

“None the wiser” checklist

Andrew please don't talk about:

- ❑ How high our Cost Income ratios are
- ❑ Talent pool shortages
- ❑ How sophisticated & demanding our clients are getting
- ❑ How much energy we are spending on compliance projects
- ❑ Quote statistics about growth in Asia Wealth Management

- ❑ Make this the last slide you have me read with bullet points

New Inspiring ideas or solutions please 😊



Learning from **E-Commerce** Models for **Innovation** in Wealth management

Innovation



Innovation



6 year study

Finding top traits of successful innovators

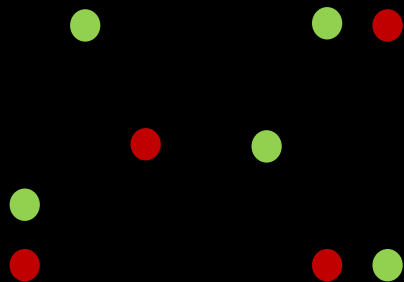


Innovation

No1 trait: the power of **Association**

Innovation

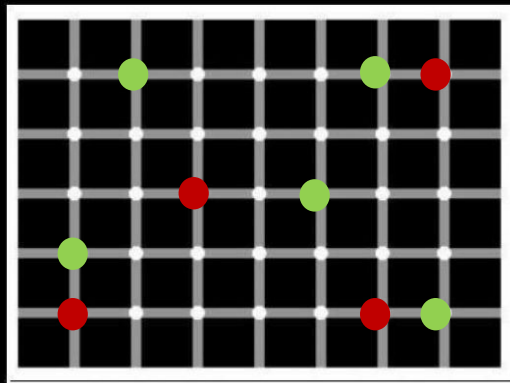
No1 trait: the power of **Association**



Connecting seemingly random dots

Innovation

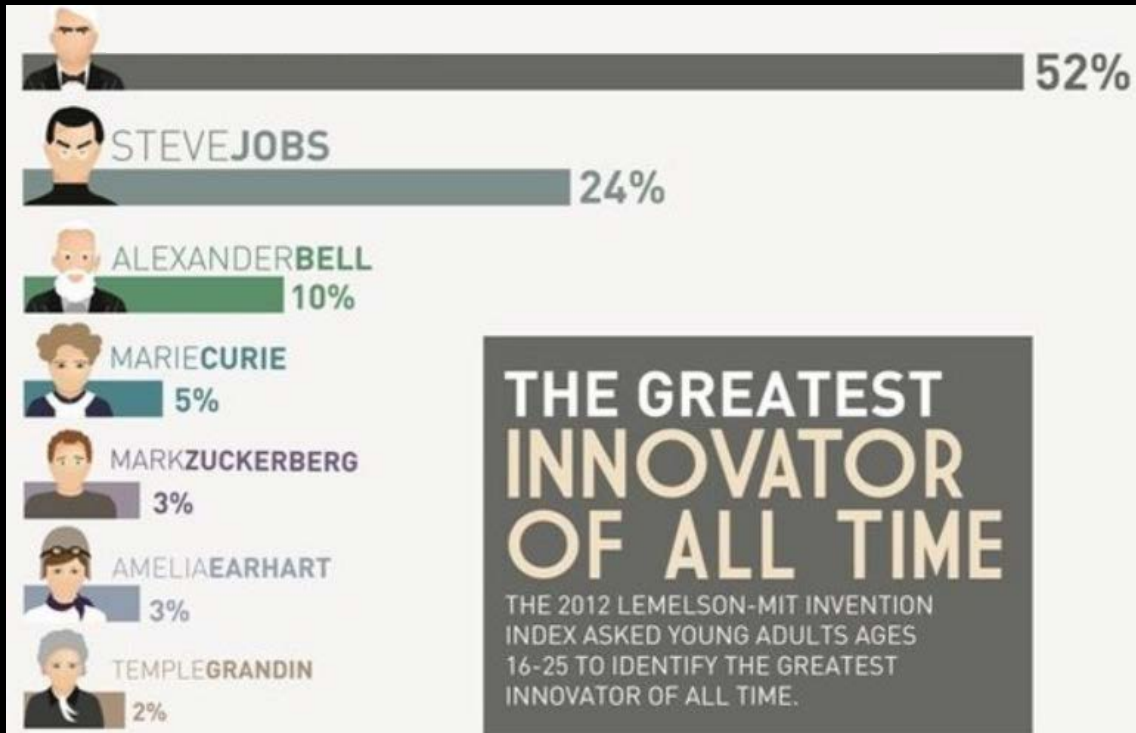
No1 trait: the power of **Association**



Find what **others** do well and apply in **your** field



Innovators



Innovation



Electricity Age

Trivia: Who invented the light bulb?



