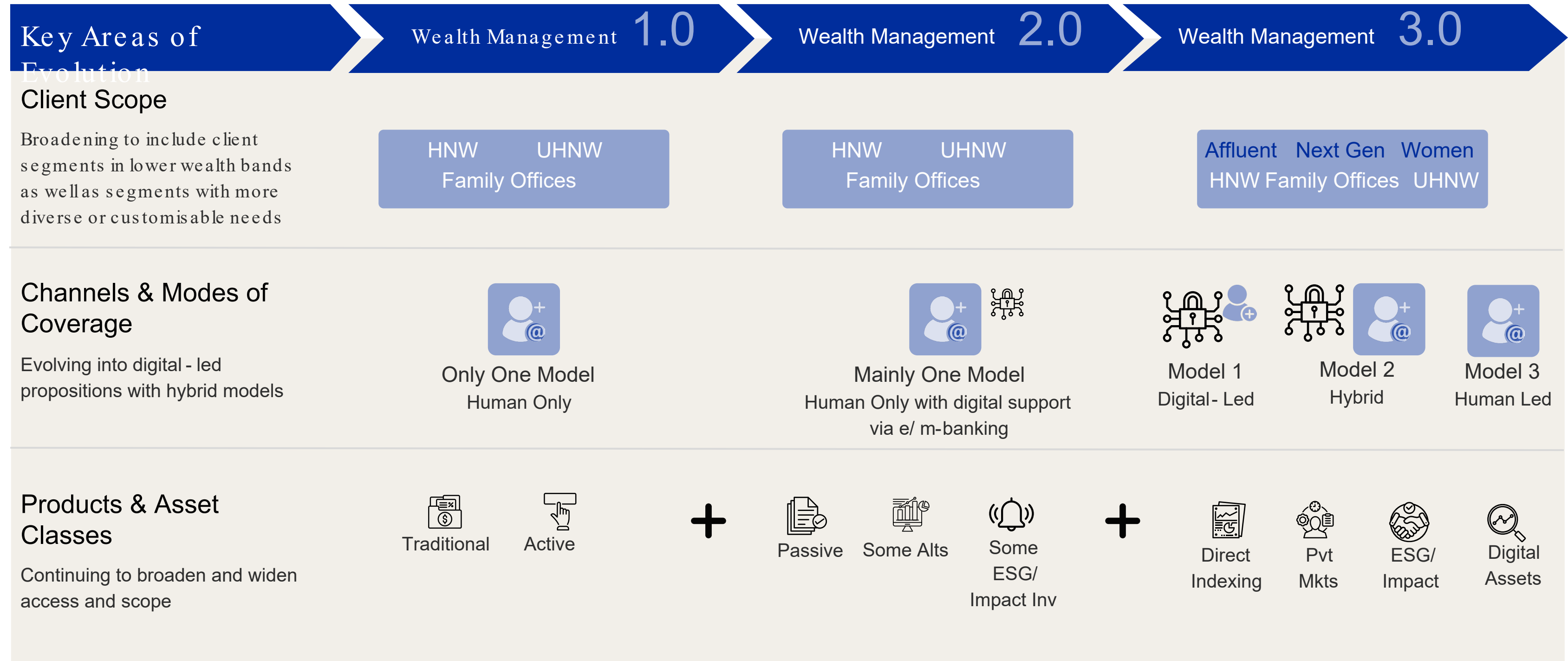




Wealth Management 3.0 : The "Phygital" Advantage

What is Wealth Management 3.0?

