



Digital Advice - The Art of the Possible

Nick Eatock – Founder and Executive Chairman, Intelliflo

#CTG2016



E-Adviser

**Digital
Disruption**

**Client
Evolution**

**Personal
Finance
Portal**

**What's
coming
next**

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Portal**

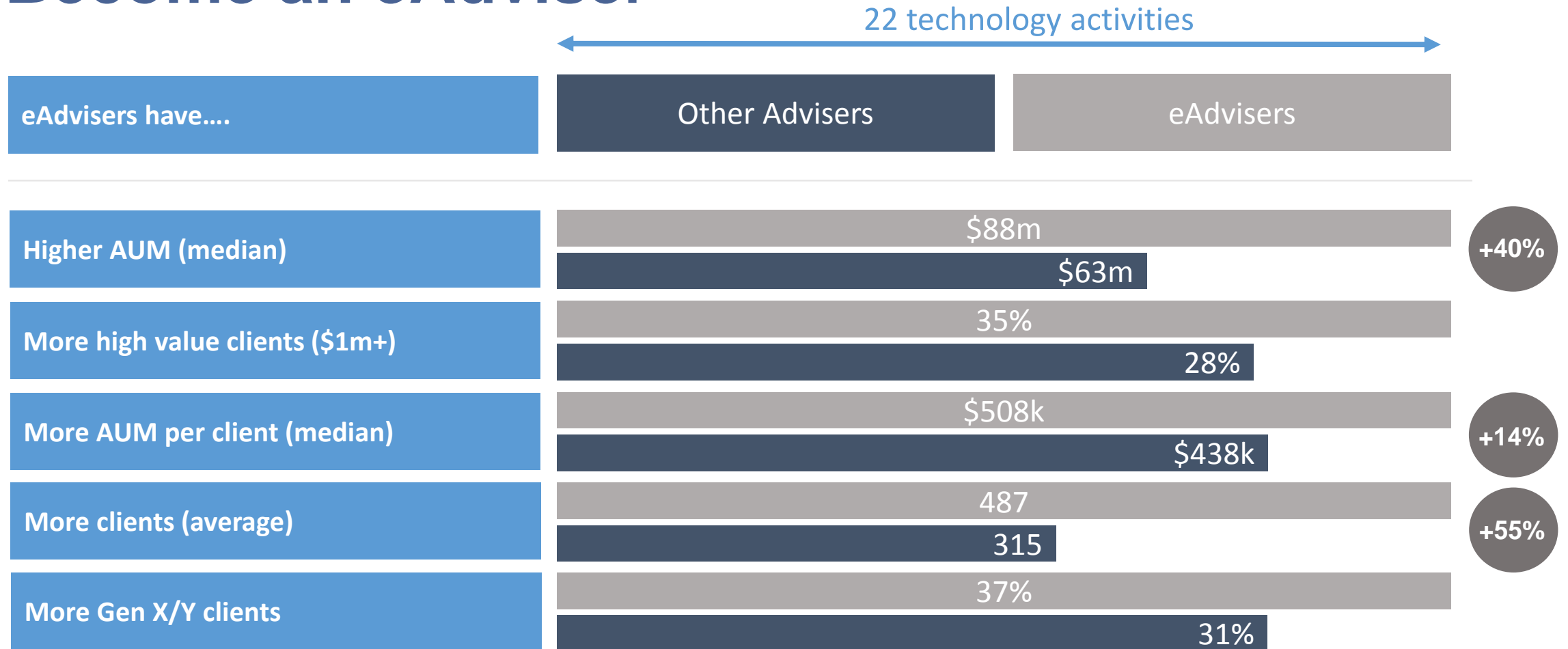
**What's
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Become an eAdviser



Real ROI – Join the Club



Market leading, reputable US consulting firm specialise in ROI capability

Have over a decade of client success with ROI based approaches

Production of whitepaper, custom ROI tools and web based ROI tools

Hobsons worked with over **2,000** of our users across multiple firms

Average additional ROI over and above previous systems of

100% - 600%

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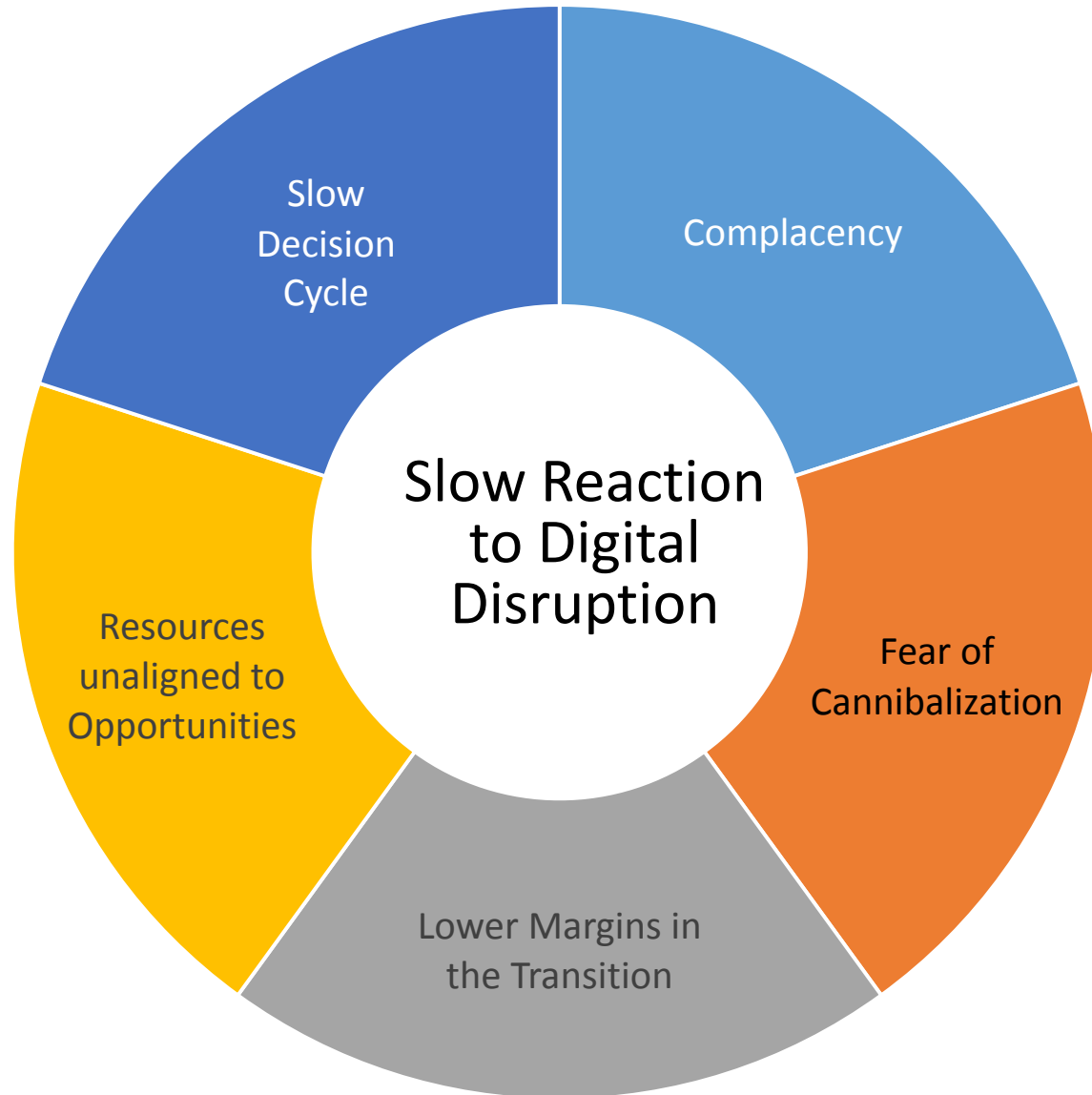
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Digital Disruption

“Since 2000, 52% of the companies in the Fortune 500 have either gone bankrupt, been acquired, or ceased to exist.”

