitoring and engagement
- Content marketing with thought leadership
- CRM integration for seamless lead management

In practice: Automated systems that send helpful information. Example: After downloading a guide, you receive Week 1: "5 Retirement Mistakes to Avoid", Week 2: "How Much to Save" video, Week 3: Free webinar invitation.

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Financial Planning & Account Aggregation

Comprehensive financial roadmap through advanced analytics, portfolio optimization, and multi-custodian account integration for holistic wealth management.

\$4.2B in aggregated assets
15,000+ institutions connected
99.8% data accuracy

Financial Planning Tools

Advanced Analytics:

- Monte Carlo simulation (10,000+ scenarios)
- Goal-based planning with probability analysis
- Tax optimization and estate planning integration
- Longevity risk modeling

In practice: Smart calculators for your financial plan. You enter: Age 30, Income \$60K, Goal: Retire at 65 with \$1M. It calculates: "Save \$400/month in stocks and bonds"

Plan Management

Advanced Monitoring:

- Real-time performance tracking and alerts
- Automated rebalancing triggers
- Variance analysis with recommendations
- Performance attribution analysis

In practice: Tracks how well your plan is working. Plan says save \$400/month: You saved \$450 (ahead!), Investments grew 8%, Behind on emergency fund

Account Aggregation

Enterprise Integration:

- Multi-custodian connectivity (15,000+ institutions)
- Real-time data synchronization
- Alternative asset integration
- Risk analytics and allocation monitoring

In practice: See all your money in one place. Instead of 5 different websites (Chase: \$5,000, Fidelity 401k: \$25,000, Vanguard IRA: \$15,000), you see Total: \$45,000 in one dashboard

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Investment Execution & Trading

Institutional-grade trading and operations for buying and selling investments to grow wealth over time.

\$8.7M daily transaction volume
99.97% transaction success rate
12ms average execution time

Brokerage Account Conversion

ACATS Processing:

- Automated transfer (3-5 days vs 2-3 weeks)
- Tax lot preservation
- Fractional share handling

In practice: Moving investments between companies. Like switching banks but for investments - no selling required.

Transaction Management

Best Execution:

- Smart order routing
- Multi-asset class trading
- Real-time settlement

In practice: System that buys/sells investments. Finds best price, executes instantly, updates your account.

Self-Directed Platform

Trading Platform:

- Commission-free equity trading
- Advanced charting tools
- Research integration

In practice: Online shopping for investments. Browse stocks, read research, buy what you want.

Supervision & Compliance

Regulatory Oversight:

- Real-time trade surveillance
- Pattern recognition AI
- Automated compliance reporting

In practice: Safety system that prevents mistakes. Flags risky trades, educates about risks.

Real Investment Example

1
Decision: Invest \$500/month (Systematic investment plan with dollar-cost averaging)
2
Execution: Auto-buy stocks and bonds (Multi-asset allocation with rebalancing triggers)
3
Growth: Average 7% annual return (Risk-adjusted returns with Sharpe ratio monitoring)
4
Result: \$500/month → \$245,000 in 20 years (Compound annual growth rate optimization)
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Client Service & Relationship Management

Omnichannel communication platform and enterprise CRM for enhanced client relationships and service delivery.

94% client satisfaction scores
41% increase in advisor productivity
27% improvement in client retention

Client Communication

Omnichannel Platform:

- Secure document sharing with e-signatures
- Automated appointment scheduling
- AI-powered chatbots for instant support
- Mobile-first advisor applications

In practice: Multiple ways to reach your advisor - Mobile App (chat, check investments, get alerts), Video Calls (face-to-face from home), AI Chatbot (instant answers 24/7)

Salesforce Financial Services Cloud

Enterprise CRM Capabilities:

- 360-degree client view with household management
- Einstein AI for next-best-action recommendations
- Opportunity tracking and pipeline management
- Workflow automation and process optimization
- Performance dashboards and KPI tracking

In practice: Smart system that helps your advisor serve you better. Your advisor sees your complete financial picture, your goals and preferences, reminders to check in with you, and suggestions for how to help you.

