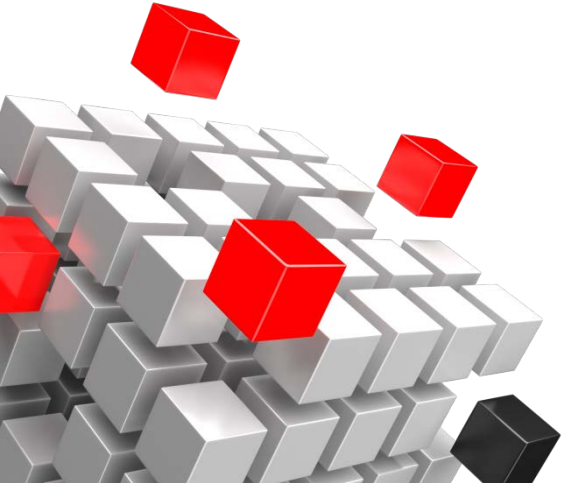


Workshop

“The importance of tailored client communication”

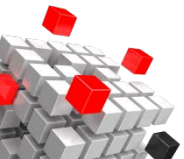
From pitch books to client reporting



assentis
■ ■ ■ ■ ■
Perfecting Customer Communication

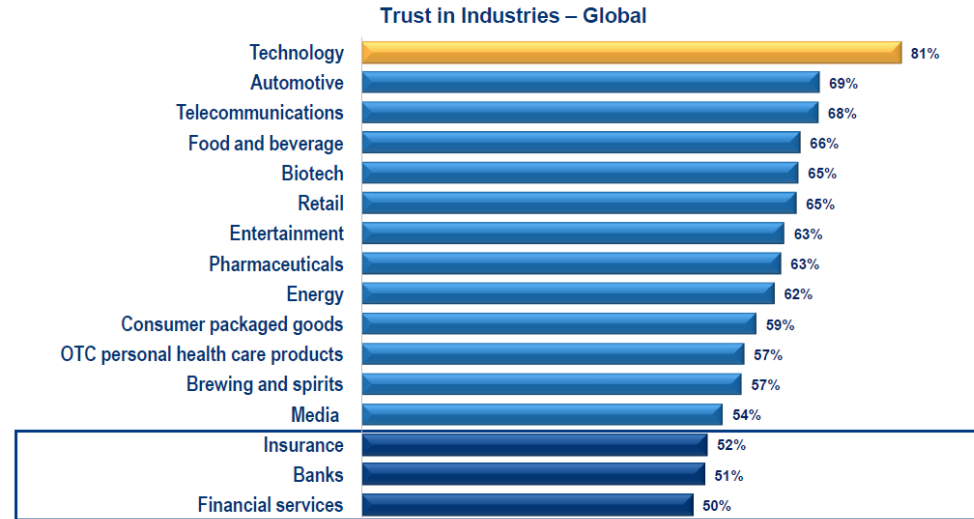
Agenda

- Introduction to client communication and its relevance
- Workshop: client communication from your point of view
- Outlook client communication

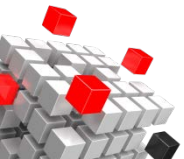


Why is communication so important for your clients?

- Less personal contact between a client and its bank
- Decreasing trust into financial services industry
- Decreasing loyalty
- Clients use different channels to communicate with a bank



Source: 2011 Edelman Trust Barometer



Some real "Client Reporting" samples ...

VERMÖGENSVERZEICHNIS
PER 31.03.2006

REFERENZWÄHRUNG CHF

ZÜRICH, 31.03.06
SEITE 1-06

LAGER
BRIEF

BETREUER ...
DIREKTWAHL ...
KUNDEN-BEZ ...
HWST-NR.