Ray Wang, Constellation Research, 2014

*The US newspaper
industry lost \$40bn in
print advertising revenues
in 10 years since 2000*

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Digital subscribers to FT account for two-thirds of their total paying audience



FRICION

“Every single step that you put between the customer and the actual function is friction. And today people don’t live with friction. People see friction for what it is.”

Konstantin Peric
Deputy Director of Financial Services
Bill & Melinda Gates Foundation

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Drivers of digital disruption

Wastage of resources

Broken Trust

Redundancy

Complexity

Limited Access



*Hilton Hotels took **93** years
to build an inventory of
600,000 rooms.*

Airbnb did it in just 4 years!



Funding Circle

*71% of Millennials
would rather visit
their dentist than
listen to their Bank!*



TransferWise

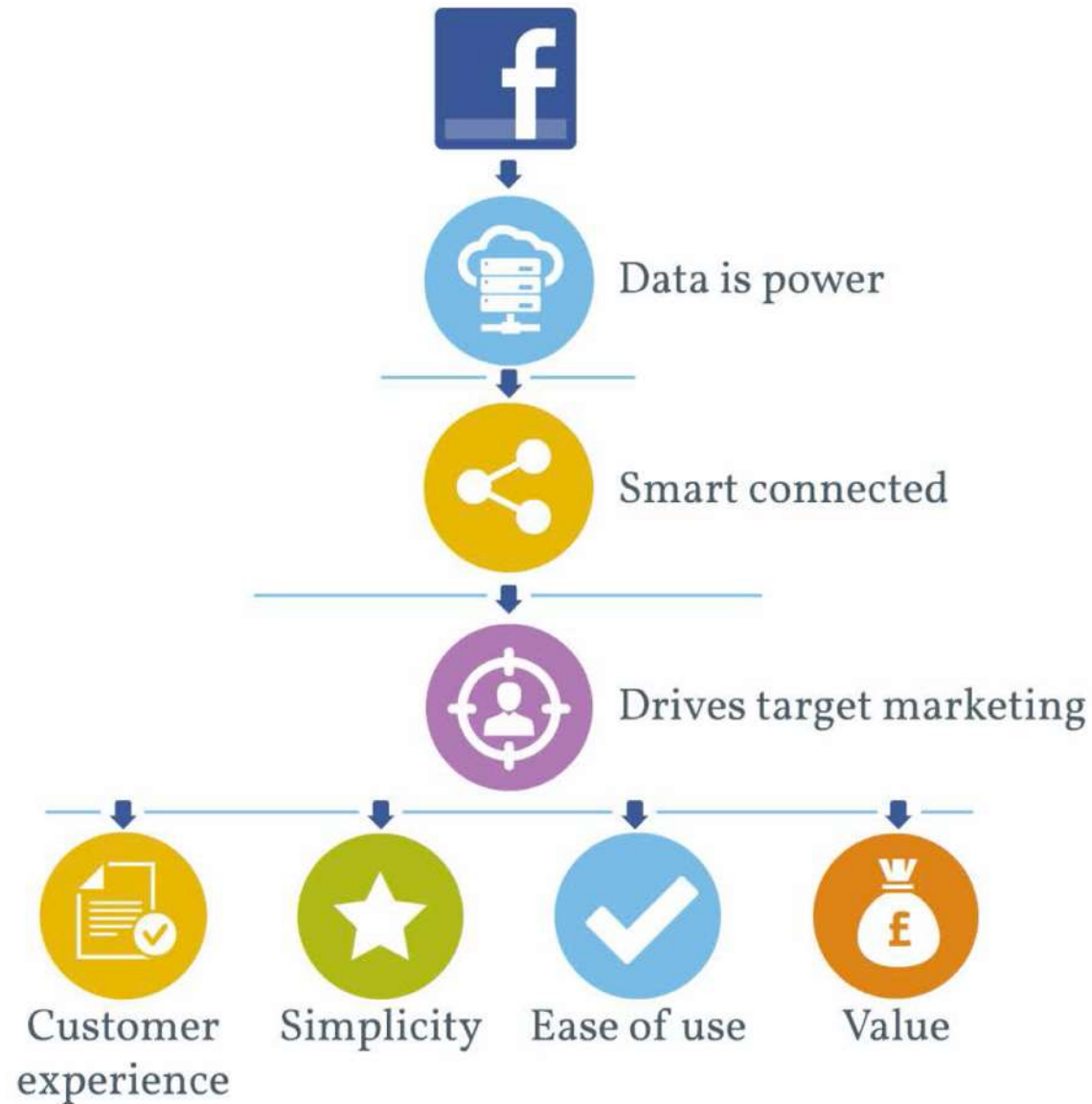
*TransferWise helps you
save as much as 95%
on transfer fees*



U B E R



New business models



Source: Simon Bussy of Altus, 2016

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Experience matters



No infrastructure



No properties



No taxis



No content creation



No cinemas

It's about Trust and Technology

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A close-up portrait of Philippe Lemoine, an older man with grey hair and a beard, wearing a dark suit and a patterned bow tie. He is smiling slightly and looking towards the camera. The background is blurred.

Customer centric is king

“The rhythm of digital transformation is determined by a customer. As a result, everything must be designed and developed based on the customer’s needs and priorities.”

Philippe Lemoine
Chairman of the Fing (Next Generation Internet Foundation)

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Customers first

Don't confuse the **value**
you provide with the **way**
you provide it



“I've been frankly confused by this fascination that everybody has with Netflix...Netflix doesn't really have or do anything that we can't or don't already do ourselves.”

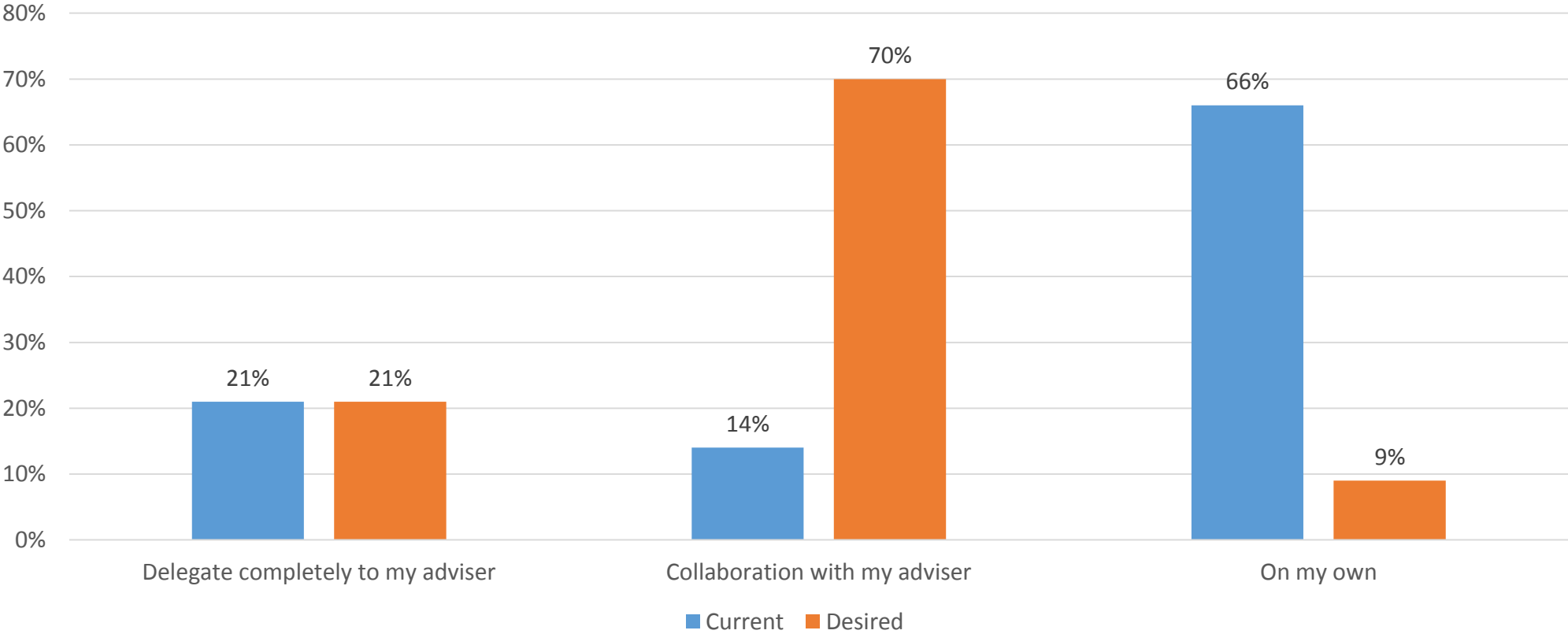
John Antioco
Blockbuster CEO, 2008



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Investors changing attitudes

How do you manage your Investments today
and how would you like to in the future?