Real Service Example



Situation: Stock market drops 10% and you're worried (Market volatility triggers client communication protocol)

Alert: System notifies advisor you might be concerned (AI analyzes client behavior patterns and risk tolerance)

Outreach: Advisor calls proactively to explain (Personalized communication based on client profile)

Result: You feel reassured and stick to long-term plan (Client retention through proactive relationship management)
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Business Impact & Return on Investment

Quantifiable business impact across revenue enhancement, operational efficiency, client experience, and risk mitigation. Technology investments pay for themselves by making everything faster, cheaper, and better.

Revenue Enhancement

- 25% increase in assets under management (Clients bring more assets to invest)
- 29% improvement in revenue per advisor
- 15% growth in fee-based revenue streams
- 18% increase in client wallet share

Operational Efficiency

- 35% reduction in operational expenses
- 40% increase in advisor productivity (Advisors can help more clients better)
- 60% faster client onboarding process
- 50% reduction in administrative tasks

Client Experience

- 94% client satisfaction scores (Clients love the improved service)
- 27% improvement in client retention
- 34% increase in client referral rates
- 24/7 digital service availability

Risk & Compliance

- 70% reduction in compliance costs (Automated systems reduce errors)
- 99.8% accuracy in regulatory reporting
- 85% decrease in operational errors
- Enhanced cybersecurity posture

Investment Returns Summary

156%
Average ROI (Every \$1 invested returns \$2.56)
18 months
Payback Period (Investment pays for itself in 1.5 years)
\$2.4B
AUM Growth (Significant business expansion)
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Getting Started: From Beginner to Advanced

For Beginners: Your First Steps

1

Define Your Goals

Write down what you want: emergency fund, house, retirement

2 Be specific: "Save \$50,000 for house by 2027"

2

Start Small

Begin with \$100-500/month, use robo-advisors

Many platforms have no minimum to start

3

Learn & Grow

Use educational resources, gradually increase investments

Time is your friend - start today!

For Organizations: Implementation Strategy

Months 1-3

Foundation Phase

- Technology assessment and gap analysis
- CRM platform integration
- Account aggregation connectivity
- Security framework implementation

Months 4-6

Core Capabilities

- Financial planning tools deployment
- Trading platform integration
- Plan management system
- Compliance automation

Months 7-12:

Advanced Features & Optimization

- AI/ML model deployment
- Mobile applications
- Performance optimization
- Change management programs

Success Factors for Both Paths

Start with Clear Goals

Whether personal financial goals or business objectives, clarity drives success

Embrace Technology

Use digital tools to your advantage - they make everything easier and more efficient

Focus on Education

Continuous learning ensures you make informed decisions and adapt to changes

Monitor and Adjust

Regular reviews and adjustments keep you on track toward your goals

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Key Takeaways for All Audiences



Wealth Management is for Everyone

Scalable solutions serve all client segments from emerging affluent to UHNW. You don't need to be rich to start growing your money.



Technology Makes Everything Better

Digital transformation delivers 156% ROI with 18-month payback period. Apps and websites make managing money easy and accessible 24/7.



Your Money is Protected

Multi-layered security, regulatory compliance, and institutional-grade protection. Strong security and insurance protect your investments.



Time Creates Wealth

Compound annual growth rate optimization through systematic investment strategies. Starting early with small amounts leads to big results.



Human + Technology = Best Results

Hybrid advisory models deliver superior client outcomes and operational efficiency. Combine smart technology with human advisors for the best experience.



Continuous Improvement

Agile methodologies and continuous optimization drive long-term success. Your financial plan evolves as your life changes.

Universal Truth

Whether you're an individual starting your wealth journey or an organization transforming your business, the principles remain the same: start with clear goals, leverage technology, focus on client outcomes, and never stop improving.

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Thank You

Questions & Discussion

For Individual Investors

Ready to start your wealth journey?

Email: beginners@wealthmanagement.com

Web: www.wealthmanagement101.com

For Organizations

Transform your wealth management capabilities

Email: wealth.solutions@cognizant.com

Web: www.cognizant.com/financial-services

Remember: The best time to start was yesterday. The second best time is today!

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