

KickStarter™

Rapid, risk-free route to
digital wealth management

additiv

To paraphrase Ernest Hemingway, digitization in the wealth management industry was gradual until it was sudden.

Before the pandemic, the ripples of digitization were there to see. Digitally-native competitors were putting revenue margins under pressure. Compliance and legacy technology were causing costs to rise. The growth in assets wasn't quite enough to offset these effects, so overall profits were stagnant. A worrying picture for the wealth management industry, but not disastrous.

The tipping point

Since Covid-19, a cloudy outlook has suddenly become stormy.

In the near term, the crisis and imminent recession will likely shrink asset bases, putting profits under greater pressure. This is nothing new. However, the crisis will also crystallize an unprecedented transformation in operating, servicing and sourcing models.

Wealth managers will need to quickly match up to the demands of customers. Since the arrival of coronavirus and social distancing, consumers have suddenly become accustomed to lower cost, instant, seamless digital service – even when in person. Anything less than this post-crisis won't cut it.

In addition, wealth managers will have to conform to growing demands for fairness and transparency that, post-crisis, will certainly increase as people call for better advice and greater value-add in managing their commercial and financial affairs.

So, in short, the pandemic is introducing the need for massive change at the same time as it is stripping wealth managers of the financial resources and runway to make that change. On the face of it, this is an impossible balancing act. But this is why we have introduced our KickStarter™ package, to resolve this seemingly irresolvable challenge.

“Wealth Managers entering the Covid-19 Crisis are worse off than before the Global Financial Crisis.”

BCG Global Market Sizing and Wealth Manager Performance Benchmarking Databases

Squaring the circle

KickStarter™, available for multiple additiv solutions including its market-leading Hybrid Wealth Manager, combines three components. Each is compelling, but together they become a game changer.



A user experience platform.

This allows wealth managers to launch new digital channels and functionality extremely quickly – across multiple platforms. It also allows wealth managers to embed their services into third-party channels. In addition, for advisor-client interaction, it has highly differentiating features such as secure co-browsing, texting, live chats and videoconferencing which bring in-person intimacy into the online world while remaining fully compliant with regulation.



An orchestration platform.

KickStarter™ is underpinned by the award-winning DFS system of intelligence that allows for personalization at scale. It conducts the analytics to create individual portfolios, exactly matched to that individual's context and risk profile, and constantly optimized for changing market conditions. The same analytics serves up the right advice and recommendations to customers at the right time and over the right channel to maximize engagement and value-add. And lastly, it is micro-services based, allowing the organisation to adapt to changing customer needs to launch new services extremely quickly.



Free, rapid and risk-free implementation.

Implementation of the KickStarter™ solutions takes 3 months or less. It is optimized to multiple use cases, such as hybrid wealth management and roboadvisory. It is risk-free in that the solution can be turned off at any time without penalties. Essentially, if it doesn't create value for your business, you can stop it. And the best part: the implementation is free.

 No risk	 Low cost	 Increased value & profit	 Ready solution
<ul style="list-style-type: none"> • Cancel at any time • Safe implementation approach • Highly scalable solution used by largest global organizations • Fully tested • Fully compliant, highest IT security standards 	<ul style="list-style-type: none"> • No capex costs • Free implementation • Free customization • Only pay full SaaS fee when live • Initial data load included 	<ul style="list-style-type: none"> • Revenue growth through advanced targeting and servicing functionality • Much lower operating costs through high automation and self-services • Ability to operate a platform model for sourcing third-party services 	<ul style="list-style-type: none"> • Several out-of-the-box use cases supported • 3 month or less implementation • SaaS deployment & easy configuration • Enterprise ready • Integration ready

