High level updated agenda

Digital Investor Track	Advisor-Led Track
Session 1 — Strategic Alignment (1.5h) Vision, success metrics, growth levers, DI vs Advisor roles	**Session 1 — Strategic Alignment** (1.5h) Vision, success metrics, growth levers, DI vs Advisor roles
Session 2 — Capability Alignment & Maturity Mapping (1h) Front-to-back DI capability assessment (People, Process, Tech)	**Session 2 — Capability Alignment & Maturity Mapping** (1h) Front-to-back Advisor capability assessment (People, Process, Tech)
Session 3 — Awareness & Activation Deep Dive (L2) (1h) Onboarding, suitability, funding, activation leakage	**Session 5 — Referral & Onboarding Deep Dive (L2)** (1h) Referral intake, onboarding friction, channel handoffs
Session 4 — Servicing Deep Dive (L2) (1.5h) Servicing drivers, chat/call load, back-office effort	**Session 6 — Servicing Deep Dive (L2)** (1.5h) Servicing model, review cadence, operational load

Session 7 — Technology Deep Dive (Shared) (1.5h)
DI + Advisor tech stack, constraints, coexistence

Session 8 — Use Case Validation & Business Value (1.5h)
Prioritization, KPI linkage, “what good looks like”

Detailed Workshop Design (Names + What Happens)

Session 1 — Strategic Alignment (Joint) | 1.5 hours

Attendees

- Diane
- Mark Kurz
- Mollie
- Michael Dale
- Patrick Bryant
- Patrick Terrell
- DI Product leadership
- Advisory leadership
- MSO / Back Office
- Compliance
- Timothy Day
- Justin Zeidman

What happens in the room:

- Align on NFIS vision across Digital Investor and Advisor-Led (24–36 months)
- Confirm success metrics that actually matter:
    - AUM growth vs funded accounts
    - Advisor capacity constraints
    - DI activation vs advisor conversion
    - Cross-channel asset leakage

- Explicitly surface trade-offs:
    - Scale vs advice
    - Digital first vs human first
    - DI as destination vs stepping stone

- Outcome:
    - Agreed strategic problems to solve
    - Clear definition of success for both businesses

Session 2A — Digital Investor Capability Alignment & Maturity Mapping |

1 hour

Attendees

- Molly
- Mathu Mathu
- Mark Kurz
- Timothy Day
- Justin Zeidman
- Tyler Storey

What happens in the room

- Walk the **front-to-back Digital Investor capability canvas**:
    - Awareness & discovery
    - Onboarding & suitability
    - Funding & activation
    - Portfolio experience & confidence
    - Servicing & exception handling
    - Data, insights, orchestration
- For each capability:
    - How is this done today?
    - Who owns it?
    - Where does it break at scale?
- Red / Amber / Green maturity tagging
- Explicit focus on:
    - Activation & non-funding
    - Early value realization
    - Perceived value vs pricing
- Outcome:
    - Prioritized DI capability gaps
    - Clear hotspots for L2 journey deep dives

Session 2B — Advisor-Led Capability Alignment & Maturity Mapping | 1 hour

Attendees

- Mark Kurz
- Patrick Bryant
- Patrick Terrell
- Timothy Day
- Justin Zeidman

- Tyler Storey
- MSR representative

What happens in the room

- Walk the **Advisor-Led capability canvas**:
    - Referral intake & qualification
    - Discovery & suitability
    - Onboarding & documentation
    - Advice delivery & reviews
    - Servicing & operations
      Advisor productivity & capacity

- Stress-test:
    - Referral conversion
    - Speed to contact
    - Advisor bandwidth
    - Operational drag

- Explicit discussion of:
    - DI → IA → FA progression model
    - Where handoffs fail today
    - What cannot scale with humans alone

- Outcome:
    - Advisor-Led capability gaps
    - Clarity on where AI / digital must intervene

Session 3 — Digital Investor Awareness & Activation Deep Dive (L2) | 1 hour

Attendees

- Molly
- Mathu Mathu
- Mark Kurz
- Timothy Day
- Justin Zeidman
- Tyler Storey

What happens in the room

- NFIS reverse demo of:

  - Awareness entry points
  - Onboarding flow
  - Suitability & disclosures
  - Funding mechanics (DriveWealth dependencies)

- Diagnose activation leakage:
  - Why accounts open but don’t fund
  - Why value isn’t felt in first 7–30 days

- Map friction to specific capability failures:
  - Messaging
  - Nudging
  - Confidence building
  - Funding orchestration

- Outcome:
  - Concrete root causes
  - Inputs for activation-focused use cases

Session 4 — Digital Investor Servicing Deep Dive (L2) | 1.5 hours

Attendees

- Molly
- Mathu Mathu
- Mark Kurz
- Timothy Day
- Justin Zeidman
- Tyler Storey

What happens in the room

- Review top servicing drivers:
  - IRA withdrawals
  - Asset availability issues
  - Funding failures
  - Account closures
- Map:
  - What is self-service vs human
  - What creates repeat contacts
  - What creates operational drag

- Identify automation & AI opportunities:

    - Proactive servicing
    - Exception prevention
    - Intelligent routing

- Outcome:
    - Servicing capability gaps
    - IPA-ready problem statements

Session 5 — Advisor-Led Referral & Onboarding Deep Dive (L2) | 1 hour

Attendees

- Mark Kurz
- Patrick Bryant
- Patrick Terrell
- Timothy Day
- Justin Zeidman
- Tyler Storey
- MSR representative

What happens in the room

- Reverse demo of referral flow:
    - Branch / call center → IA → FA

- Analyze:
    - Speed to contact
    - Drop-off points
    - Documentation overhead
    - Channel mis-routing

- Identify where digital + AI can:
    - Pre-qualify
    - Pre-populate
    - Reduce advisor load

- Outcome:
    - Targeted onboarding improvements
    - Inputs for advisor productivity use cases

Session 6 — Advisor-Led Servicing Deep Dive (L2) | 1.5 hours

Attendees

- Mark Kurz
- Patrick Bryant
- Patrick Terrell
- Timothy Day
- Justin Zeidman
- Tyler Storey
- MSR representative

What happens in the room

- Review:
  - Review cadence
  - Suitability refresh
  - Client vulnerability handling
  - Pershing dependencies

- Identify:
  - What advisors shouldn't be doing
  - What can be automated or augmented
  - Where operational risk sits

- Outcome:
  - Advisor servicing capability gaps
  - Clear AI / workflow opportunities

Session 7 — Technology Deep Dive (Shared) | 1.5 hours

Attendees

- Timothy Day
- Justin Zeidman
- NFCU Digital & Architecture
- Backbase Tech

What happens in the room

- Map current stack:
  - FusionIQ / DriveWealth

    - Osaic / Pershing

- Discuss:
    - Constraints
    - Coexistence patterns
    - What Backbase can replace vs augment

- Outcome:
    - Realistic implementation paths
    - Guardrails for use cases

Session 8 — Use Case Validation & Business Value | 1.5 hours

Attendees

- NFIS Leadership
- DI & Advisory Leads
- Ops & Support
- Timothy Day
- Justin Zeidman

What happens in the room

- Validate prioritized use cases
- Link each use case to:
    - Metrics
    - Capability gaps
    - Business value

- Agree on:
    - What good looks like
    - Business case structure
    - Roadmap themes