February 2017

Enabling the Bionic Advisor

The Power of Better Connections through Cognitive Marketing

Broadridge ADVISOR SOLUTIONS

2 Powerful Forces

DOL Fiduciary

User Experience Demands

"This rule puts consumers in the driver's seat.

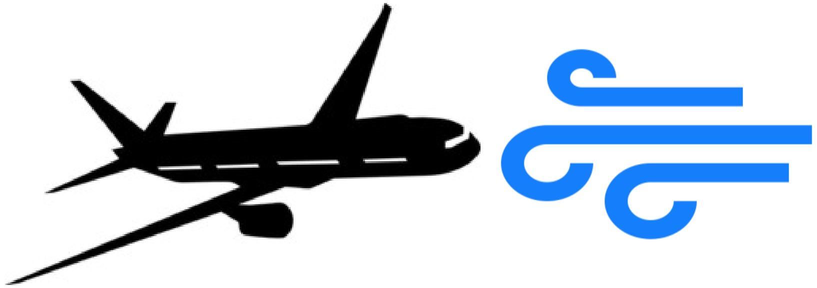
–Mitch Kaplan, CEO, Jefferson National

"We live in an amazing world…and it's wasted on spoiled idiots.

-Louis CK

Headwinds or Tailwinds?

Traditional Wealth Management



DOL Fiduciary

UX Demands

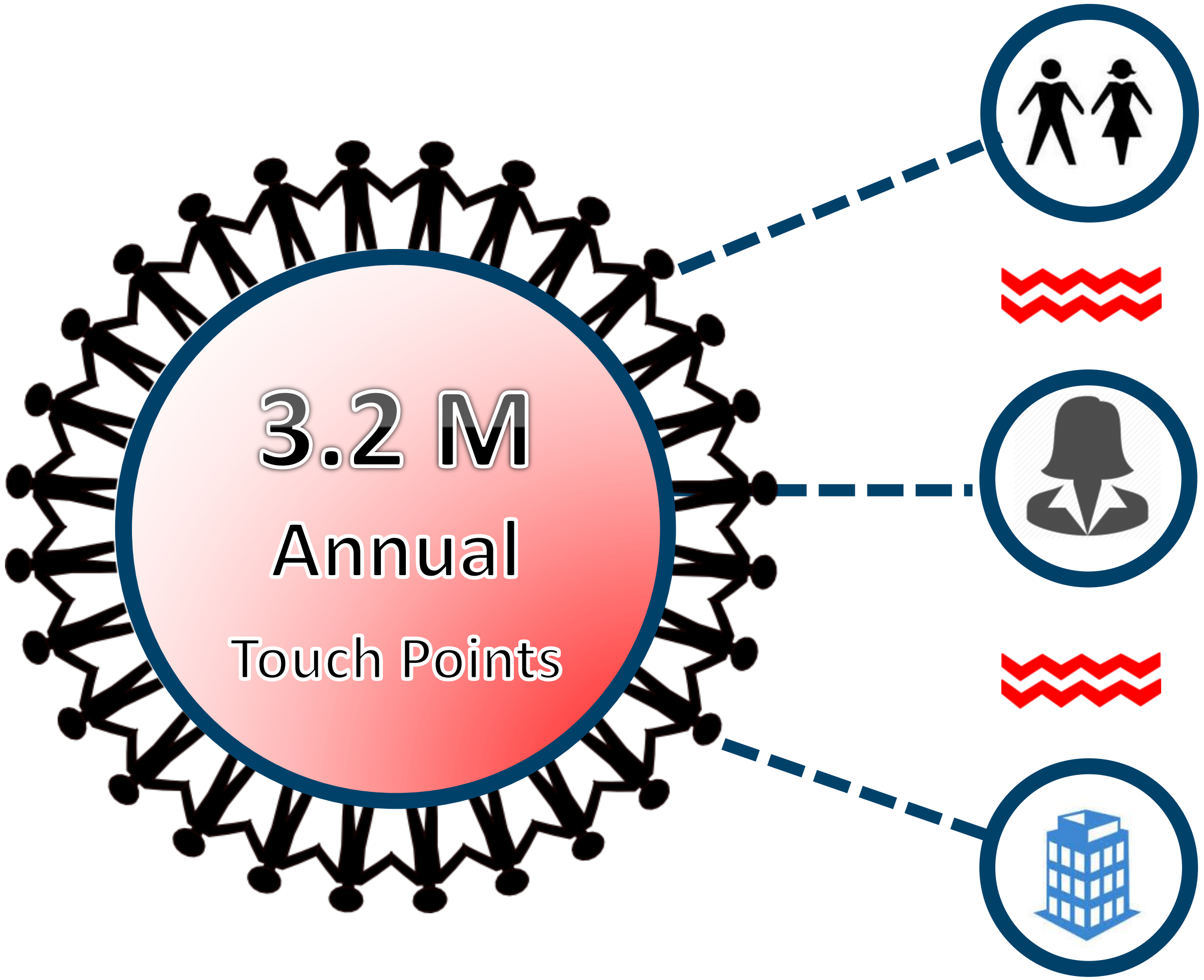
Tech-forward Wealth Management

“**73%** of Advisors perceive there will be a negative impact on their Practice as a result of the DOL rule”
Fidelity Advisor Survey, 2016