Innovation



Thomas Edison

Did **NOT** invent the light bulb
That was invented 40 years prior to his version

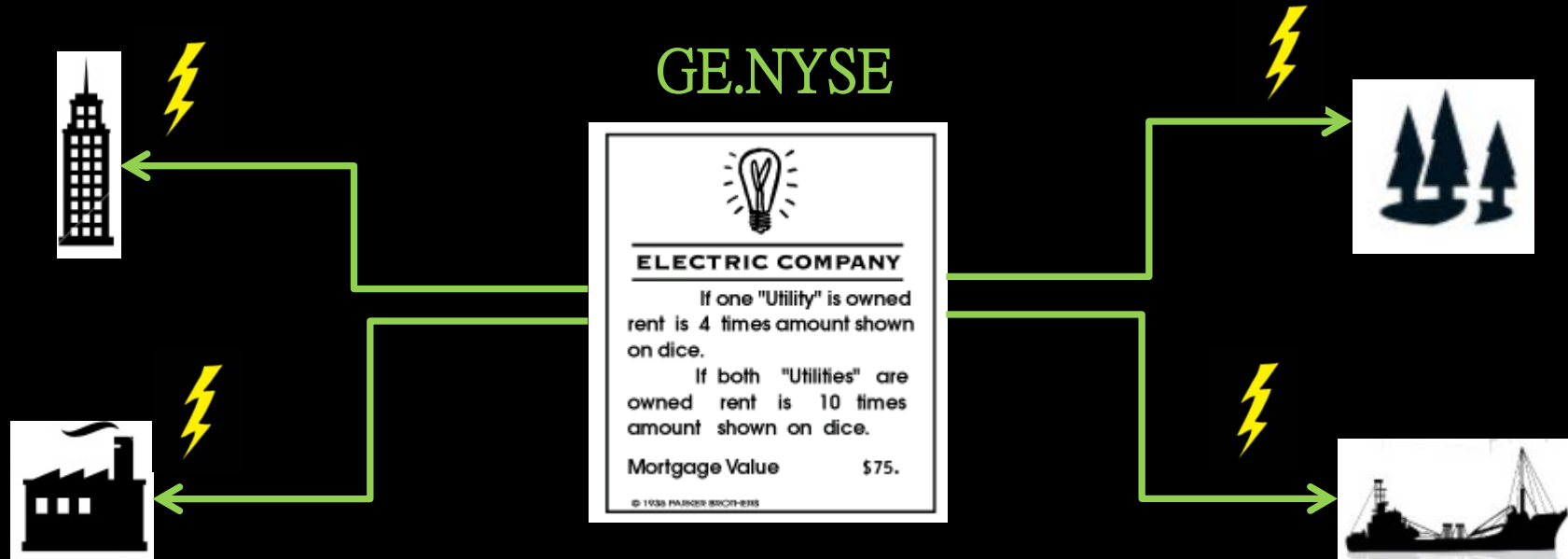
Ideas are but the catalyst for innovation

Before: Isolated Systems



Silo systems, Costly to maintain , not scalable nor commercial (**Sound familiar ?**)

After: World's first electric utility



The **network** centralised skills for maintenance , scalability for commercial usage.

Connecting the Dots



Solving the problem of commercialising the incandescent light bulb led Thomas Edison to create the world's first central electricity utility which would change our lives as we know it.

Power of Network

Isolated Systems

Association



Innovation



From Electricity to the
Internet Age

Trivia: Founder of World's Biggest online retailer?