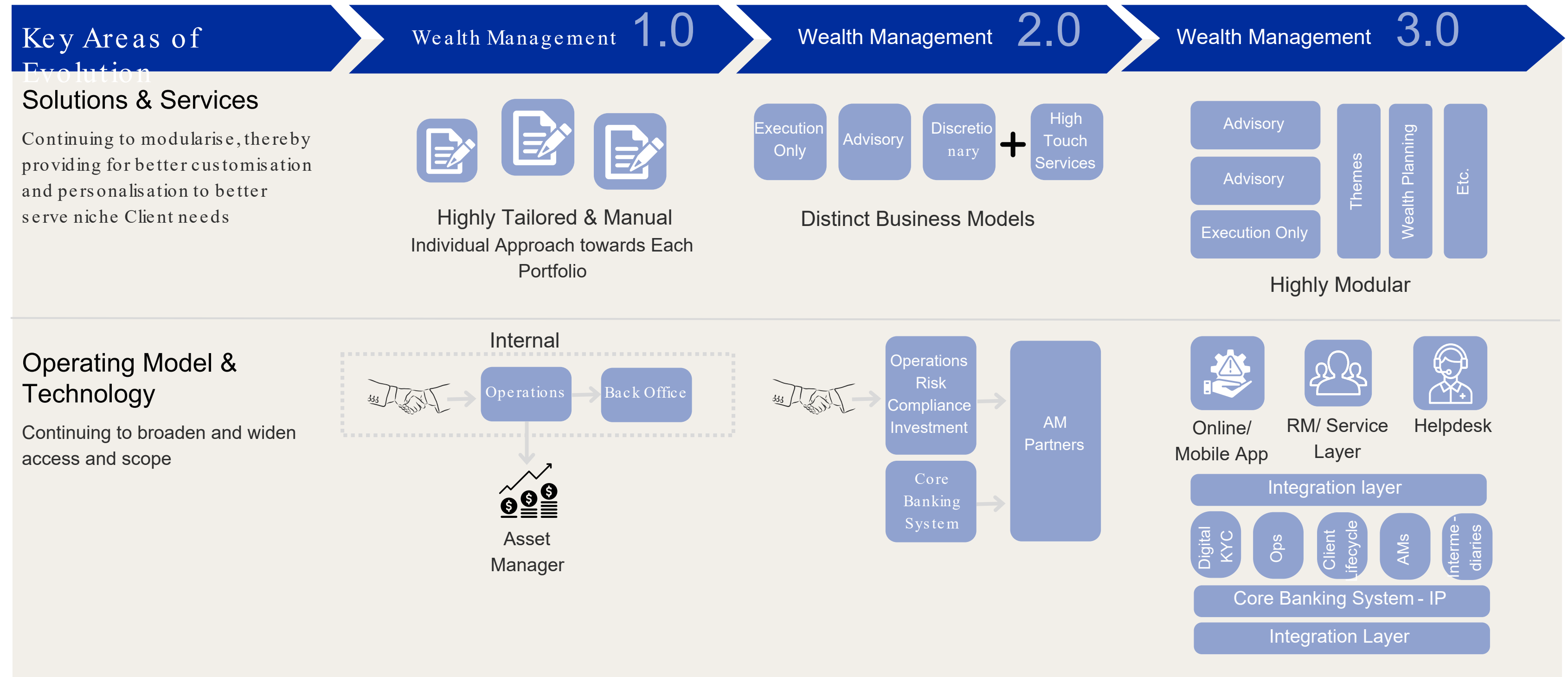
Wealth Management 3.0 - An Amalgamation Across the Following Key Trends



Source : Oliver Wyman Analysis

What is Wealth Management 3.0?

Wealth Management 3.0- An Amalgamation Across the Following Key Trends



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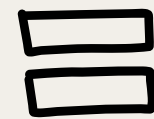
What is a Fintech?



