

Tapping Into Growth Opportunities in Mature and Emerging Markets

While many firms seek to capture new growth opportunities – why can growth be so elusive?

Wealth management providers are seeking ways to capture new growth opportunities around the globe in both mature and emerging markets. However, given the increased competition in the global marketplace and the financial challenges the industry faces, there is less room for error when making strategic market entry decisions.

Firms are adapting their client service delivery models to meet the needs of local customer, marketplace, and regulatory requirements. As a global wealth management consultancy, Capgemini has in-depth expertise in understanding local marketplace and client requirements and is advising industry leaders on their growth and market expansion strategies.

Success Does Not Always Translate

As wealth management providers seek to expand into new markets, the execution risks may not be readily apparent. As a result, firms need to understand how attractive these opportunities are and what market entry tactics are most appropriate.

Understanding your current position and identifying the right game-changers are critical to success:

- Does my firm understand the new client segment and their needs?
- Is my firm offering the right products and services?



- Does my firm understand local market competitors, regulatory, and cultural environment?
- How does the brand resonate with clients in this new market?
- What changes to the service delivery model are required to serve this new segment?
- Do we have the right organization in place from an operations and technology perspective?
- Do the advisors and support staff have the right tools to help clients?

While firms seek to leverage core strengths where possible to capitalize on growth opportunities, depending on the firm's current position there may be a need to take a fresh perspective to market entry.

How Capgemini Can Help

Capgemini can help wealth management firms across all stages of market entry, from identifying the most attractive growth markets, assessing market entry readiness, and defining and executing the appropriate business, operations and IT plans for market launch. What sets Capgemini apart is its deep knowledge of client and global marketplace requirements across wealth bands. We can help your firm in three key areas:

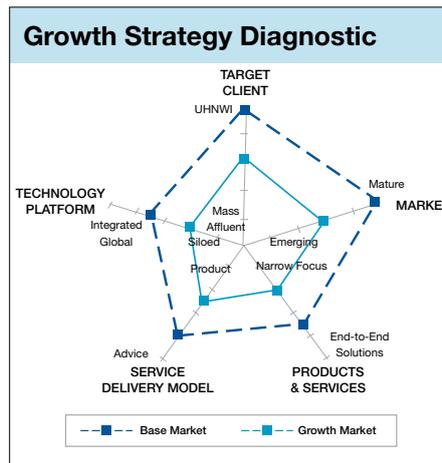
Confirming Appropriate Growth Targets

Capgemini's detailed market analysis, market sizing, and customer segmentation services have contributed to developing successful growth strategies for many clients across the globe. We have helped assess which markets are most attractive, identify key customer segments and define differentiated service offerings.

Assessing Market Readiness: Growth Strategy Diagnostic

Capgemini's Growth Strategy Diagnostic allows wealth management firms to compress the traditional 6-8 month market entry strategy formulation process into a 3-4 month period. Starting with our Growth

Strategy Diagnostic, Capgemini can partner with you to rapidly assess your firm's understanding of target growth markets, opportunities to leverage firm strengths, and identify key gaps to position for success. Based on our findings, we tailor our recommendations for market entry.



For example, Capgemini can help understand the complexities surrounding the various elements that will help spell success in entering a growth market including:

- Target client profile, needs and expectations
- Firm history, culture and target market perception
- Market factors and regulatory environment
- Products and services

- Service delivery model expectations
- Operations and technology readiness versus market needs

Designing a Market Entry Launch Program

Capgemini takes an integrated approach to defining a market entry launch program that reflects your current position and the key success factors for realizing the market's growth potential.

Our services are tailored to address changes to the service delivery model to reflect client needs, local market regulatory and tax considerations, development and acquisition of talent, technology and operations platform requirements and strategic sourcing decisions.

Capgemini helps firms pull all the key information together, providing quantitative and qualitative data and analysis to assist firms in making decisions on the "go-to-market" strategy, as well as implementing solutions.

For more information, explore our wealth management services by visiting our website

www.capgemini.com/wealth.

Contact your local representative at wealth@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and collaboration-

focused methods and tools. Capgemini utilizes a global delivery model called Rightshore® which aims to offer the right resources in the right location at competitive cost, helping businesses thrive through the power of collaboration.

Capgemini employs approximately 92,000 people worldwide and reported 2008 global revenues of 8.7 billion euros.

More information about our services, offices and research is available at www.capgemini.com.