BESTAND	BEZEICHNUNG	NUMMER TERMIN	HDL-WRG/KURS KURS-DATUM	RISK WRG	KURSWERT IN HDL-WRG	VERM ANTEIL	MARKTWERT MARCHZINS	CHF CHF	RENDITE BRANCHE	EINST'KURS/-CHANGE VERAENDERUNG IN %	
	KURZFRISTIGE ANLAGEN										
CHF	1,882.20	KONTOKORRENT	000		CHF	1,882	0.1%	1,882	0.125%		
USD	8,376.02	KONTOKORRENT	000		USD	8,376	0.7%	10,947			
EUR	3,244.03	KONTOKORRENT	000		EUR	3,244	0.3%	5,131			
	FESTVERZINSLICHE WERTE										
USD	40,000	3% NESTLE FINANCE FRANCE SA 02/06 EMTN 11.10.	1491640 11.10.06	98.90%	USD	39,560	3.5%	51,701 736	5.125% 84	99.75% 10.2%	
USD	25,000	5% PROCTER & GAMBLE 98/06 21.12.	981097 21.12.06	99.82%	USD	24,955	2.2%	32,614 449	5.223% 71	103.29% 3.2%	
USD	45,000	3.5% NEDERLANDSE WATERSCHAPSBK NV 02/06 EMTN / 29.12.	1479126 29.12.06	98.75%	USD	44,438	3.9%	58,075 520	5.23% 81	102.16% -1.2%	
EUR	65,000	4.625% LANDWIRTSCHAFTLICHE RENTENBANK 01/06 NOTES 19.4.	1219648 19.04.06	100.06%	EUR	65,039	6.9%	102,866 4,507	3.314% 81	100.89% 3.5%	
EUR	45,000	4.75% KREDITANSTALT F. WIEDER- AUFBAU 01/2006 18.8.	1264451 18.08.06	100.65%	EUR	45,293	4.8%	71,635 2,084	2.964% 81	101.47% 6.5%	
EUR	70,000	4.25% LANDESBANK BADEN-WUERTT- EMBERG 01/2006 EMTN 19.12.	1336332 19.12.06	100.77%	EUR	70,539	7.5%	111,565 1,315	3.13% 81	100.95% 7.3%	

S. F. & O.

... still a reality in many companies ...

... especially with smaller players

NUMERO DIDIER

RELEVÉ ESTIMATIF

ARRETE AU : 07.03.12

NUMERO : 010902

EN FRANC SUISSE

STRUCTURE DU PATRIMOINE

	EVALUATION	%	REPARTITION MONETAIRE EN %				
			CHF	USD	JPY	GBP	
VOS AVOIRS							
LIQUIDITES	1.344.510,92	12,58	2,76	3,72	3,20	2,90	
DEPOTS A TERME FIXE	7.373.900,00	68,96	63,22	5,74			
INV.IMMOBILIERS ET DIVE	1.974.671,05	18,46	5,77	9,64	0,39	2,66	
	10.693.081,97	100,00	71,75	19,10	3,59	5,56	

VOS ENGAGEMENTS

LIQUIDITES	92.750,00-
DEPOTS A TERME FIXE	872.720,00-
INV.IMMOBILIERS ET DIVE	8.330,00-
	973.800,00-

TOTAL NET 9.719.281,97

INTERETS COURUS/TITRES	19.037,90
INTERETS COURUS/TERMES	3.735,90
P/P NON REALISES/CHANGES	18.999,55-
	9.723.056,22

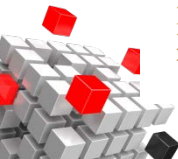
HEMARD

DIDIER HEMARD

BURGSTRASSE 10

8900 THURWIL

ETABLI LE : 07.03.12 PAGE 1



Call for action! Client Reporting needs improvement!

... this is a hot topic discussed in the industry

As smart phones, tablets and other digital devices become more common, respondents' **utilisation of online and mobile channels will become more important.**

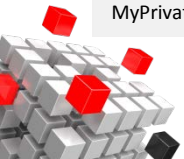
PWC Global WM Survey 2011

Wealth Reporting – **hugely important** for wealthy clients, but **rarely done well**