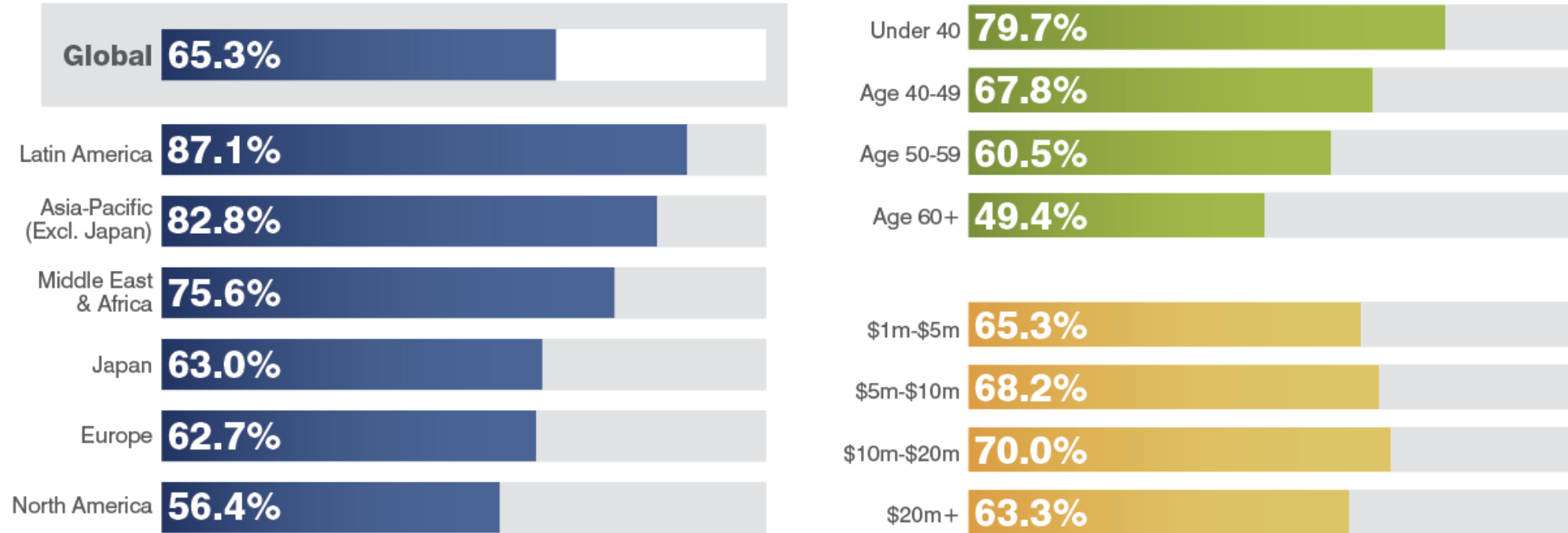
Source Salesforce Connected Investor Report, 2016; 4,994 respondents – UK only shown

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Without a digital experience - your clients will leave advisers

HNWI, by region, age and wealth band Q1 2014:



“Five years, that’s all we’ve got”

David Bowie

HNWI propensity to leave adviser due to lack of digital experience

Source: RBC/Cap Gemini World Wealth Report 2014

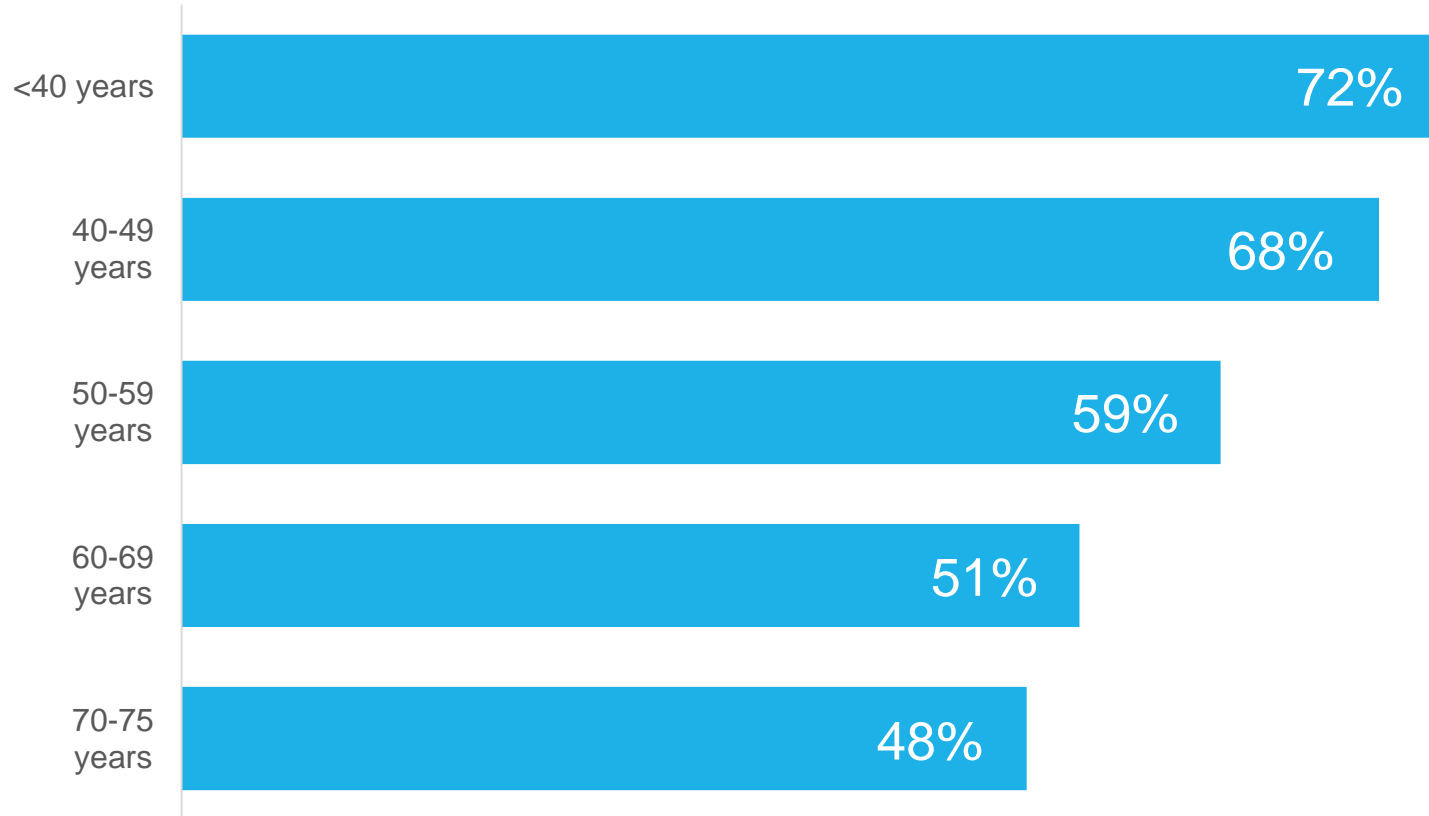
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Advisers delivering on digital

