

# Powerful Integration that Empowers Advisors to Delight Clients



Financial advisors typically spend more than one-third of their time in non-client-facing activities.

A growing number of wealth management clients are “going digital,” saving the time and effort required to meet with their advisors at traditional brick-and-mortar offices. Regardless of the channel clients choose to initiate a conversation, the key to the advisor’s success is providing actionable advice with confidence, at the right time via the client’s preferred channel.

Many firms have implemented separate application systems in an attempt to provide all the information and tools advisors need to provide this timely advice. The advisor’s challenge: access the appropriate data and business processes, navigating through the various user interfaces for each system—quickly and accurately, meeting clients’ high expectations.

The Capgemini Financial Advisor Desktop answers this challenge, integrating and aligning the many activities and applications needed throughout the client-relationship development and advisory lifecycles.

# The Financial Advisor Desktop Solution

Drawing on Capgemini's extensive wealth-management industry expertise and experience with Salesforce Financial Services Cloud for Wealth, the Financial Advisor Desktop solution is built to significantly enhance Salesforce and take advantage of its powerful, flexible integration capabilities. It delivers a "Best Interest Advice Model" that enables advisors to manage their daily activities across the entire wealth management value chain (Exhibit 1).



This solution shapes a firm's productivity strategy by integrating processes, systems and data within a single system and associated advisory tools. A single interface provides seamless access to all relevant client information and functions, expediting the service-delivery process. The Financial Advisor Desktop scales as the organization adds users and business units without significant additional upfront expenditures.

## Key features of the solution include:

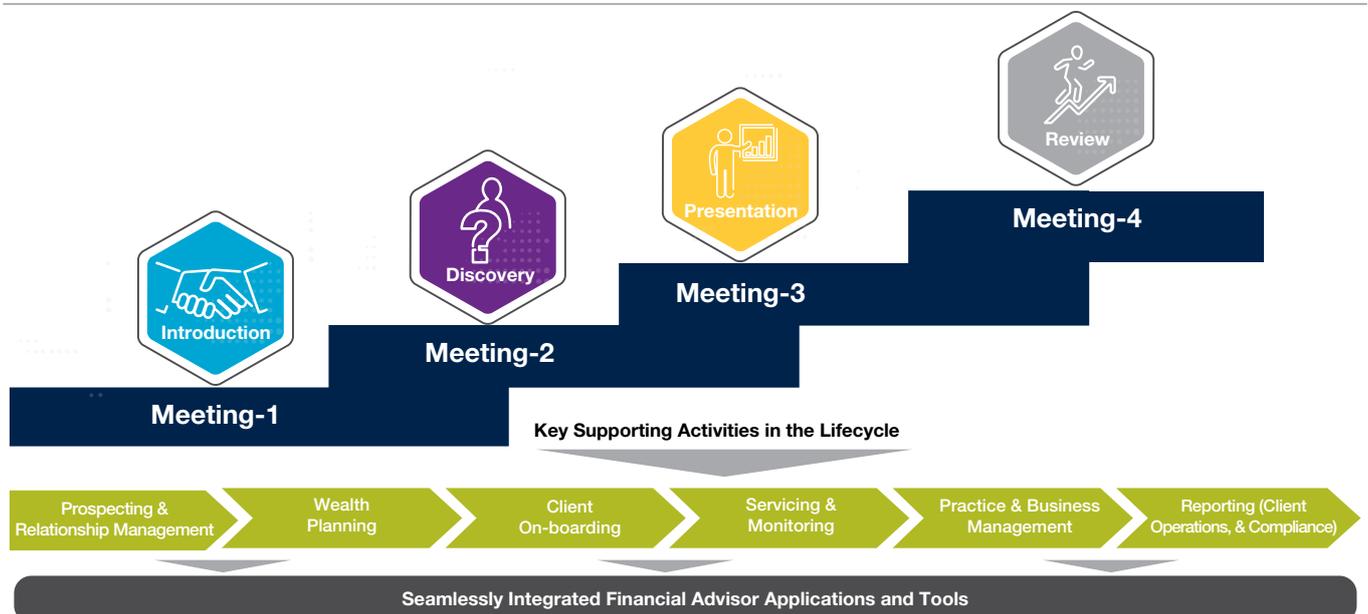
- analytics-driven functionality designed to maintain client trust via pro-active communications that demonstrate advisor competency;
- a Financial Advisor Dashboard from which the advisor conducts all client business, eliminating the need to access multiple application systems (see Exhibit 2);
- integration with social media to support proactive prospecting, using cognitive intelligence to match client-advisor personalities and assess client mood; and
- efficient, effective onboarding and account opening that automates and ensures regulatory compliance with complete traceability.