Finance



Technology



Fintech

Key Business Models

Business 2 Consumer (B2C)

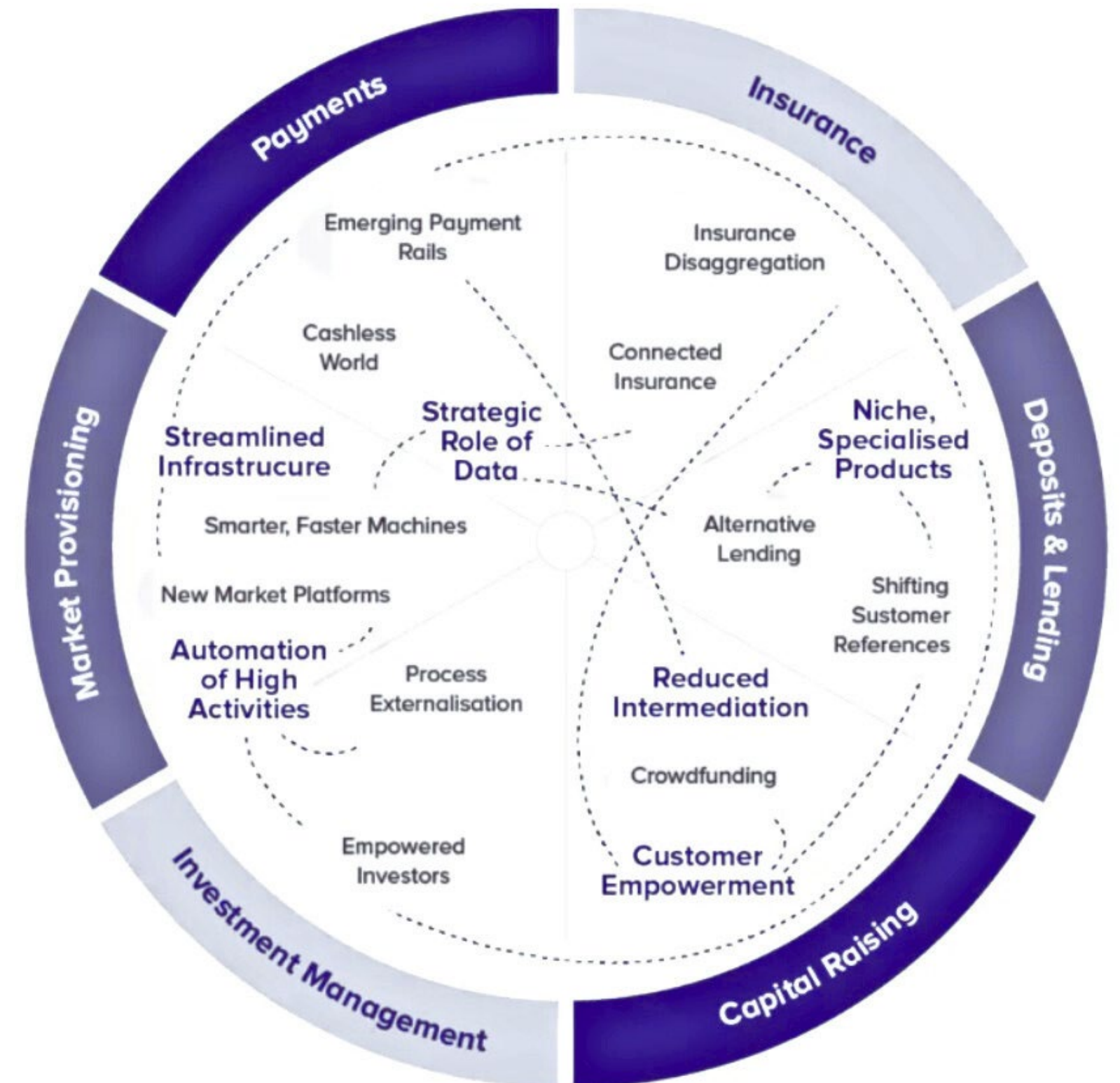
- Services/products offered directly to end users via own channels of distribution
- Largest opportunity for user volume and scale

Business 2 Business (B2B)

- Services/products offered to another business to in turn service its own end consumers
- Opportunity to generate higher transaction volume

Business 2 Business 2 Consumer (B2B2C)