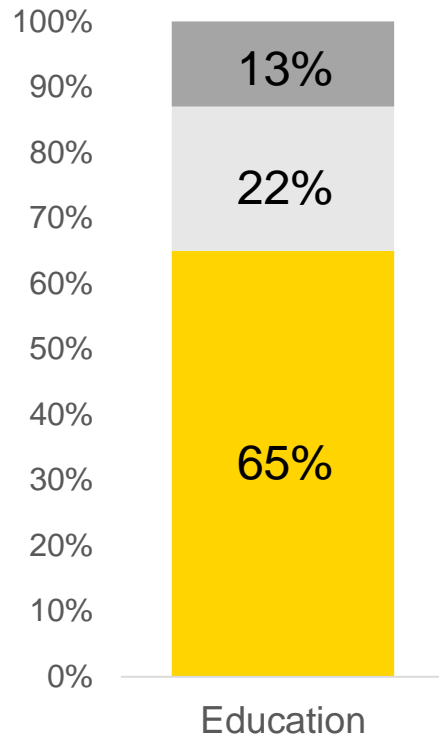
Percentage of respondents comfortable working with a virtual financial advisor

Responses by age

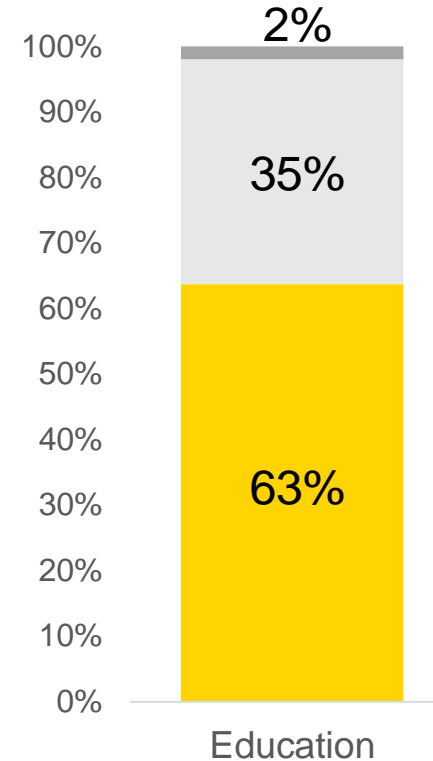


Primary channel for doing business in 2-3 years

Client



Advisers



■ Digital ■ Face to face ■ Branch



Source: EY Global Wealth Report 2016, EMEA, 2000 advised clients surveyed

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PFP – your client portal. But what does it do?



Convenience



Entire net worth



Real-time
visuals



Alerts & insights



Secure messaging

430+ firms actively engaged on PFP today
18% of end clients use Premium functionality

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KentReliance

PRINCIPALITY
BUILDING SOCIETY

Fidelity
INVESTMENTS

Danske Bank

Investec

BANK OF
SCOTLAND

cahoot

NatWest

barclaycard

Ulster Bank

Leeds Building Society

EQUINITI EQUINITI

Kent Savers
Fair loans. Safe saving.

Virgin money

VANQUIS
BANK

Legal &
General

HARGREAVES
LANSDOWN

AMERICAN
EXPRESS

That's more than
230 links in total!

RBS
The Royal Bank of Scotland

the
West
Brom

POST
OFFICE

zopa

Nationwide

Alliance
Leicester

mbna

Morgan Stanley

ICICI Bank

HALIFAX

thinkmoney
your complete solution

TESCO Bank

Capital One

Santander

first direct

United
Savings & Loans

Sainsbury's
Bank

Yorkshire
BUILDING SOCIETY

Diners Club
INTERNATIONAL

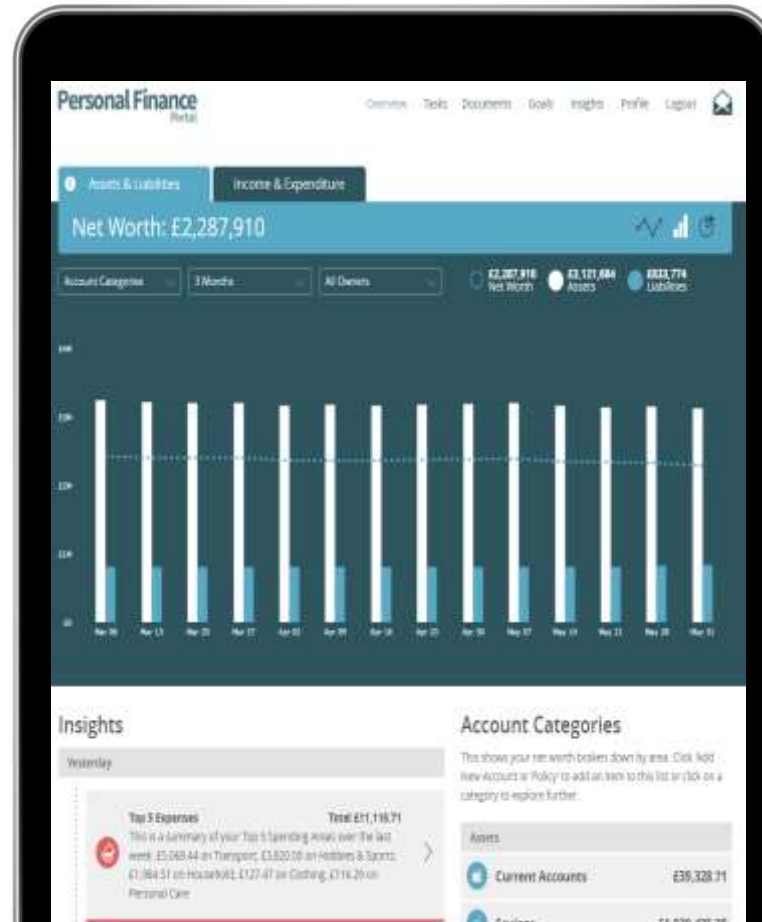
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PFP – what are clients saying?

Great...very
user friendly

Clear and
interesting

I think the
app is
great!



Addictive

Very useful

Easy to
access



How frequently do you engage with your clients on average?