Innovation

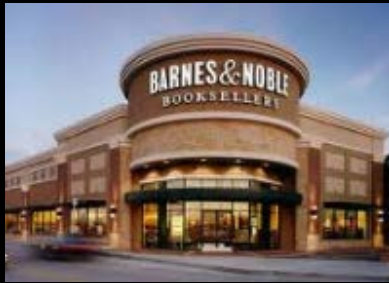


Jeff Bezos

amazon.com

Association: in 1995 internet was growing 2300%

Before: Stores & Mail Order



Custom insight limited to local experience , annual stock take (Sound familiar?)

Vision



amazon.com

Jeff Bezos saw enormous potential

1. Connecting **Buyers & Sellers** online anywhere anytime
2. Creating new **B2C , B2B , B2B2C** to drive more sales distribution
3. **Post Sales Service** : “fulfilment centres”
4. Potential to get **deep customer insight**

After: Rich customer experience

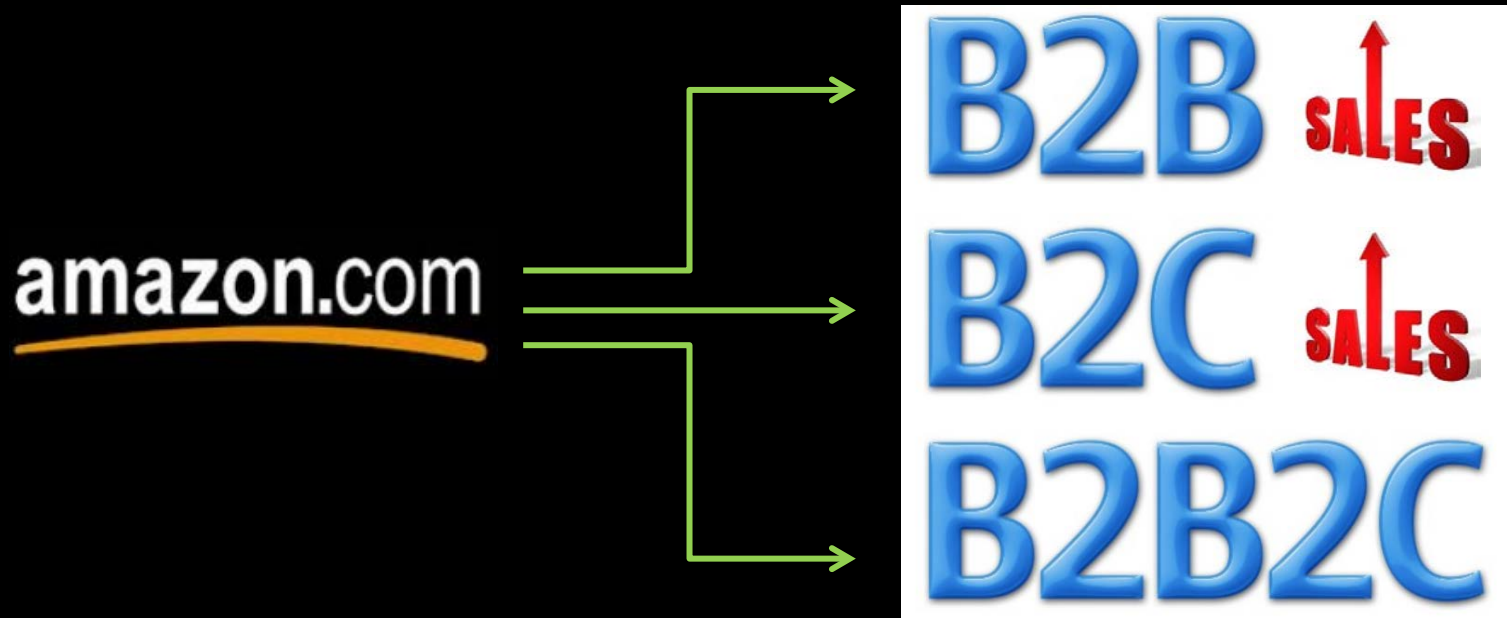


amazon.com



Streamlined supply chain: Search , Compare , Quote , Shopping cart , Delivery , Feedback

After: Multi Channel Sales



Multi Segment → direct sales , intermediary sales , representative sales models

After: Deep Customer Insight



Actionable Intel → customer preferences , buying patterns , targetted marketing

Connecting the Dots



Supply Chain 2.0

Leveraging the power of the “network” like Edison, Bezos grew Amazon.com into the world’s largest online retailer, changed consumer’s online buying experience and gave birth to new industries in online marketing, social media & big data

Channel Networks

Click n Search
Analytics

Innovation



???