- Bringing together the B2C and B2B models, the B2B2C provides services/products to other businesses enabling them to focus on their core activities
- Opportunity to capture user and transaction volume



Purpose of Fintech's



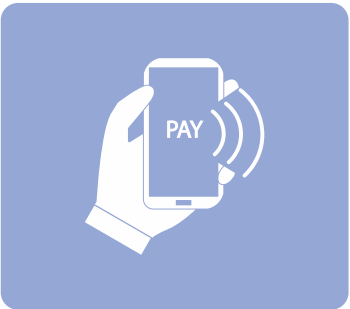
Enabling
Businesses to
Scale



Enhancing Financial
Services



Innovating
Insurance/ Health/
Payment Services



Increasing Financial
Inclusion



Improving Scalability



Reducing Costs

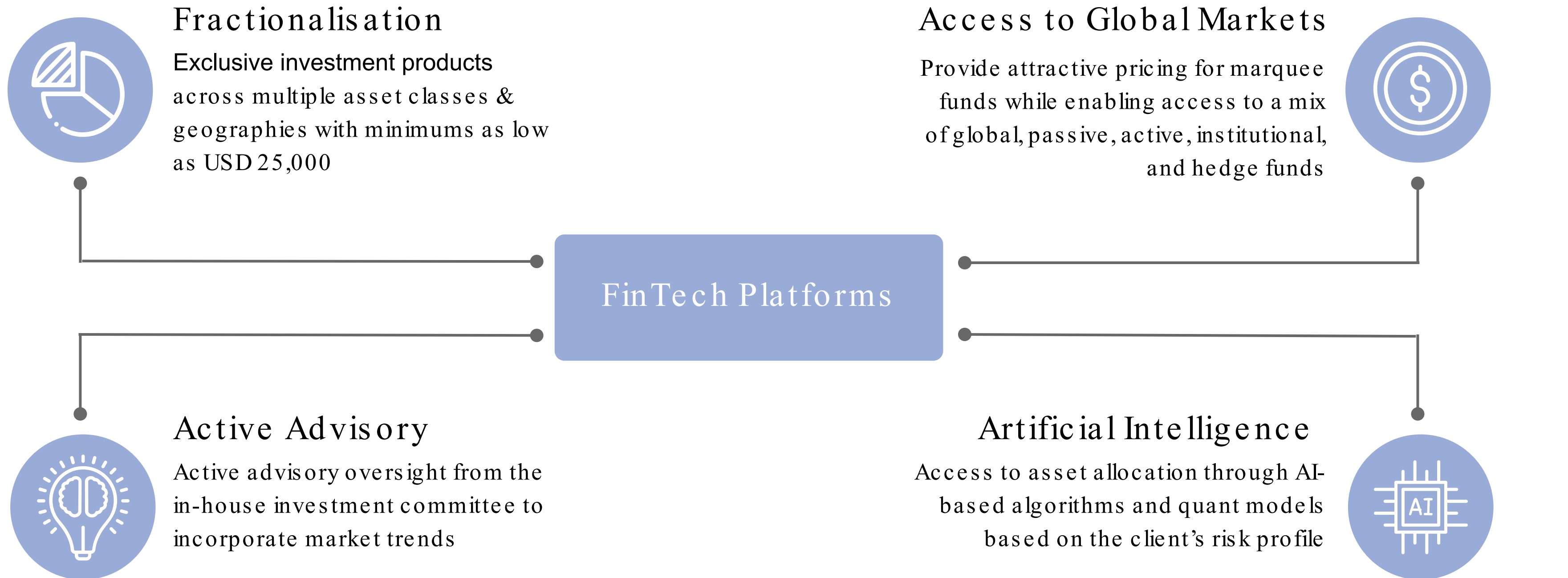


Improving
Efficiency



Enhancing Security

Value Proposition of Fintech's in Wealth Management



Other Helpful Attributes of Fintech's in Wealth Management



Easy | Tech-enabled



Affordable



Transparent



Care | Human Touch



Licensed & Regulated

Curation & Advisory



Diverse Access



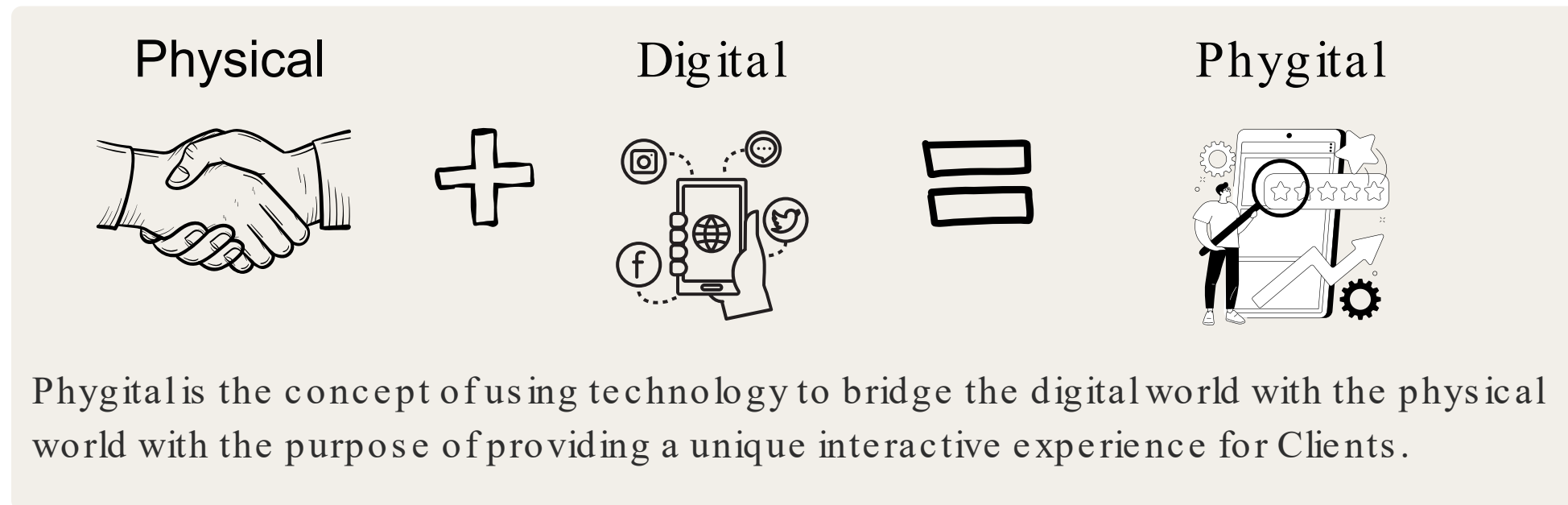
Personalization



Active Engagement



What is the “Phygital” Model?



True Omni Channel Approach

- Important to understand that Phygital is the seamless integration of physical and digital components for the benefit of the customer.
- Whilst technology plays a key role in delivering on the Client agenda, it is the physical interaction that is the centre of delivering the Client experience



How can Fintech's Coexist with Traditional Wealth Advisors

- Different business models bring out different efficiencies
- B2C- Healthy competition brings about innovation and more efficient methods of product delivery
- B2B2C- Fintech's play the role of a business enabler, hastening the path to scale and monetisation

B2B2C Coexistence with Traditional Wealth Advisors

- Partnership - Traditional wealth players partner with Fintech's often to leverage on technology, artificial intelligence capabilities, advisory and/or execution based services and product access
- Business Enabler- Allows traditional wealth players to focus on their core competence such as investment advisory and relationship management
- Road to Scale- The ability to service a larger Client segment, with technology support, increases the average number of Clients, a relationship manager can efficiently and effectively manage
- Potential Challenges - Such as legacy systems and resistance to change that both sectors face when coexisting



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the Right Investments

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Thank you!

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