"Software is better at advice generation, generally speaking…We have always seen software as a major factor in improving quality of advice.”
Christopher Jones, CIO, Financial Engines

Traditional	Tech-forward
Data challenges	**Unified data and client view**
Workflow based	**Algorithm based**
Communicate on *our* terms	**Communicate on *your* terms**
Inability to scale 1:1	**Scale of 1:1**

Stuck in the Middle



Clients Demand

- Deep understanding
- One : One Advice
- “Frictionless” delivery

Advisors Need

- More relationships
- Strong relationship fit
- Deeper client insight
- Scale and convenience

Enterprise is Built to Support

- Mass segmentation
- Workflow based marketing / compliance
- Mass Channels

Enabling the Bionic Advisor: How Cognitive Marketing Works

Leverage rich data, AI and automation to get smarter about your customer

PROFILE

RECOMMEND

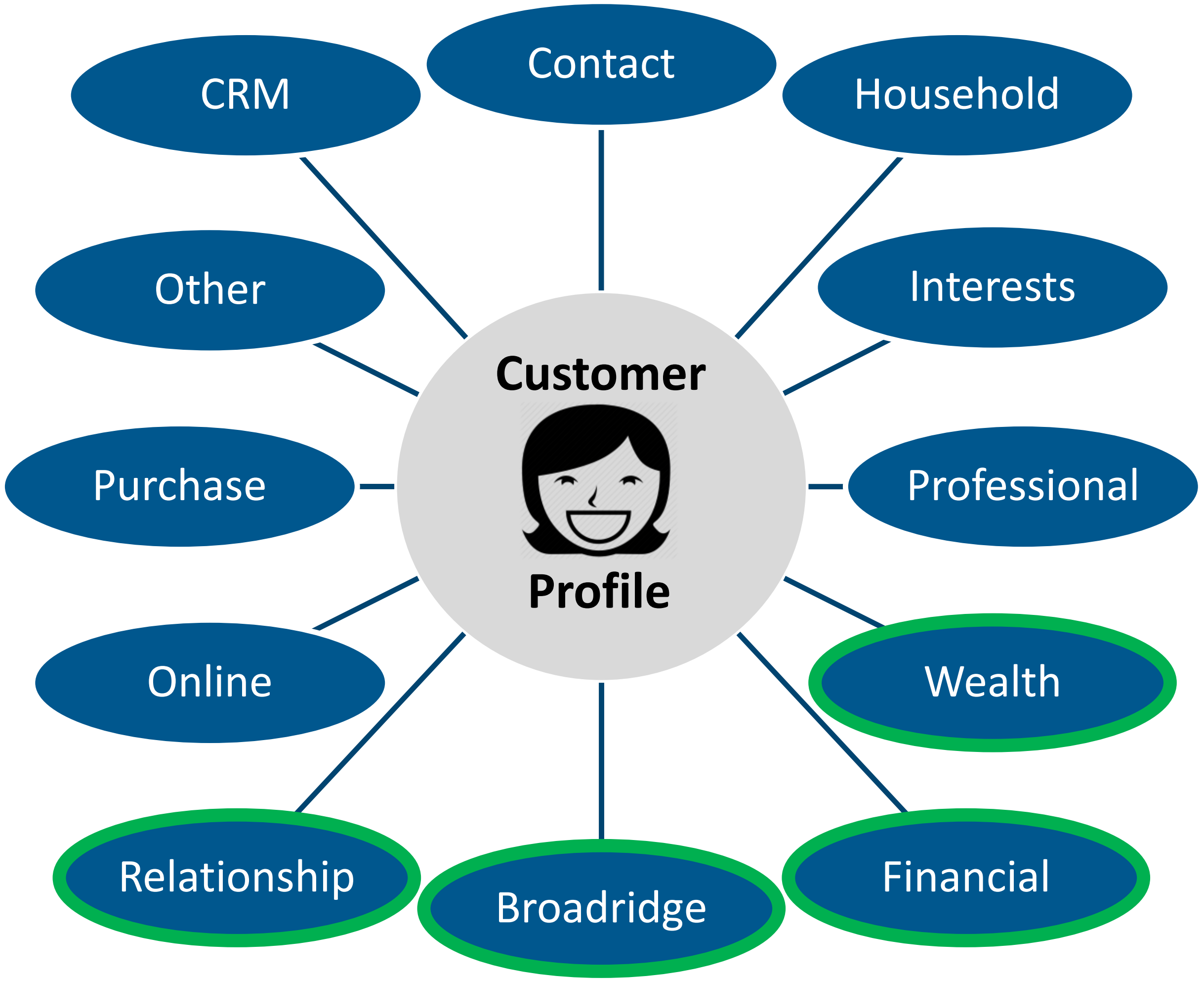
REVIEW

CONNECT

**Machine Learning is a core driver of Artificial Intelligence (AI)
it's the concept of having computers autonomously learn from large data sets with minimal programming**