Wealth Management
Innovation Age

Q: Will you become tomorrow's leaders?

Today's Front Line experience



Sophisticated Clients

Compliance backlog



Busy Dealers



Untooled
RM's
inefficiencies



Too many emails



Unstructured Data no
real customer insight

Challenges

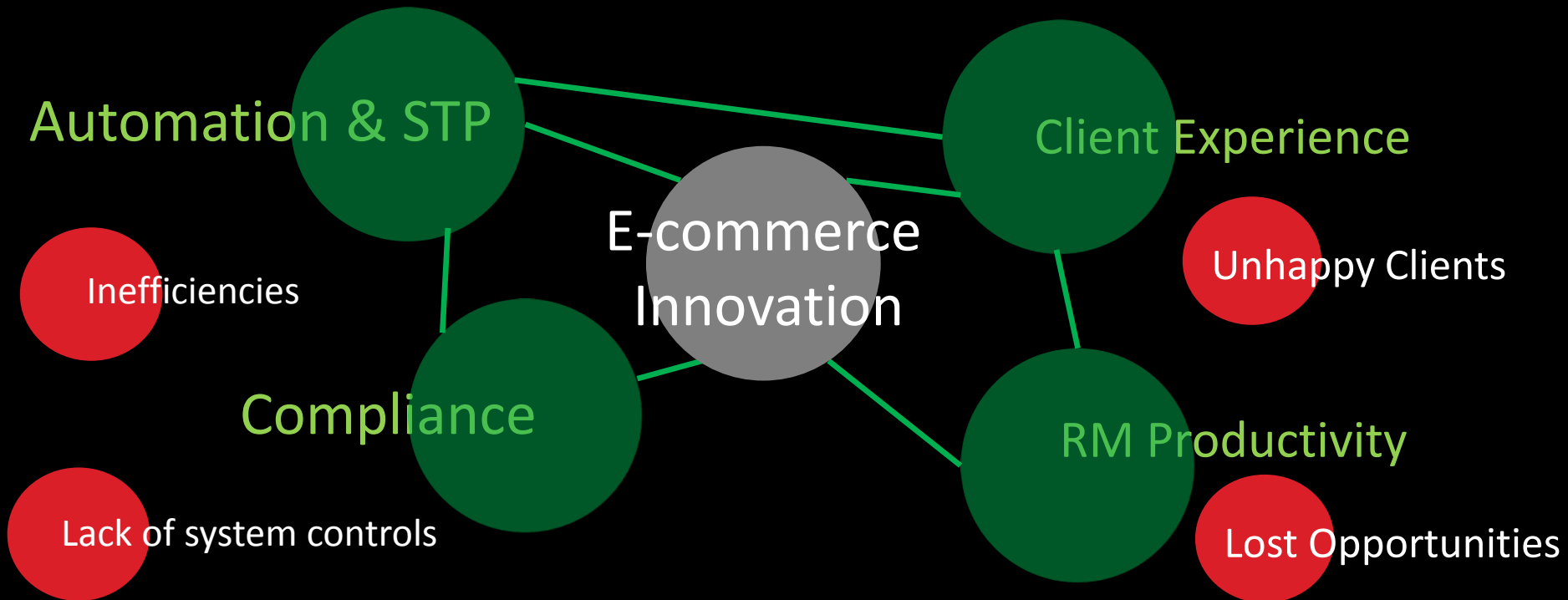
Inefficiencies

Lack of system controls

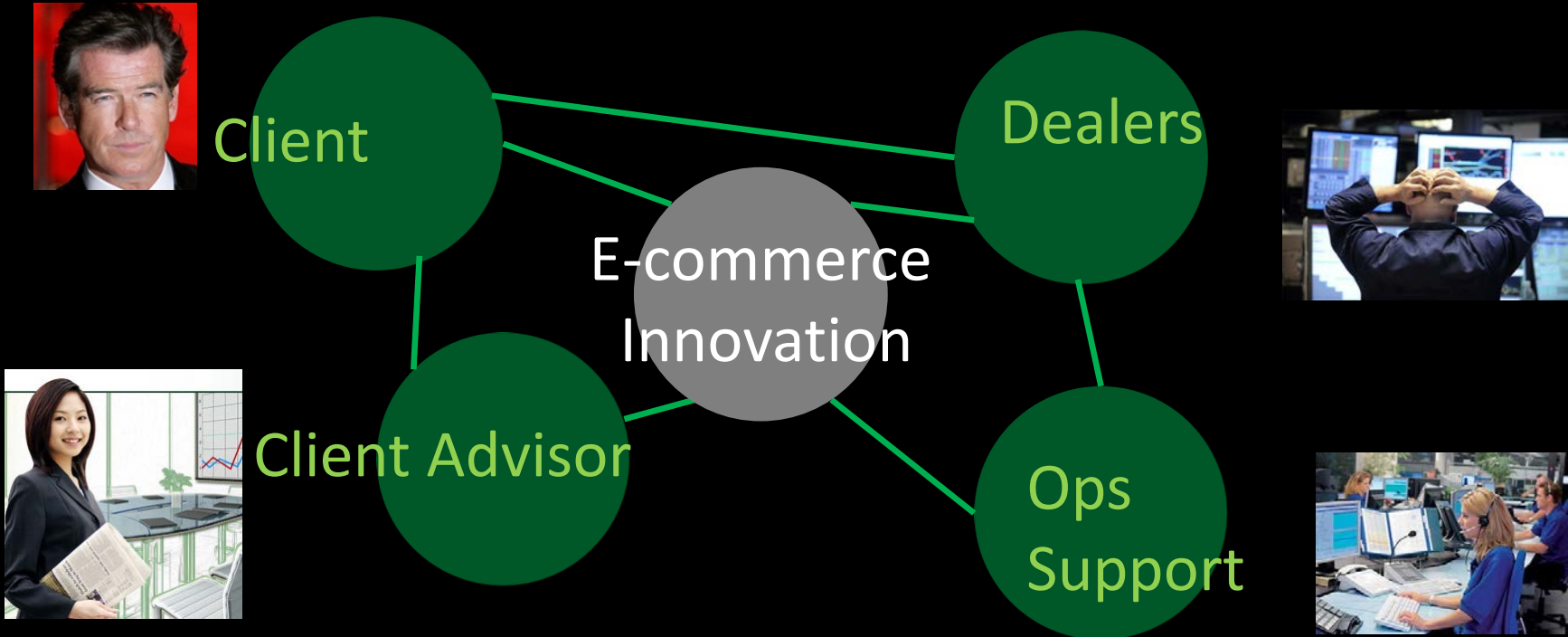
Unhappy Clients

Lost Opportunities

Connecting the



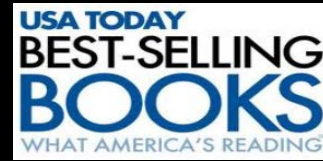
Connecting the



After: Rich customer experience



amazon.com



Streamlined supply chain: Search , Compare , Quote , Shopping cart , Delivery , Feedback

After: Rich customer experience



Streamlined supply chain: Search , Compare , Quote , Shopping cart , Delivery , Feedback

After: Rich user buying experience



Straight thru processing → no more calls , more choice , more efficiency & controls

After: Multi Channel Sales



Multi Segment → direct sales , intermediary sales , representative sales models

After: Multi Channel Engagement



The **network** → Open Architecture Model , full Order & Execution Management

After: Deep Customer Insight



Customer Analytics



Actionable Intel → customer preferences , buying patterns , targetted marketing

After: Deep Customer Insight

The screenshot displays the AG|Delta client portal interface, divided into two main sections. The left section shows a dashboard with various financial metrics and charts, while the right section provides detailed client information and performance data.

