

Integrated Technology



Willow Creek Wealth Management

How technology integration can help boost efficiency and drive growth

We understand that identifying the benefits of integrating your technology applications may not always be at the top of your priority list. That's why, when we identify a firm that is reaping the rewards of getting integrated, we do our best to share their successes. With a little effort upfront, other firms can achieve similar results. Timothy Admire, Operations Manager at [Willow Creek Wealth Management](#), shared how using Junxure Cloud® CRM as the hub of their technology ecosystem significantly boosted efficiency and positioned Willow Creek Wealth Management for continued growth for years to come.

Read below to learn how Willow Creek embraced technology integration. You can decide for yourself if now is the right time for your firm to bump up technology integration to the top of the priority list and take immediate action.

Describe your technology stack and your overall approach to technology integration

Timothy Admire: At Willow Creek, we are always exploring new technology opportunities to enhance the service we provide to our clients and increase our operational efficiency. We currently use Orion Advisor Services for portfolio management and reporting, Junxure Cloud for client relationship management, MoneyGuidePro™ for financial planning, and Laser App® and DocuSign® for form completion and electronic signatures.

Useful integrations are an important consideration for us whenever we consider new additions to the software that we employ. All of the solutions noted above are integrated in some fashion. For example, accounts and holdings information flows from TD Ameritrade to Orion and then to Junxure Cloud. The same information also flows from Orion to MoneyGuidePro. When onboarding a new client or completing custodial forms, we initiate the form filling process from Junxure Cloud utilizing the Laser App integration. Then, we pass those forms into DocuSign where a client can sign the forms remotely or in person. Those completed forms are immediately passed back to TD Ameritrade for processing, which eliminates the need to scan and email or physically mail forms and other documents. The digital activities greatly reduce processing times.

Junxure Cloud acts as our hub with all of our other software solutions functioning as the spokes. We strive to ensure that all communications, notes, and documentation are retained within Junxure Cloud to maintain a centralized location for all client information. From there, we integrate with Orion to pull in account data and holdings information. Accounts are automatically matched to Junxure Cloud records by Social Security Numbers (SSN) and Taxpayer Identification Numbers (TIN). While we run our



Company profile



- Established 1984
- ~\$800 Million in assets under management (AUM)
- Team of 14 employees
- Targeted client profile of high-net-worth individuals and business owners (\$1 Million or more in investable assets)
- Northern San Francisco Bay Area is the primary market served
- TD Ameritrade Institutional is the custodian for all accounts

“Junxure Cloud acts as our hub with all of our other software solutions functioning as the spokes.”

Integrated Technology

business using a single custodian—TD Ameritrade Institutional—we chose to use Orion as our primary data feed for account information into Junxure to capture account details that originate from other external sources, such as ByAllAccountsSM. Junxure also offers single sign-on directly into Orion Connect as well as to various Orion data screens directly from a client record.

Although we use the Orion integration to pull account data directly into Junxure, we also make use of the TD Ameritrade Veo[®] integration. This allows single sign-on directly into Veo from Junxure and allows us to jump right into a client's Account Overview page or Account Profile page on Veo from their Junxure record. We are also looking forward to seeing how we can further streamline our processes with the new Veo Open Access[®] Advanced Alerts integration in the most recent Junxure Cloud release. This new integration will enable alerts to be set up that will trigger workflows when clients update information or conduct transactions in their accounts. Firms using advanced alerts with Junxure Cloud will no longer need to manually add the actions/workflows as the integration will add these automatically. Additionally, Junxure now provides action/workflow templates that firms can use and modify for their own purposes.

Another very useful integration we take advantage of is the MoneyGuidePro integration with Junxure. This allows us to access a client's financial plan in MoneyGuidePro with a single click (again, using single sign-on) from the client's Junxure record.

Finally, our newest integration rollout has been a complete move to Laser App and DocuSign for nearly all client documentation. We spent a number of months testing and configuring our integration from Junxure to Laser App and then to DocuSign. We now default all client document preparation and signatures to use this much more efficient process. We elected to purchase our own DocuSign account and use the form templates TD Ameritrade provides to capture some additional capabilities within DocuSign, such as in-person electronic signatures. This process works very well for us and allows us to streamline the document signing process, eliminate significant amounts of paper, and decrease processing times at TD Ameritrade.

How do workflows affect your integrations?

Timothy Admire: We are heavy users of workflows within Junxure Cloud. When we made the transition from Junxure Desktop to Junxure Cloud in early 2015, one of our primary goals was to streamline and standardize our operations using workflows to attain greater scalability and consistency. To do so, we invested over five months to lay a solid foundation of classifications, tags, and workflows in Junxure Cloud before transitioning from the desktop version. One year after our conversion, we have 30 multi-step workflows covering everything from basic client information changes to complete client onboarding (30+ steps) and a comprehensive annual client review process. Our workflows are always being tweaked as we continue to improve the efficiencies of our business and our processes. Workflows are never considered done and we are always building new workflows where it makes sense.