In-Depth Customer Profile

Unified, single view allows you to better connect with your clients



Jane Smith

Address	123 Beacon St. Boston, MA 02108
Email	jsmith@gmail.com
Phone	(617) 555-1212
Firm	Acme Corp
Title	VP Development
Spouse	Doug Smith
Children	Charlie, Andy

Account Profile

Client	201
Branch	288
AUM	$1.1M
AUM LTM	+10%
Persona	Engineer
Sales Cycle	Upsell
Opportunity	High
Engagement	High

Demographics
- Age
- Occupation
- Income
- Marital status
- Presence of children

Real Estate
- Home value
- Sale price
- Mortgage balance
- Mortgage payment
- Dwelling Type

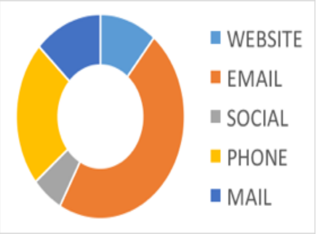
Equity & Fund Profiles
- Assets by fund objectives
- Assets by sector
- Assets with dividend yield
- Investment objective
- Allocation by asset class

Activities & Interests
- Golf, tennis, skiing
- Charitable donations
- Personal interests
- Family interests

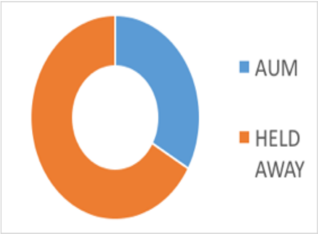
Credit
- Credit inquiries
- Available credit
- Credit risk scores
- Total debt

Household Assets
- Equities /EFTs / Mutual Funds
- Bonds / Cash Deposits
- % allocation by asset class
- Observed & estimated asset

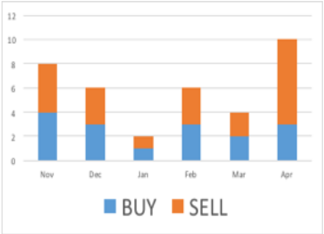
Engagement



Assets



Trade History

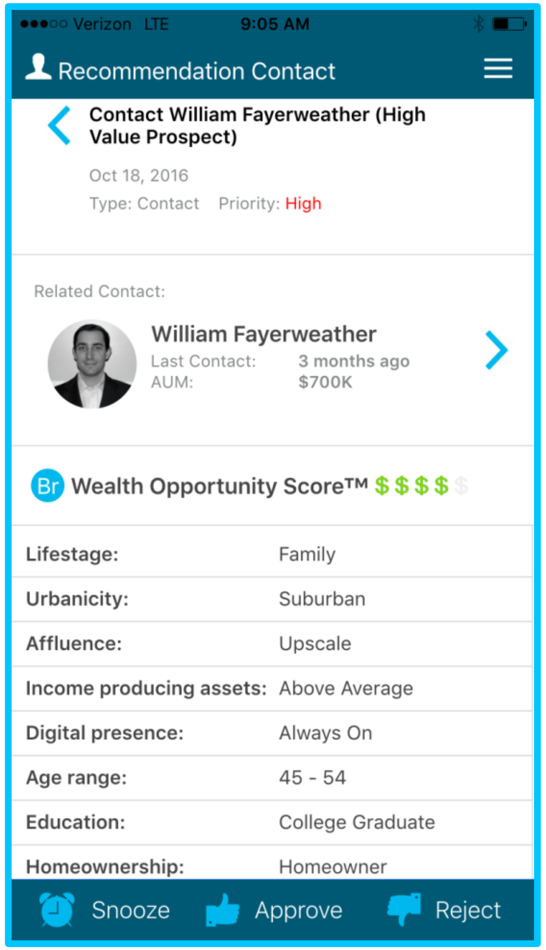


BR Proprietary Data

1:1 Communications at Scale

Automated, intelligent actionable insights and recommendations

To grow their businesses, enterprises and advisors need data driven smart recommendations (‘the easy button’) that scale the 1:1 relationships clients demand, via the channels they want to engage



Enabling the Bionic Advisor

How do we help Advisors do more with the 168 hours they have every week?

To grow their business advisors need data driven recommendations at scale to deliver the personalized, consistent and high value experiences today's customer expect

Thank you

Sharon Greener
Broadridge Financial Solutions
(858) 207-5650
Sharon.greener@broadridge.com