

LEVERAGING TECHNOLOGY TO GROW & SCALE



TORIE HAPPE
HEAD OF PARTNERSHIPS



holistiplan

FINANCIAL ADVISOR TECHNOLOGY LANDSCAPE AT T3 2017 #FINTECH CONFERENCE



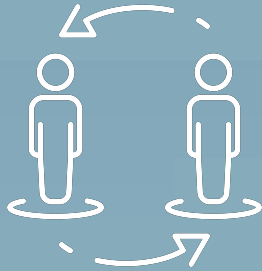
2018...

Asset-Map Holdings.

...2023

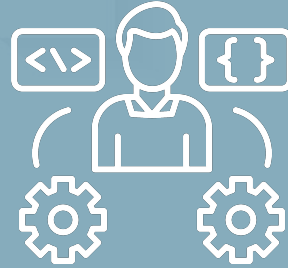
RISK TOLERANCE FinaMetrics, Pocket Risk, STRATIFI, TOLERISK, DataPoints, finmason, RISKPRO, MCWENINGSTAR Global Risk Model, Capital Preferences, TIFIN Risk, ATA Risk Station, ONPOINTE, bill.com		ADVISORY FEE BILLING BILLFIN, BillFIX, BaySys		CLIENT SURVEY/ FEEDBACK Client Insights, NEXA, Nitrogen, ADVISORYWORLD		SALES ENABLEMENT VRGL, Invyza, Dicapital, 401K PROPOSALS, Elements, equisoft/analyze, PLANPRO, FIDUCIARY, NITROGEN		PERFORMANCE REPORTING FIRST RATE, Schwab Advisor Portfolio Connect™, ALBRIDGE™, AssetBook, POWERADVISOR LLC, Broadridge		BEHAVIORAL ASSESSMENT Financial DNA, INVESTING YOU, FINANCIAL PERSONALITY, TIFIN Personality, SHARPING WEALTH, Qualitate, LIFE STAGE INSIGHTS™, Unitifi							
BUSINESS INTELLIGENCE/METRICS 3Xequity, AdvisorClarity, truealytics		DIGITAL ONBOARDING SIGFIG, FusionIQ, ETNA, AdvisorEngine, Marstone, Nest Wealth, OnBord		MANAGED SERVICE PROVIDERS CLOUDSCALE 365, itegria, VISORY, workplace, FCI, FUSIONNETIX, wht, AdvisorArmor		SPECIALIZED PLANNING RETIREMENT: RA, MAXIMIZE MY SOCIAL SECURITY, SSANALYZER, Wealth2K, Survey Social Security Planning, INCOME SOLVER, Bucket Bliss, ESTATE, Legacy, timeline, BigPicture, INCOME CONDUCTOR, INCOMELAB, Annuity Check, JOURNEY GUIDE		FINANCIAL PLANNING eMoney, MoneyGuide, RightCapital, MAXIFI, moneytree, ExecPlan, Plan tech Hub, NaviPlan, InStream, CHESHIRE, WEALTHCARE, voyant, PR Profiler, wealthrace		INVESTMENT DATA/ANALYTICS MCWENINGSTAR, YCHARTS, Dimensional, REFINITIV, PORTFOLIO VISUALIZER, ORTEC FINANCE, FI360, kwant, koyfin, Bloomberg Terminal, CFRA, FACTSET, BITA, Nasdaq, AdvisorTools, Zephyr, BlackRock, Aladdin, CHAIKIN, Windham Labs, ADVISORYWORLD, INVESTORW, bondIT		PORTFOLIO MANAGEMENT CIRCLE BLACK, intelliflo, office, SMARTX, Profile, OBJECTWAY, FINARTIS, FIS, Charles River, INVESTEDGE, Fitek, ndexsystems, COMARCH		ALL-IN-ONE Tamarac, Advyzen, FinFolio, Black Diamond, MCWENINGSTAR Office, dtgit, ORION, blueleaf, ADDEPAR, SYSTEM, MYVEST, investcloud, INDATA, Advisor360, Vestmark, CUSTODIAL PLATFORM: RBC, SHAREHOLDERS SERVICE GROUP, Charles Schwab, sei, Folio Institutional, Betterment For Advisors, Ameritrade Institutional, QXOS, EFIGITY, Altruist eQuipt, ADVICEWORKS, InteractiveBrokers, ASSETMARK, ClientWorks, Wealthscape, NETX360, Goldman Sachs, RAYMOND JAMES, TradePMR, entrustody, APEX Clearing™		COMMUNICATIONS ARCHIVING globalRELAY, smarsh, Pagefreezer, MyRepChat, erado, REDTAIL, MirrorWeb, results	