1

Once
per annum

2

Twice
per annum

3

Three times
per annum

4

More than four
times per annum

5

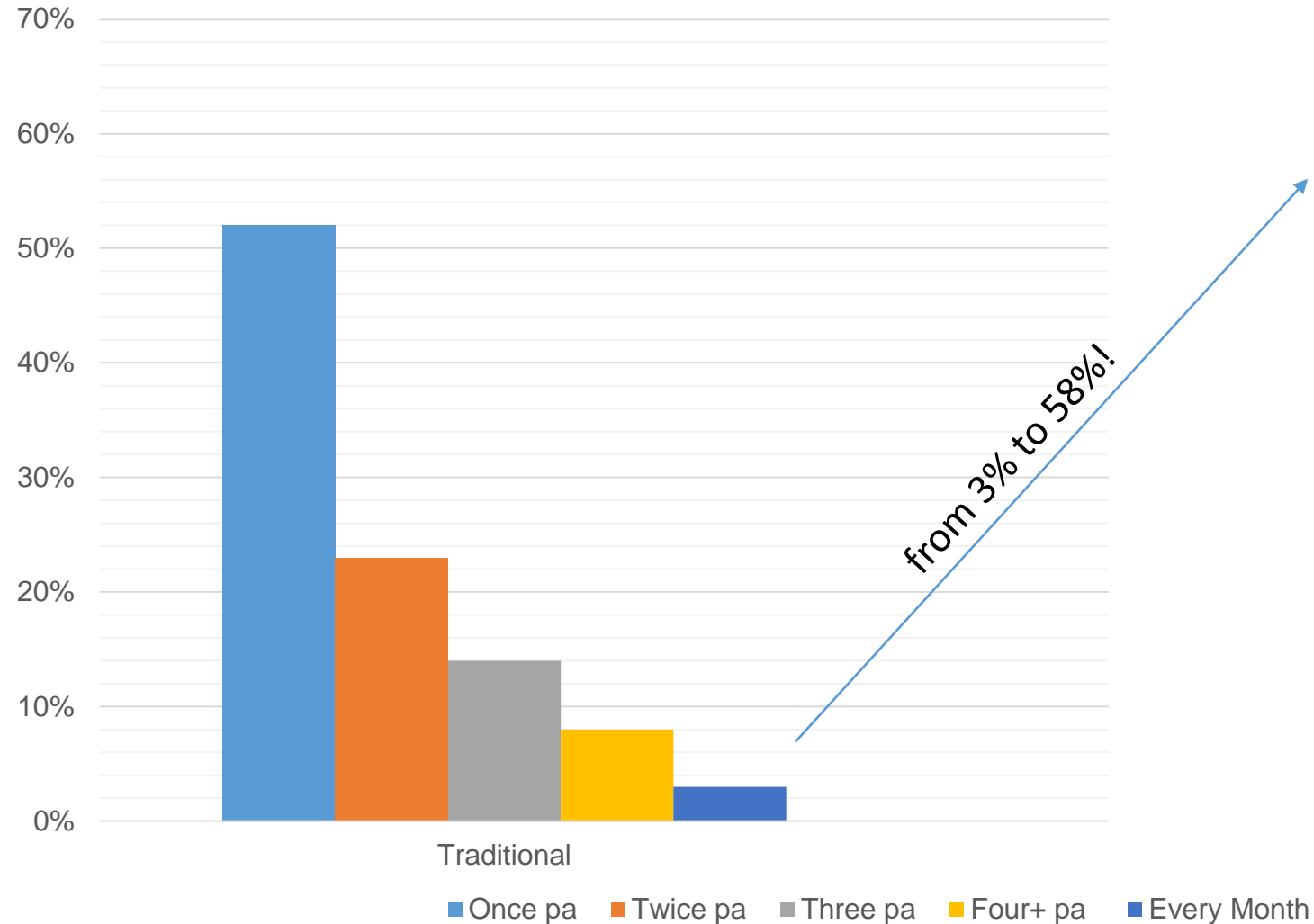
Every single month

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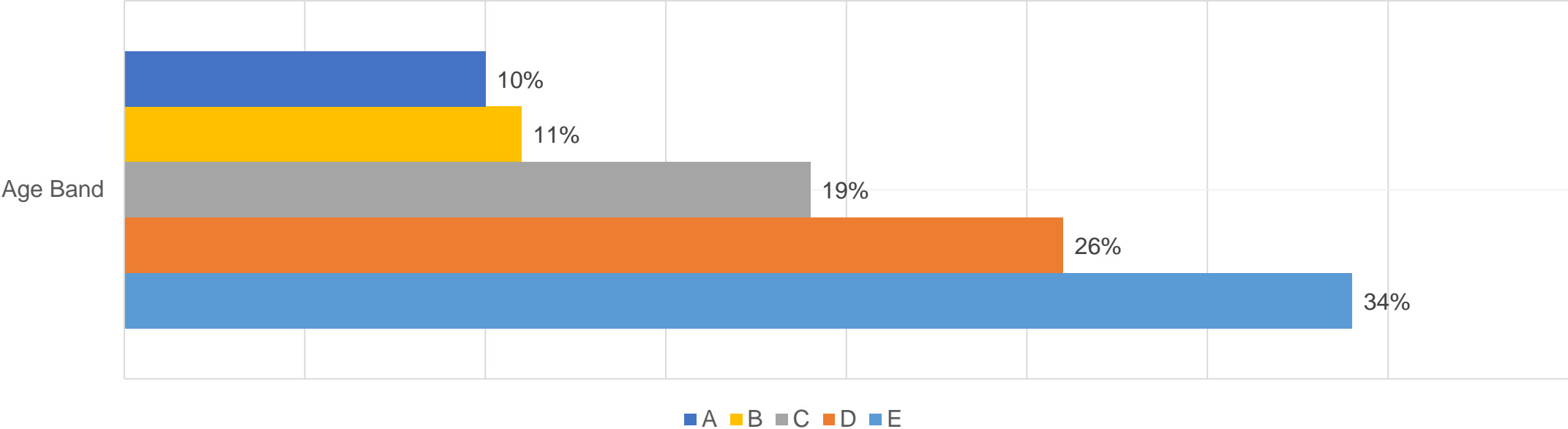
PFP - how frequently do clients engage?



Based on PFP data from 3 August 2015 to 30 April 2016

PFP - age usage spread

Grouped by age in 10 year gaps from 30-79 years old



Which age band is E?



30-39 years old



40-49 years old



50-59 years old



60-69 years old



70-79 years old

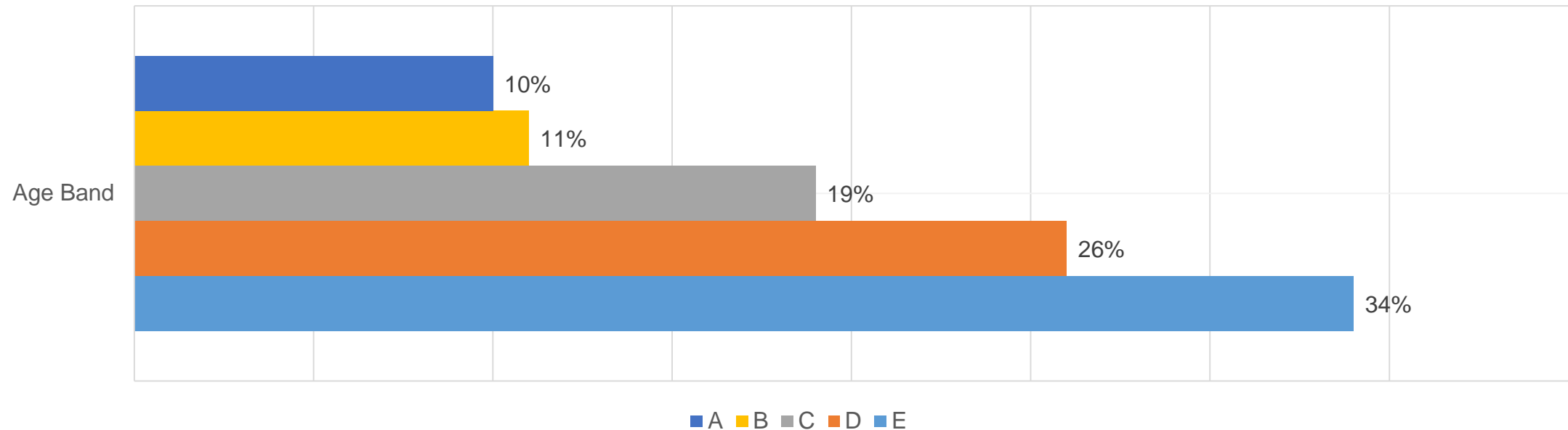
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PFP - age usage spread