Left Section (Dashboard):

- Product Search:** Search bar for Product Type.
- Top Products Rankings:**
 - 1 - FOREX
 - 2 - DCI
 - 3 - Bonds
 - 4 - Equities
 - 5 - Funds
 - 6 - Structured Products
- Top Products:** Pie chart showing product distribution.
- Bond Highlights:**

Asia EPI Index	7.5%	+0.86 (0.60%)
LATAH EPI Index	8.5%	+0.25 (0.40%)
China Index	9.25%	+0.85 (1.45%)
US Treasuries	2.5%	-0.1 (-1.3%)
IPO - Stanchart	Jun 2018	5.5%
- FX Highlights:**

EUR to USD	1.2296	1.2296
AUD to USD	1.0027	1.0029
EUR to JPY	96.5704	96.5933
USD to CHF	0.9764	0.9769
GBP to USD	1.562	1.5623
- Equity Highlights:**

HANG SENG INDEX	-187.40	-0.92%
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- Watchlist:**

Symbol	Description	Last
UC09H.SI	UC09H.SI	18.38
SGD-MYR	SGD-MYR	0.0084
MSBM.XL	MSBM.XL	8.87
IBM.N	IBM.N	206.27
OSE.BLN.2837.HK.1W.95.1% 20	OSE.BLN.2837.HK.1W.95.1%	96.5

Right Section (Client Details):

- Client Identifier (CIF):** Client Identifier (CIF) Search
- CLIENT SUMMARY:** Maria Fadin, Liquid Investable Assets: 78,514,905 USD, Total Invested Assets: 5,431,616 USD, Quote Pipeline: 65,495,897 USD
- Client Details:**
 - CIF: 638308
 - Name: Maria Fadin
 - Email: maria.fadin@thefadins.com
 - Mobile: +65 8621 7968
 - Landline: +65 6124 8432
 - Fax: +65 6124 8765
 - Address: Flat B, 3/F, Fantasy Garden, Singapore
 - Risk Profile: High
 - Branch: Private Bank Branch
 - Relationship Manager: Derek Tam
 - Client Service Officer: Chen Liang Cheak
- Client Asset Allocation:** Pie chart showing asset distribution: FXSpot, SNSubs, SP, DCI.
- Client Account Performance:** Bar chart showing performance from Jul 11 to Feb 12.
- Client Alerts/Events Feed:** Alerts section with a reading pane and summary.
- Client Cash Liquidity Equivalents:** Table showing account codes, currencies, and amounts.
- Client Open Positions:** Table showing product details, NAV, and % Chg.

Sellers network → customer preferences, buying patterns, targetted marketing

Vision



AG|Delta

AG Delta sees enormous potential

1. Connecting **Buyers & Sellers** online anywhere anytime
2. Creating new **B2C , B2B , B2B2C** to drive more sales distribution
3. **Post Sales Service** : “fulfillment centres”
4. Potential to get **deep customer insight**

You have a choice **NOW**



BAU or Innovation?



Summary

Innovation by association

E-Commerce has enormous potential in Wealth Mgmt

Don't solve problems in silos

Take a step back to Connect the Dots

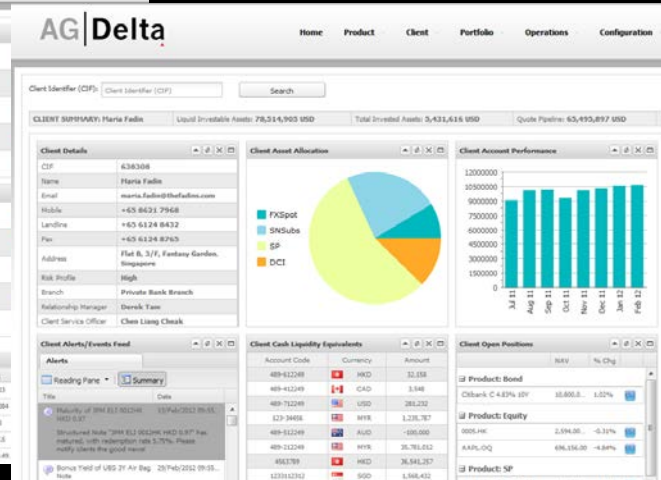


Oh..one more thing

There are solutions out there!



Multi Product Portal
Click Quote & Trade



RM Client Dashboard
Real Time View of Clients



Unified RM Experience
Multi Channel & Mobility

AG | Delta

WEALTH ONLINE - ANYWHERE - ANYTIME

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