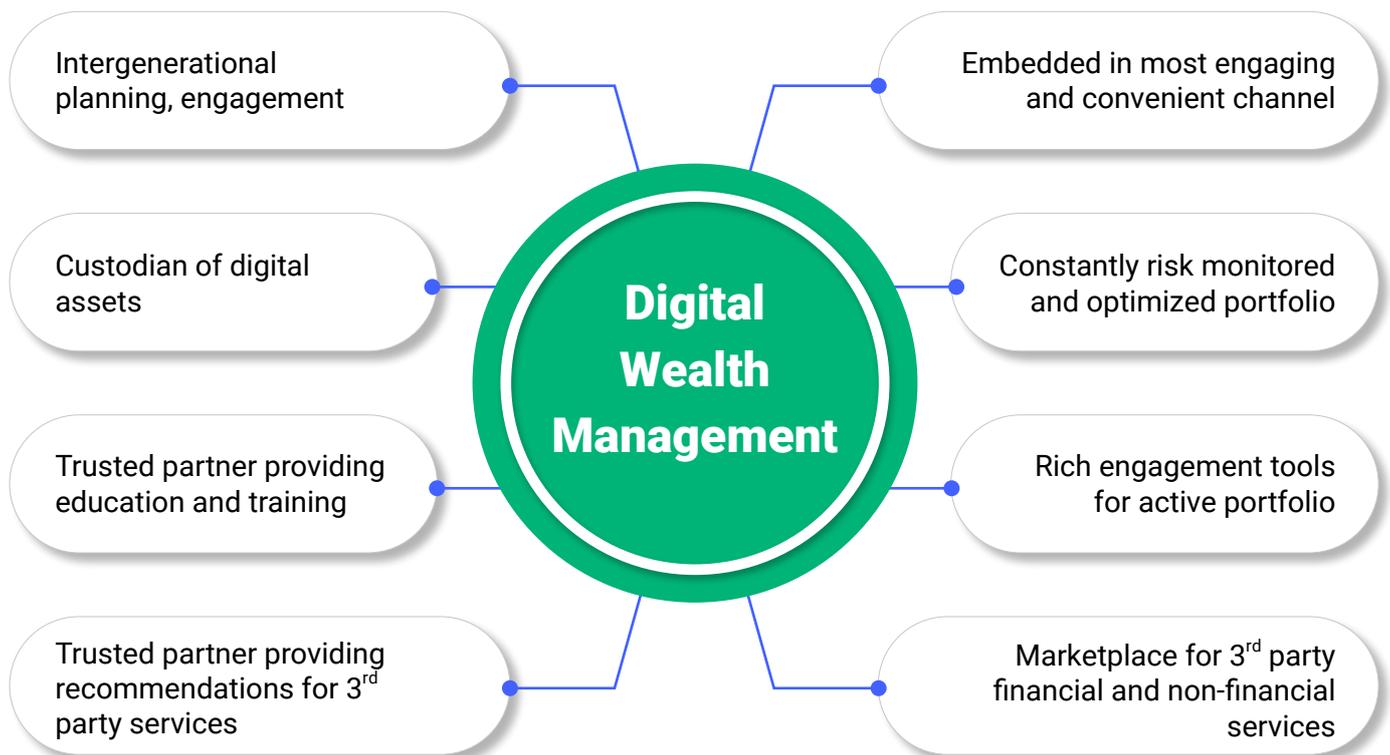
Enhance your business model

The way wealth managers generate customer success, and the nature of that success, will never be the same again. Digital era wealth management is inclusive, personalized and advised at scale, sourced from an ecosystem of providers, delivered online or seamlessly embedded in other channels, and goes beyond safety and discretion to deliver massive and compounding value-add by helping customers to make smarter financial and commercial decisions.

To deliver digital era wealth management requires business model enhancement.

The good news is that we can make this easy. We've been helping institutions across the globe to transform their servicing and sourcing operations since 1998. With KickStarter™, we've now taken this to the next level. Providing the building blocks for rapid deployment in this challenging market, KickStarter™ allows you to gain a real advantage at a time when you need it most.

KickStarter™ gives the ability to enhance client servicing, offering rich seamless digital interaction whether self-service or advisor-assisted, to source insights and services from a curated ecosystem of third parties, and to drive down operating costs. It is a winning offering that combines the highest levels of back office automation with the richest customer interaction and community-generated value-add.