## Key Benefits

### The Financial Advisor Desktop:

- improves advisor efficiency (manual processes reduced via context passing; data integration);
- increases revenue opportunities;
- enables proactive prospecting via integrated analytics widgets;
- improves client satisfaction via proactive, relevant, concise and efficient advising services;
- reduces advisor on-boarding time; and lowers IT costs by employing a simplified application-integration model developed on Force.com®

## Exhibit 1: Client Interactions and Key Supporting Processes Made Easier



## Sustainable Competitive Advantage

Recent surveys of high net worth individuals reveal that all or most of their wealth management relationships occur through digital channels. The majority of these clients would consider leaving their firm if an integrated client-advising experience were not provided. An advisor desktop solution that provides quick access to all relevant information and collaboration tools—including social media channels—is key to building and maintaining positive advisor-client relationships.

Bottom line: the Financial Advisor Desktop improves client satisfaction, producer productivity and morale while maintaining compliance in an increasingly regulated environment.



## Case Study

The wealth management division of a large North America insurer wanted to provide best-in-class advising tools and capabilities to its agents and independent financial advisors. The objectives were to improve practice management capabilities and marketing support for an enhanced managed-account offering. Capgemini helped the firm understand their current state through an industry-grade assessment, which carefully evaluated both technology and processes to reveal that the firm had:

- siloed systems, processes and workflows;
- highly manual and redundant activities; and
- multiple entry points for client data.

Capgemini delivered a roadmap for the implementation of an advisor workstation system developed using Force.com®. The

design allowed for system configurability based on channel, job function, advisor type and individual preferences.

The solution addressed all issues identified during the assessment, including the following key components:

- access to multiple tools/3rd party apps;
- pre-sales and sales modules, including Research, Training, Marketing, Alerts, Account Opening, and Compliance;
- post-sales modules, including Client Account and Maintenance; and
- a “client 360” view.

The firm is quickly achieving its wealth-management advising business objectives, deploying a workstation system that meets its requirements for advisor performance, productivity, and cost-effectiveness.

## Exhibit 2. The Financial Advisor Dashboard

Market Watch	↑ 2184.09	-12.49
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CCBG	15.21	-0.02
CRM	70.39	-4.20
BELL	N/A	+0
YHOO	42.80	-1.35
ADBE	107.47	-0.45
GOOG	786.90	-0.31
MSFT	57.43	-0.3

NAME	AUM	CASH
John Masterson	\$350,000	\$170,000
Marc Anderson	\$250,000	\$300,000
Sally Masterson	\$200,000	\$150,000
Benjamin Rahn	\$150,000	\$260,000
Tom Jane Whitaker	\$100,000	\$150,000

ALERT DATE	ACCOUNT	TYPE	DESCRIPTION
Sun Nov 13 00:00:00 GMT 2016	Marc Anderson	Client Maintenance	\$455,000 withdrawn from Mutual Fund
Fri Sep 02 00:00:00 GMT 2016	Sally Masterson	Large Cash Deposit	\$605,000 deposit from Mutual Fund
Fri Aug 26 00:00:00 GMT 2016	Tom Jane Whitaker	Large Cash Deposit	\$455,000 deposit to Quaterly Funds
Fri Aug 26 00:00:00 GMT 2016	Sally Masterson	Large Cash Deposit	\$455,000 deposit to Quaterly Funds
Thu Aug 25 00:00:00 GMT 2016	Tom Jane Whitaker	Large Cash Withdrawal	\$60,000 withdraw alert Fund

## Why Capgemini

- Depth and breadth of expertise in financial services, improving customer-centric processes for firms around the globe.
- Over 3,500 global cross practice professionals with capital-markets industry experience.
- Specialists in wealth management and benchmarking tools with 450+ functional-point frameworks for asset and wealth management businesses.

Celebrating 20 years



**WHAT WE'VE LEARNED...**

- ▶ Even with the financial crisis, global HNWI wealth expanded by almost 4 times over the last 20 years
- ▶ HNWIs still allocate half of their assets to equities and cash



Asset Class	Percentage
Equity	25%
Cash & Cash Equivalents	24%
Fixed Income	18%
Real Estate	18%
Alternative Investments	16%

**WHAT'S NEXT?**

- ▶ US\$100 million in HNWI wealth by 2025
- ▶ Persistent market volatility
- ▶ Service impacts caused by high volumes of wealth transfer
- ▶ FinTech start-up technology disruption
- ▶ Pressure on traditional fee models
- ▶ Regulatory focus on fiduciary duty

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With more than 180,000 people in over 40 countries, Capgemini is a global leader in consulting, technology and outsourcing services. The Group reported 2015 global revenues of EUR 11.9 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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