INSURANCE DATA/ANALYTICS LISA, Veralytic, WINK		ADVISOR DATA WAREHOUSING SKIENCE, WEALTH ACCESS, BridgeFT, MILE MARKER		COMPLIANCE ForesideConnect, RIA in a Box, RED OAK, ComplianceMAX™, InvestorCOM, PATRINA, FIN Compliance™, RIA, FILE 13F, LA MEER INC., RegEd, joot, SmartRIA		COMMUNICATIONS ARCHIVING @advisys, Savology, nebo, TIFIN Plan, ProjectionLab, New Retirement, ECF		ACCOUNT AGGREGATION ALBRIDGE™, AquMulate, PLAID, InvestSuite, fpALPHA, asset+map, eMoney, Broadridge, ARCH		REBALANCING ONLY Capitect, ALTEXCHANGE, Libretto, Emotomy, Pontera, amplify, Smartleaf, intelliflo, redblack, iRebal, 55ip		CLIENT PORTAL CIRCLE BLACK, SUMMITAS, eMoney, Financial					
STRESS TESTING MacroRisk, RiXtrema, HiddenLevers, ONPOINTE, finmason, FABRIC		FORMS MANAGEMENT agreement, QUIKI, IPIPELINE		CRM REDTAIL, salesforce, Wealthbox, ProTracker Software, ugru, GORILLA 5, equisoft, nEXJ, Advyzen, Tamarac, SmartOffice, AdvisorEngine, Microsoft Dynamics 365, Less Annoying CRM, AdvCity, CRM OVERLAYS: shellblack, XLR8, SS&C, WEALTHCONNECT, Practifi, SKIENCE, redcapture		CLIENT MEETING SUPPORT MobileAssistant, Copytalk, SPEAKWRITE, coniq, PULSE360		ADVICE ENGAGEMENT ForwardLane, fpPATHFINDER, InvestSuite, fpalpha, asset+map, CurrentClient, knudge, BENTO ENGINE, LUMIANT, visiWealth		CLIENT FILE SHARING FutureVault, ShareFile, EGN*TE, box, ComConnect		SCHEDULE APPS Acuity Bookings, EngageWare, GReminders, ScheduleOnce, Calendly, you can book me					
DIGITAL MARKETING SNAPPY BRAKEN, advisorstream, Veriday, fmg suite, hearsay, WEALTH I/O, CLEARNOMICS, gainfully, FMEx, HubSpot, VESTUT, malchomp, denimsocial, TIFIN Clout, REACH STACK, Lead Pilot, AP+ PREMIUM, CATCH LIGHT, AMPLIFY, RETIREMENT, cobutler		ADVISOR LEAD GEN FEE+ONLY, WISERADVISOR, RAMSEY, indyfin, planswell, smartasset, FinancialAdvisors, MyaiPerfect, detailign, Lasso, ADVISORFINDER, Advice Chaser, ZOE, HUBLY		WORKFLOW SUPPORT asana, Docupace, COGNICOR, ABSOLUTE ENGAGEMENT, finpace, HUBLY, ADVISORTOUCH		CLIENT DATA GATHERING Worldox, Laserfiche, eFileCabinet, Paperclip, Finity360, netdocuments		DOCUMENT MANAGEMENT Worldox, Laserfiche, eFileCabinet		E-SIGNATURE DocuSign, RightSignature							

WHY IS TECH IMPORTANT?