Grouped by age in 10 year gaps from 30-79 years old



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A = 30 to 39 years old

B = 70 to 79 years old

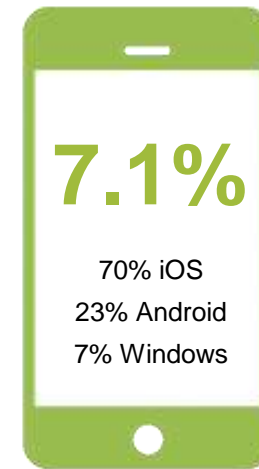
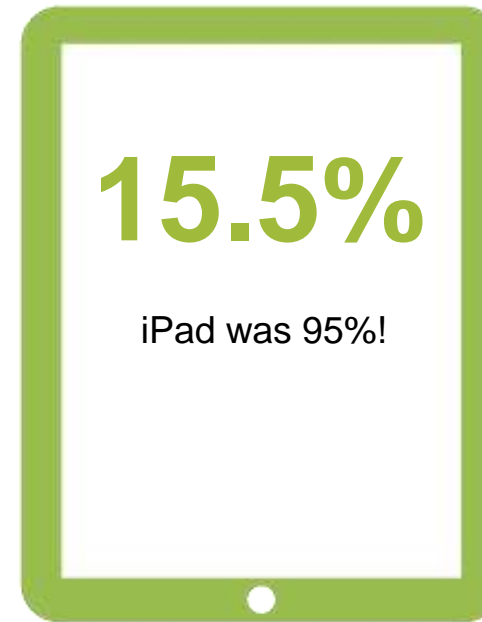
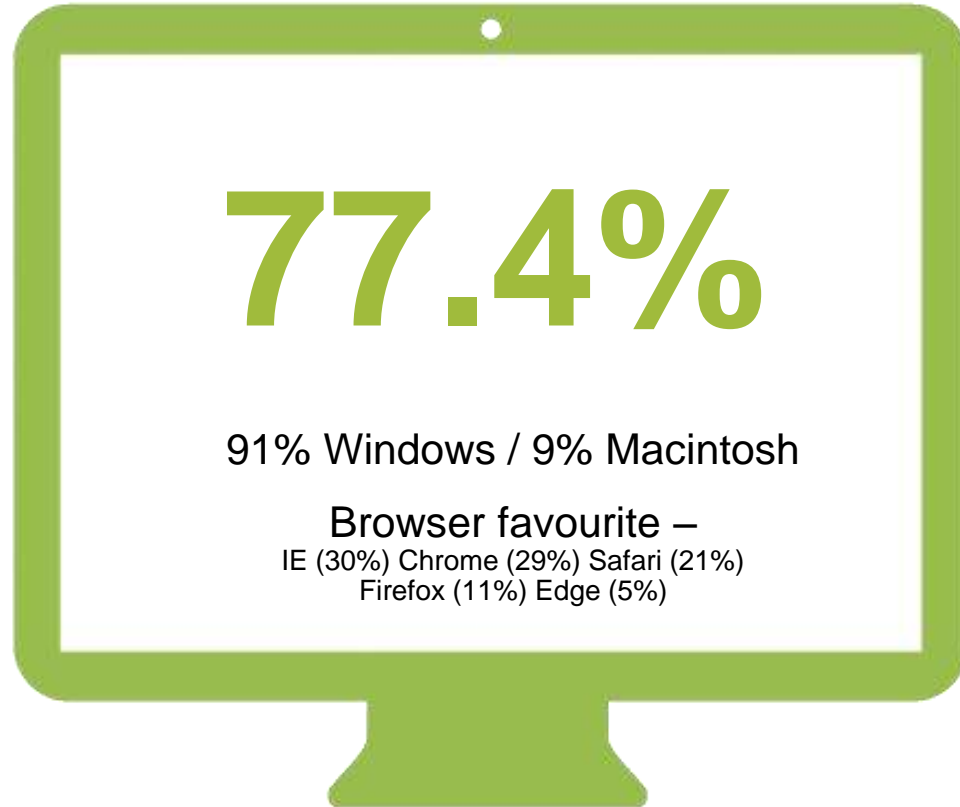
C = 40 to 49 years old

D = 50 to 59 years old

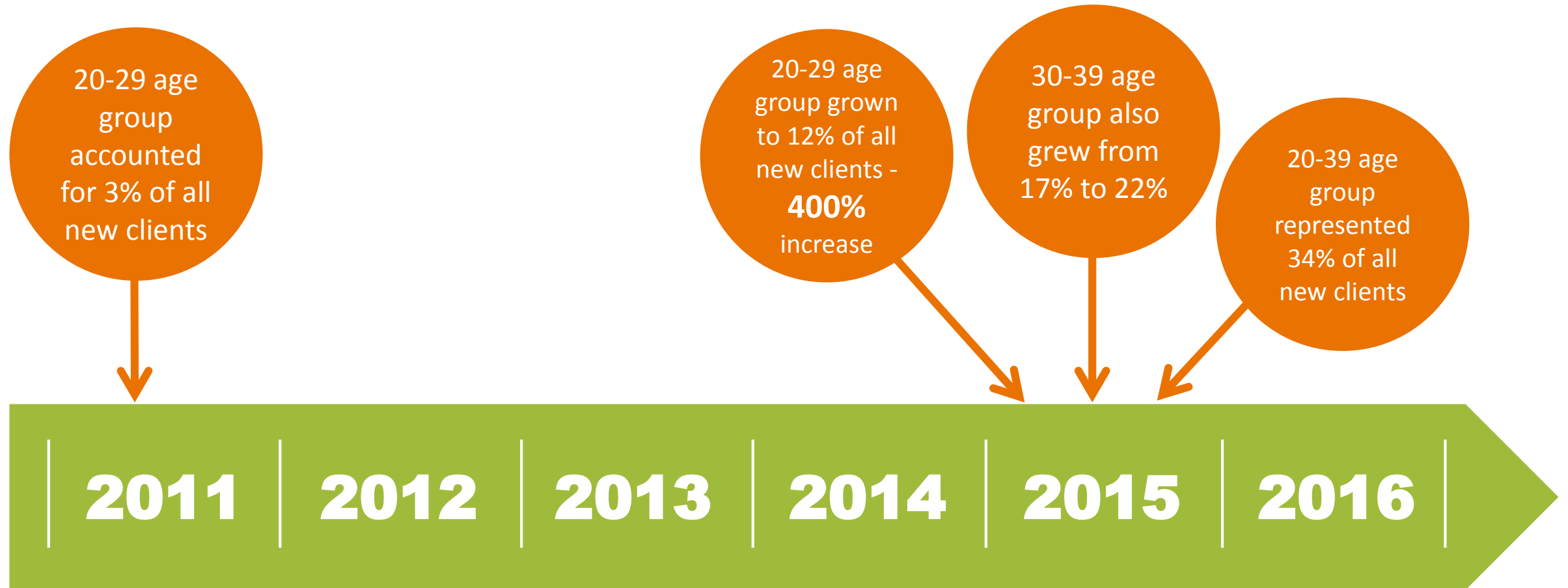
E = 60 to 69 years old



PFP – how do people access PFP?



How important are the millennials?



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What's new in June?