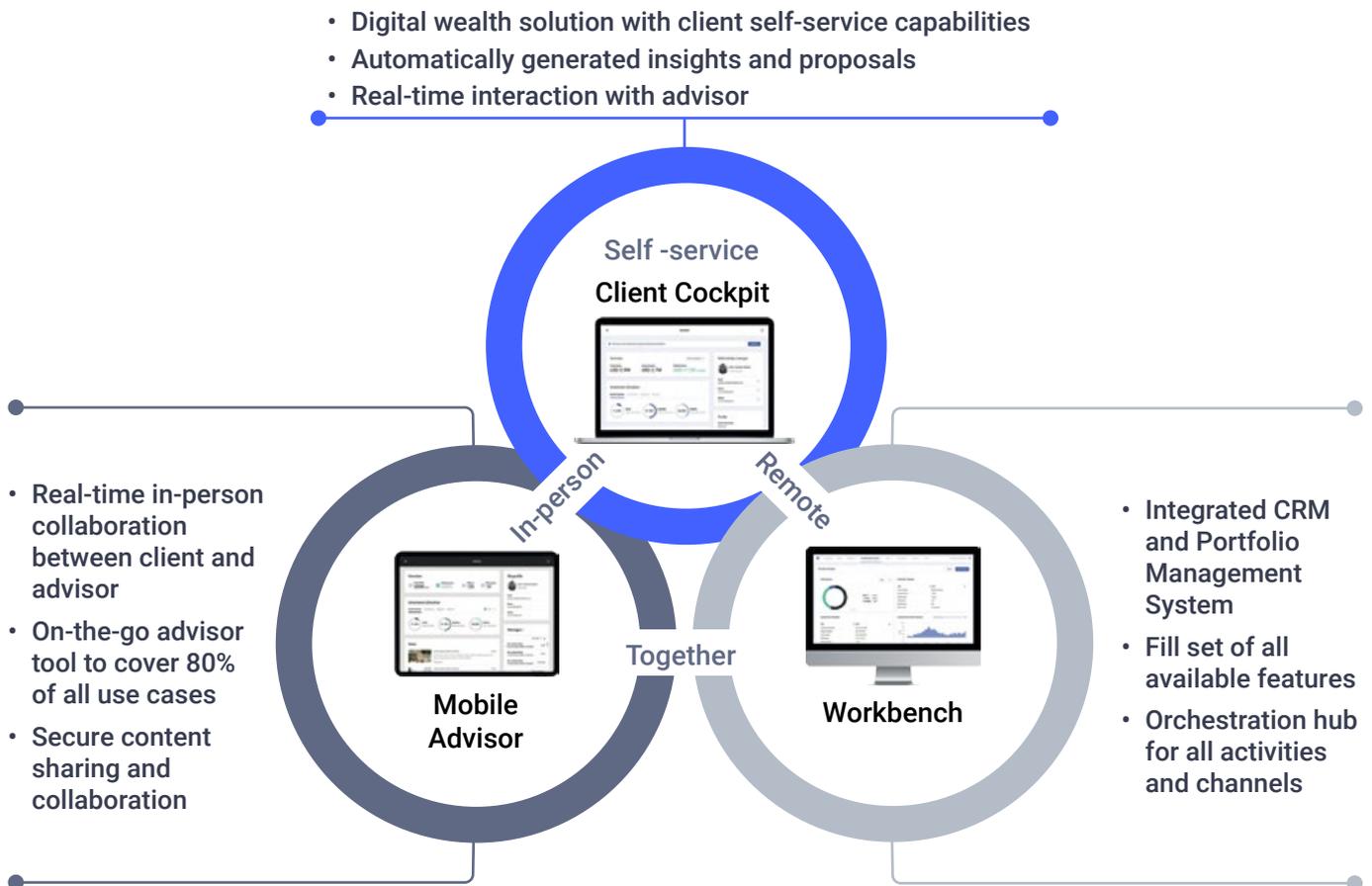
Based on trust, convenience and value-add

Hybrid Wealth Manager

KickStarter™ is already available for additiv's Hybrid Wealth Manager solution, offering the best possible experience whether self-service, in person or a hybrid of the two. The self-service Client Cockpit offers users a data rich, interactive view of the positions and performance; engagement tools, such as content, to generate new ideas; and one-click consent management for the proposals made by relationship managers

When the clients wishes to interact remotely with the RM, there are secure chat, videoconferencing and co-browsing features in the Client Cockpit which give a highly immersive experience. The Mobile Advisor is well suited for physical and virtual meetings. It has workflows and simulations optimized for in person interaction, as well as access to full client history and the ability to generate instant proposals.

For the advisor working on their own, additiv offers the Workbench, which is chock full of productivity-enhancing CRM and workflow tools to optimize their performance.



Remain close while far away

Establishing and maintaining a remote relationship has never been more important. Clients expect to access you and your services instantly at any time, from anywhere, through any channel, seamlessly. And in times of crisis, this access is even more essential. With traditional relationship management channels such as physical meetings currently suspended indefinitely, wealth managers and independent financial advisors are ill equipped to support their needs. This inability to support is creating inefficiencies and relationship tensions during an already stressful time when advice is in high demand.

Who can benefit?

As many struggle to meet the challenge of remote working and the stress of fast declining margins, there are some that will see this as a real opportunity. Despite operational disruption and changing demand, global crisis can often trigger radical innovation and new distribution opportunities. Now is the time to enhance your strategic options.

75%
of clients currently prefer digital interactions or phone calls as their primary method of engagement"

EY 2019 Global Wealth Management Research Report

KickStarter™ can support a variety of new business opportunities:



Banks:

true digital wealth management – new operating model, enhanced servicing model and innovative sourcing model that will allow banks to deliver much richer customer interaction at scale while lowering operating costs.