Whenever I speak to other firms about our Junxure Cloud conversion, I always stress one thing: Invest time on the front end to completely map out your processes and spend time to think about the best way for those processes to work within your firm. There are many ways to do that, but we found that developing focus groups around our highest priority (and typically most complicated) processes or workflows worked best. Each focus group met multiple times and used sticky notes to map out every step of each workflow—what gets done, who does it, and when it gets done. From there, we compiled that data into spreadsheets for final review and eventually built those workflows directly into Junxure Cloud.

“One year after our conversion, we have 30 multi-step workflows covering everything from basic client information changes to complete client onboarding.”

Do you have any words of wisdom for a successful technology implementation?

Timothy Admire: With any CRM, you get out of it what you put in to it. The power of the CRM is in workflows, and Junxure Cloud has a great workflow development function that is both visual and relatively easy to use. This was one of the primary selling points for us when considering Junxure Cloud versus other CRM solutions. In order to maximize the power of Junxure Cloud, you have to leverage the workflow component, but to do so, you must invest upfront time to define your processes within your organization so they can be effectively built into Junxure.

We have used Junxure Cloud for just over a year and we used their Desktop version for many years prior to that. The Cloud and Desktop versions are completely different software packages and have little resemblance to one another. When we set out to upgrade our CRM solution in late 2014, we partnered with ActiFi to guide us through the process of comparing the various solutions available in the marketplace and choosing the right option for our organization. We looked at a few options and, through a rigorous analytical process, selected Junxure Cloud.

As I mentioned previously, one of the main selling points of Junxure Cloud over other options was the workflow development aspect—it was straightforward and relatively simple, yet highly functional. When we used Junxure Desktop, we made very little use of workflows and one of our goals with this conversion was to take advantage of a fresh start and invest the time and energy necessary to make the CRM work for us in the most effective and efficient manner possible. The workflow development and management aspects of Junxure Cloud continue to be one of the strongest points of the software and we make significant use of workflows across our entire business. These features really set Junxure Cloud apart from much of the competition.

Core technology applications for Willow Creek Wealth Management



- Veo® / Veo One® (TD Ameritrade Institutional)
- Junxure Cloud (CRM)
- Orion Advisor Services (portfolio management)
- MoneyGuidePro™ (financial planning)
- Laser App® (online forms)
- DocuSign® (new account opening and transfers)

“With any CRM, you get out of it what you put in to it.”

Integrated Technology

Any final thoughts on technology integration?

Timothy Admire: Integrations are the future for all technology, not just FinTech. Look at how Apple has begun to allow further third-party integrations between apps on their iOS platform—it's the same evolution we're seeing in FinTech software where the race is on to provide meaningful integrations and open architecture. Those that are not wisely selecting software that can be integrated together are missing out on some of the primary advantages of modern technology. I'll point again to the way that we integrate Junxure Cloud with Laser App, DocuSign, and TD Ameritrade's Veo platform to streamline our document preparation and signing process. It's now a fully electronic solution using applications from four different vendors to create a chain of straight-through processing. That is a perfect example of the power of integrated technology, and I only see this becoming more important and more effective in the coming years.

"Integrations are the future for all technology, not just FinTech. The race is on to provide meaningful integrations and open architecture."

Connect with an experienced consultant today.

CALL 800-934-6124
VISIT tdainstitutional.com



TD Ameritrade Institutional and Willow Creek Wealth Management are separate, unaffiliated companies and not responsible for one another's products and services.

Advisors have not received remuneration for participation in providing these testimonials. Advisor testimonials may not represent the experience of all advisors using TD Ameritrade brokerage services. The advisors mentioned are not affiliated with TD Ameritrade Institutional. More information about the advisor is available on the SEC website www.adviserinfo.sec.gov. TD Ameritrade is not responsible for services or policies of any third party. TD Ameritrade does not recommend or endorse any advisor that utilizes its brokerage or custodial services. TD Ameritrade does not monitor, and is not responsible for, communications between advisors and their clients.

Access to the Veo® platform's open access capabilities is provided as a service to independent advisors using the brokerage, execution, and custody services of

TD Ameritrade. Veo Open Access® is an indication of potential programming compatibility. It does not imply any TD Ameritrade, Inc. recommendation of, endorsement of, warranty of, or fitness for use of any third party's products or services. TD Ameritrade is not responsible for information, opinions, or services provided by a third party. Since TD Ameritrade must ensure that all vendors meet security requirements, integration with new vendors is not immediate and cannot be guaranteed. Brokerage services provided exclusively by TD Ameritrade, Inc.

Third-party providers mentioned within are not affiliated with TD Ameritrade Institutional and all logos, product, and service names are the property of their respective owners.

TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2016 TD Ameritrade IP Company, Inc.