- Automated Advice
- Omni-channel capability
- Open API

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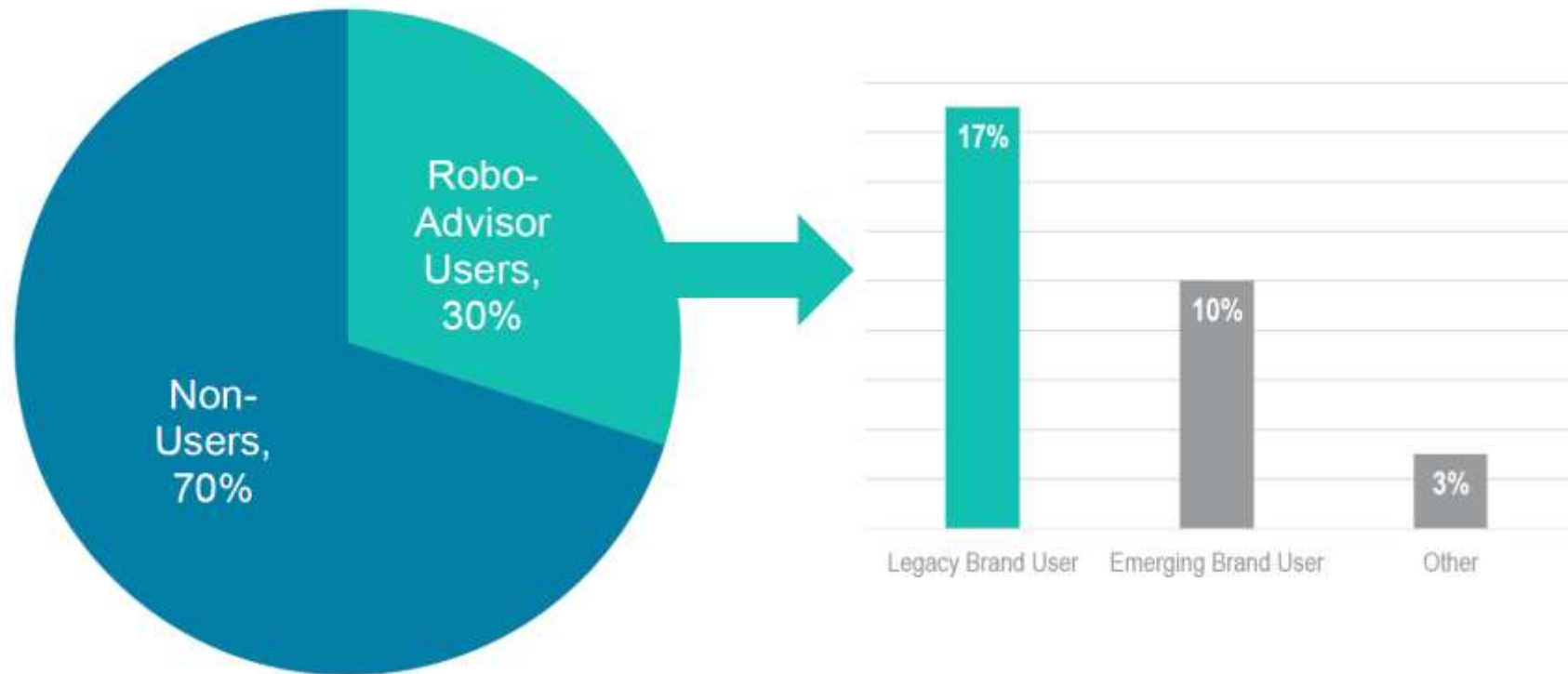
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The death of D2C robo-advisers?

% OF INVESTORS USING ROBO-ADVISORS (US)

CAC = £200

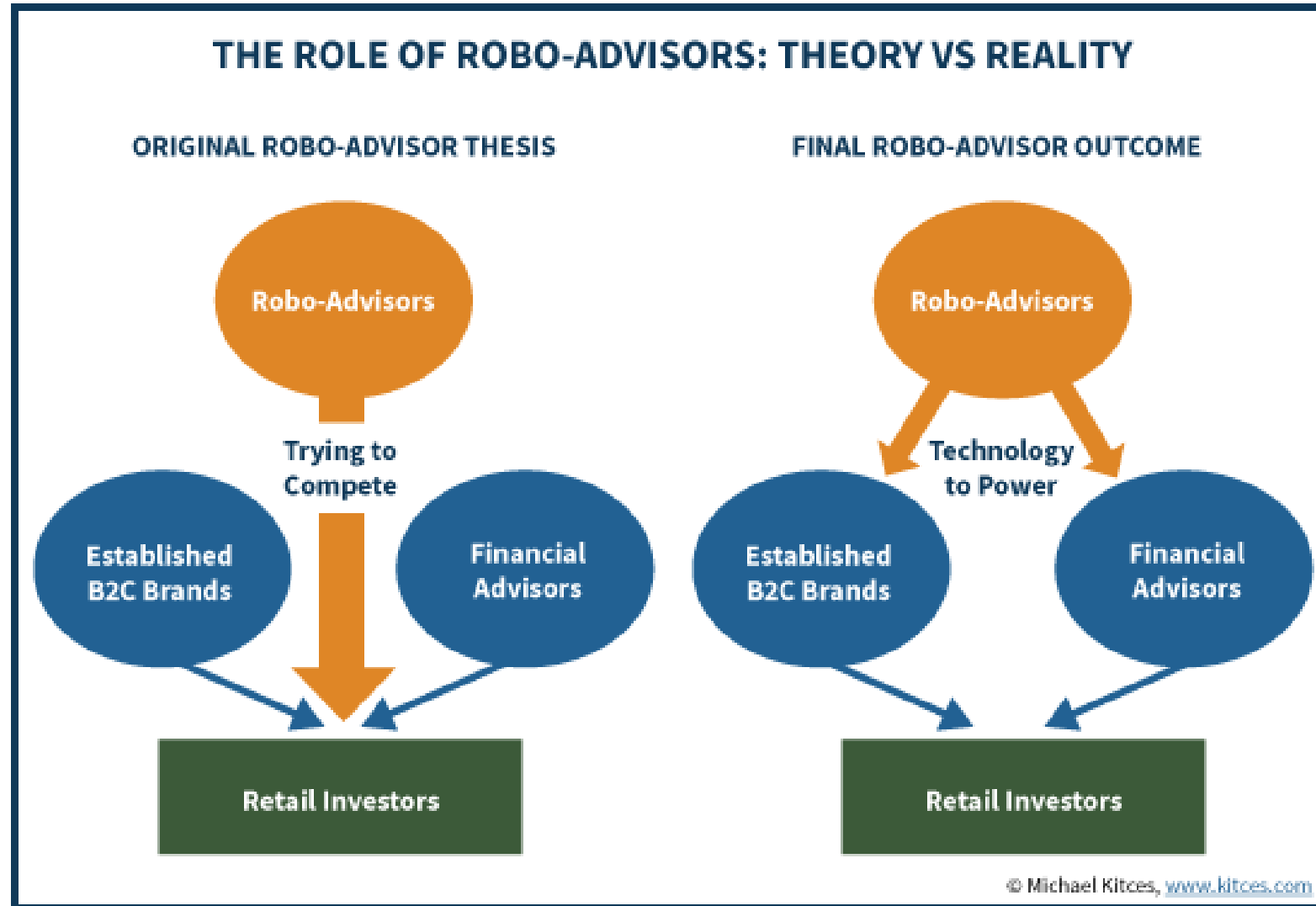


Source: Market Strategies International. Cogent Report. Investor Brandscope, September 2015

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The rise of B2B2C robo-advisers



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Automated Advice ...



Fully configured
Advice and
Investment Solution



Hard and
soft stops
within ATR and
Capacity for Loss



Track progress



Integrated
to IO



No paper

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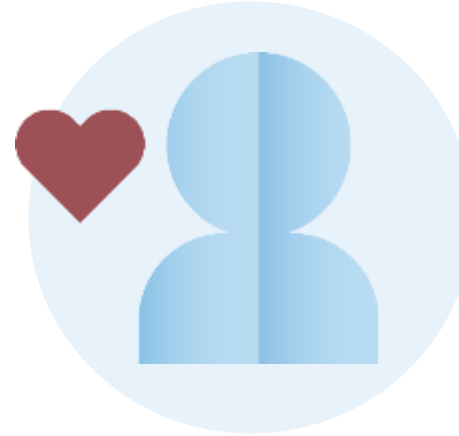
Emerging propositions



Maximising orphan
clients



Wealth in waiting



Leveraging
relationships



Common
service offering



Low cost
self serve



Omni-channel



Value

A portrait of Ian McKenna, a middle-aged man with short, light-colored hair, wearing a purple and white striped shirt. He is looking directly at the camera with a slight smile. The background is a blurred outdoor scene with a body of water and a building in the distance.

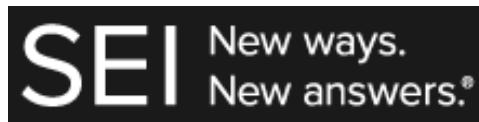
Powerful

“The combination of personal financial management aggregation with automated advice is powerful.

Intelliflo is making it easy and economical for advisers to offer services that are more sophisticated than the vast majority of start-up digital advice firms in the UK.”