CHANGING CLIENT BASE

Clients are younger and family dynamics are changing, involving the right family members matters



EXPECTATION FOR TECH USE

Expectations are totally different than even 5 years ago. Younger clients expect advisors to use tech to support their meetings and relationships

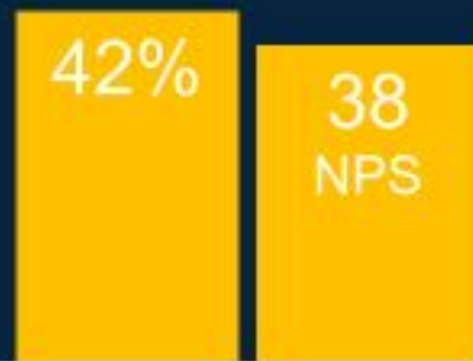


THE ELUSIVE "SPOUSE" PROBLEM

Normally one person drives the financial makeup of the family. Maybe it's not the right person or the whole story

Advice Experience and Net Promotor Score

TRANSACTIONAL ADVICE



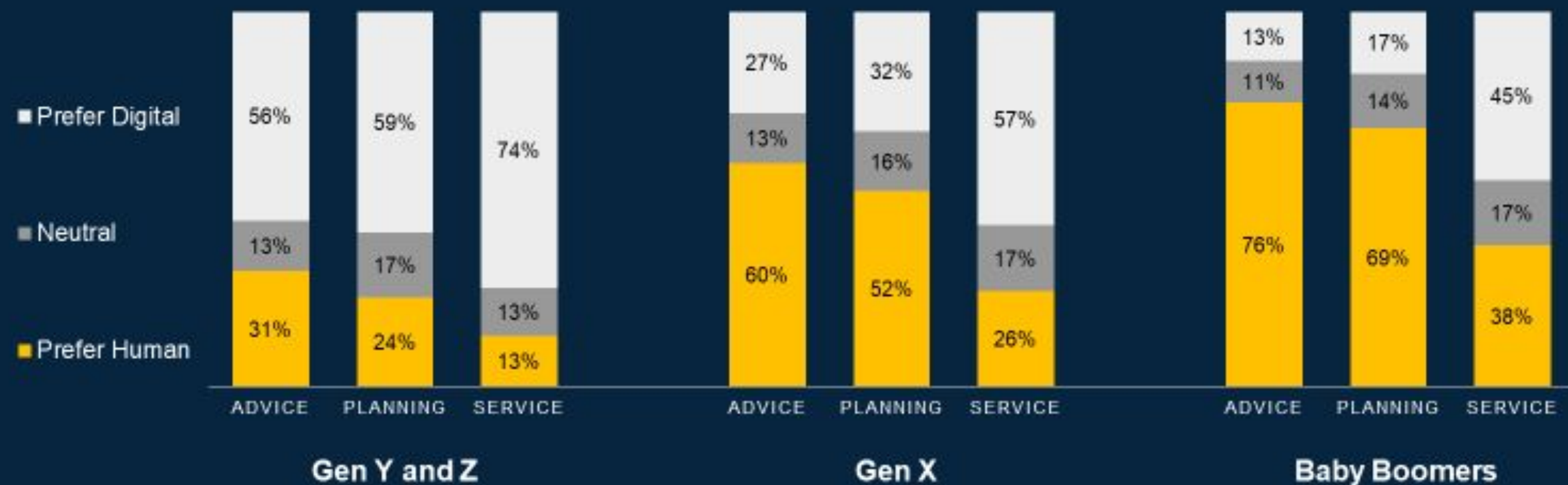
GOALS-BASED ADVICE



COMPREHENSIVE ADVICE



Stated Preference for Human vs. Digital by Interaction Purpose



“I met with the client that I uploaded that first return, and they were very impressed! The software did a great job reiterating things that we completed last year and will do again this year. I am excited to integrate Holistiplan into my practice”

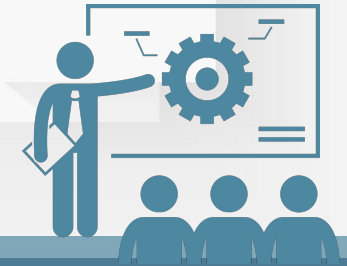
“The discovery by Holistiplan of this overpayment of \$30,000 in taxes really validated the client’s election to change advisors and come over to Concert Financial Planning”



TECH ENABLEMENT RESULTS



CLIENT IS HAPPY. I'VE SUBSCRIBED TO TECH. NOW WHAT?!



How can I properly leverage tech with my team to avoid poor adoption & distraction?

- Ask for more feature details
- Practice daily implementation
- Register for training programs
- Use dedicated customer support



QUESTIONS?