New market/segment/region launch:

incumbent looking to enter new market, segment or region.



New financial provider launch:

capitalizing on digitization to launch new, digitally-native wealth management services with better customer experience and lower fees.

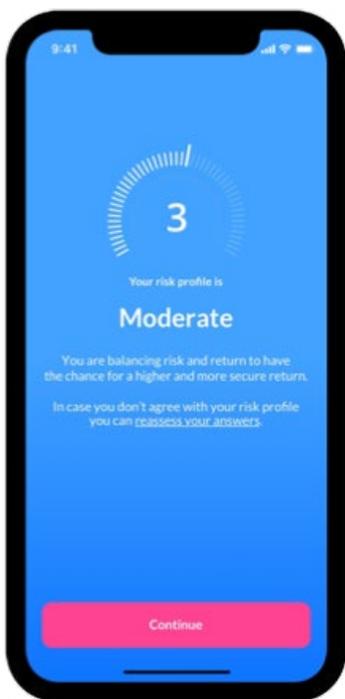
Insurance companies:

enabling insurers to leverage existing client relationships by launching a wealth accumulation service

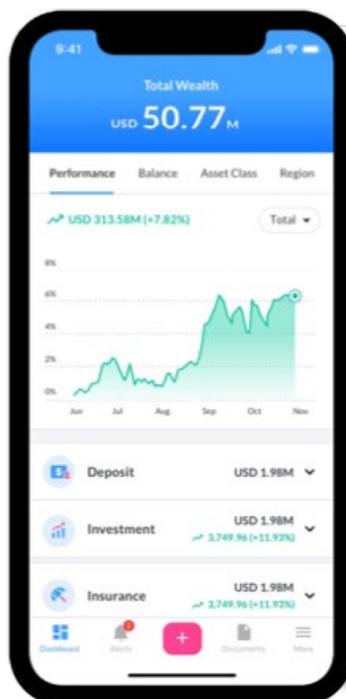


Asset managers seeking end client distribution:

offering a channel for own products to gain direct access to end clients.



Onboarding to Wealth



Customer Cockpit

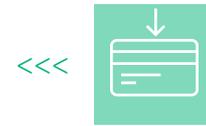
Wealth accumulation and inclusion

The KickStarter™ package is also optimized for wealth managers seeking to reach a broader demographic of customers, some of 1.8 billion people with investable assets but no access to professional advice.

The out-of-box functionality covers preconfigured, end-to-end customer journeys, from onboarding to risk profiling to funding to proposal to e-signatories, and supports a wide range of asset classes, not just ETFs. The solution also boasts best-in-class engagement tools, such as simulations, dashboards, alerts and secure instant messaging.

Forget managing implementations, forget software

KickStarter™ is a SaaS solution. Whether used for a new business line or to support the existing business, we'll have you up and running in three months. After that we keep your running costs to a minimum because we profit from cost-effective cloud or hybrid cloud environment. And we also remove all the burdens that come with running your own systems. With KickStarter™, there's no more software to manage and deploy and no more upgrades.



No regrets, only rewards



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With over 20 years of customer trust, we know the importance of offering the right solution at the right time. KickStarter™ is new. Developed at an unprecedented time, it is already being adopted by clients who realise the importance of acting through the cycle and who want to act quickly to capitalize on its aftermath. Enterprise ready, integration ready, cloud ready. With minimal risk and maximum reward. A solution designed to enable wealth managers to weather the storm and thrive.

A time for leadership

The temptation in any crisis is to defer action. To pause and reflect. However, this crisis calls for a different kind of leadership. While it's not a financial crisis in name, its effects will likely be bigger and more widespread than the last financial crisis of 2008/2009. It calls for immediate action if your business is to prosper post-pandemic.

It may not sit easy to be kicking off new projects during a crisis, but now is the time to enhance your business model to underwrite your future competitive advantage.

With no implementation costs for the project, followed by materially and sustainably lower IT and operating costs and the best digital client experience, we've made the decision easy for you.

KickStarter™ is a risk-free call on doing the right thing.



Offer easy, seamless client access



Centralised management solutions



Enable full staff access remotely

additiv

Established in 1998, additiv partners with the world's leading financial institutions to help them capitalize on digitization. Its market-leading DFS® (Digital Finance Suite) is an orchestration engine that lets financial institutions quickly launch new propositions as well as giving them the intelligence to maximize customer engagement. Headquartered in Zurich, additiv is supported by a broad ecosystem of implementation and solution partners that enable it to deliver unparalleled customer success to wealth managers and credit providers globally.

www.additiv.com

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