Ian McKenna, May 2016, FTRC

Automated Advice ... 9 key partners



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Integrated omni-channel throughout PFP

Contact:



John Smith

Available For:



Web Video



Web Voice



Web Chat



Phone Call



Secure Message

Questions? Contact Us

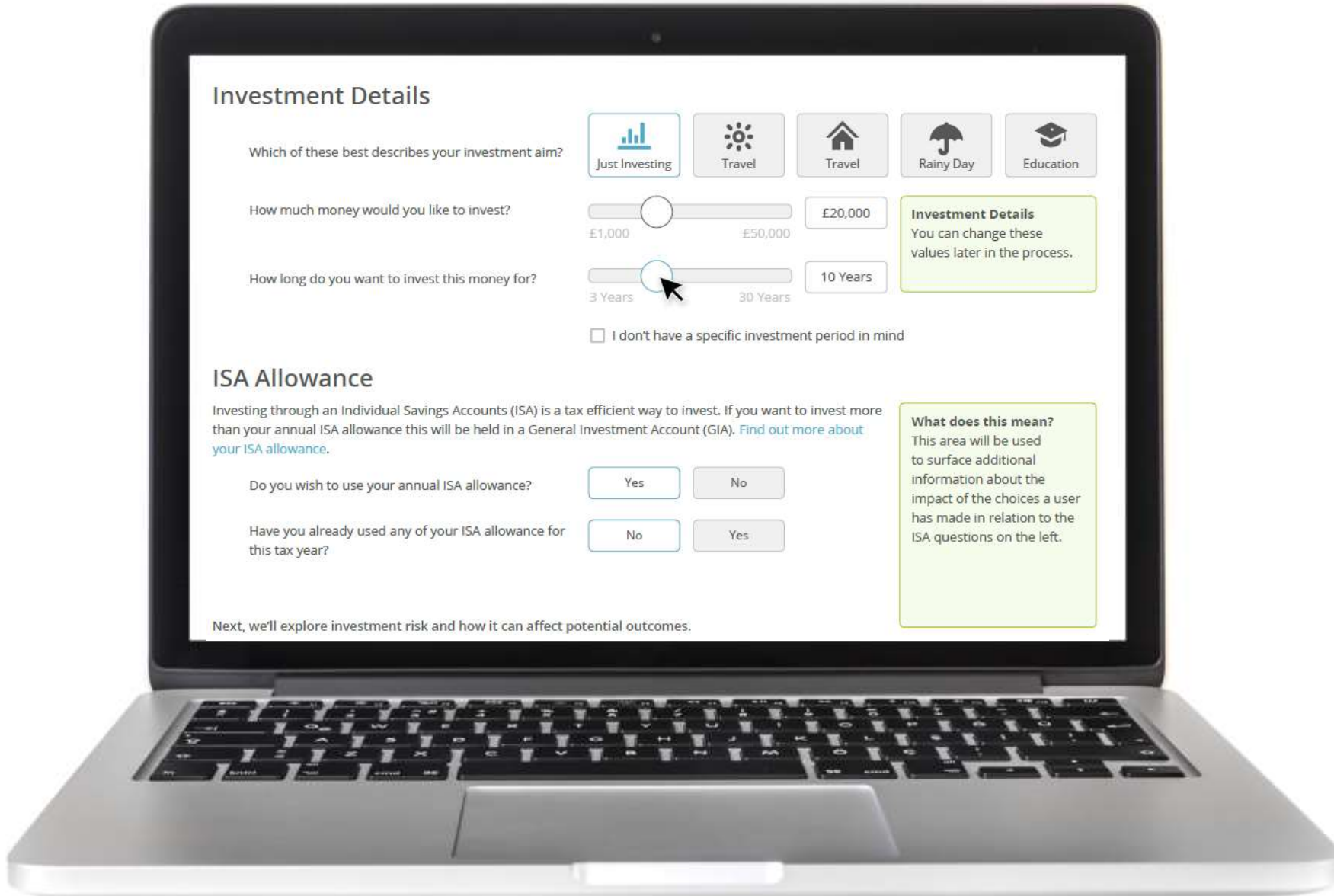
- Video, Voice and Chat
- Dual Cursor Co-browsing
- No Download/Install
- Partnering with Salemove, award-winning tech provider **SaleMove**
- One Free licence for every PFP site

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Easy to use



The image shows a laptop screen with a web application interface. The interface is divided into two main sections: 'Investment Details' and 'ISA Allowance'.

Investment Details

Which of these best describes your investment aim?

Just Investing Travel Travel Rainy Day Education

How much money would you like to invest?

£1,000 £20,000 £50,000

How long do you want to invest this money for?

3 Years 10 Years 30 Years

☐ I don't have a specific investment period in mind

Investment Details
You can change these values later in the process.

ISA Allowance

Investing through an Individual Savings Accounts (ISA) is a tax efficient way to invest. If you want to invest more than your annual ISA allowance this will be held in a General Investment Account (GIA). [Find out more about your ISA allowance.](#)

Do you wish to use your annual ISA allowance?

Yes No

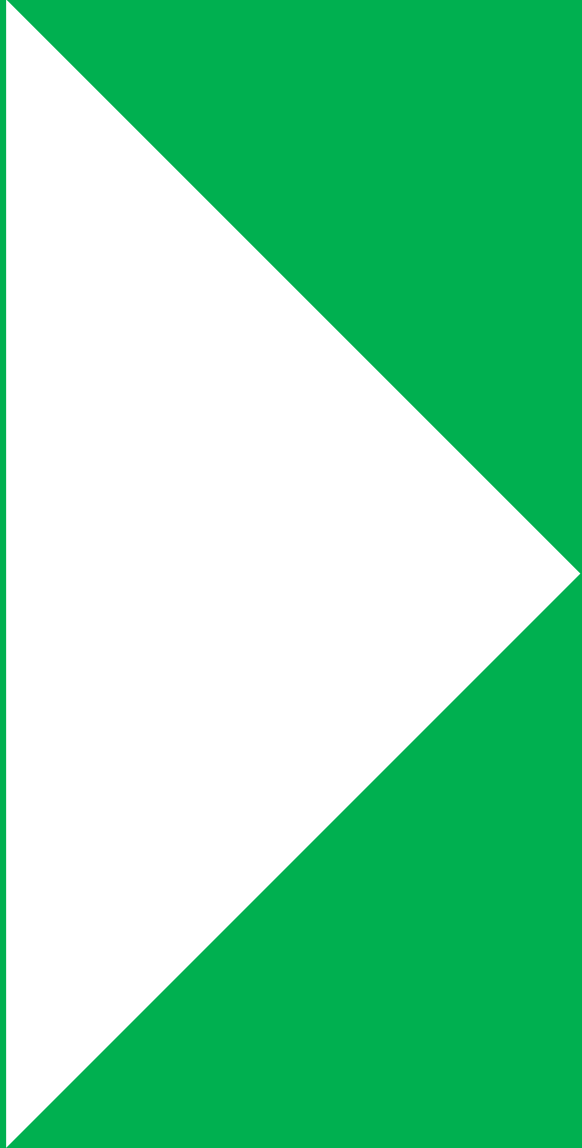
Have you already used any of your ISA allowance for this tax year?

No Yes

What does this mean?
This area will be used to surface additional information about the impact of the choices a user has made in relation to the ISA questions on the left.

Next, we'll explore investment risk and how it can affect potential outcomes.

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Show video

PFP3 Automated Advice

Automated Advice – Conference Special Offer

- Setup Automated Advice before 31st December 2016
- **Get ALL PFP Premium users for FREE until 30th June 2017**
- Visit the PFP Stand to apply or talk to our Onboarding team



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Product strategy – themes / goals



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PFP – what's coming?



Docusign integration –
letter of authority and
any other signed docs



Automated property
valuations – Zoopla?



Automated Advice –
further Investment
enhancements and
Protection



Integrated campaigns
and newsletters

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PFP – what's coming?



Customer-focussed
Planning tools



Financial Healthcheck



Integrated servicing and
scheduling via Salemove

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Change

“We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten. Don't let yourself be lulled into inaction.”

Bill Gates