MyPrivateBanking Interview with Carey Wealth Reporting in Zurich. 2012

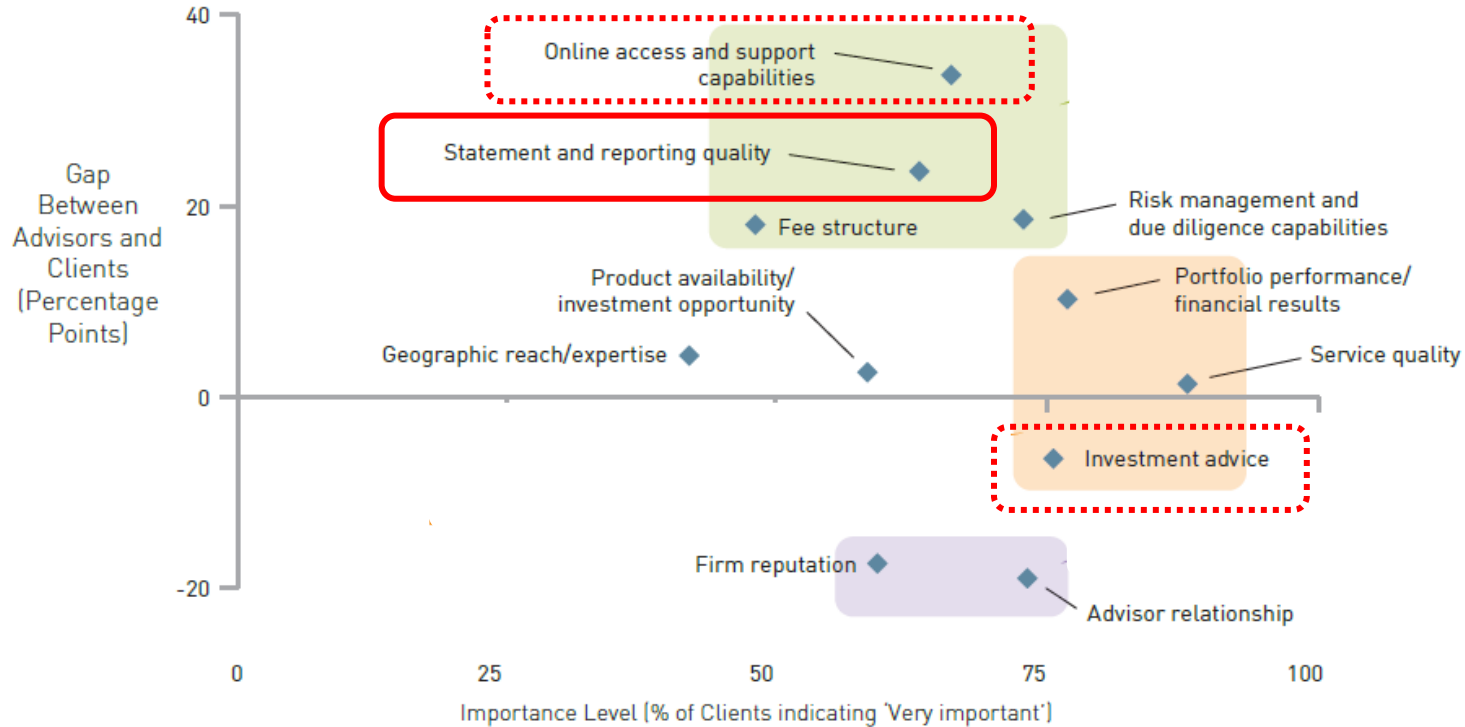
A private bank could offer a **flexible and interactive** reporting solution as an option to their clients, **potentially requiring them to pay** on a per portfolio basis. In this way, such a service could be a **source of revenue for private banks.**

Interview with corporate development director of StatPro Group, Michel Lempicki 2011



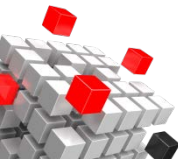
Perception gap: The importance of Client Reporting

Analytics: How to improve client retention?



A short workshop....

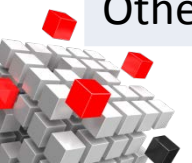
- Discussing client communication from your point of view
- The audience will be divided in 4 groups
- 10 minutes brainstorm – all items are allowed – don't hold back
- 1 presenter per group



Workshop: Client communication: Your point of view

Area	Where is my organization now?	What are trends that we see?	Where should we be in 3 years from now?
Client demands			
Relationship manager needs			
Back office needs			
Regulatory and compliance			
Product manager			
Other....			

**Think: Interaction/ building trust/
mobile/advise/ brokerage/ margins**



The future of client communication

Changing client expectations driven by non-Financial Institutions

eBay

HAS BUYER FEEDBACK
OPTIONS & TRANSPARENCY

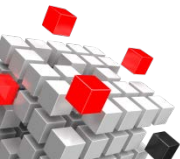


amazon

OFFERS FAIR PRICING BASED
ON A BROAD NETWORK



TWITTER ALLOWS ME TO SHARE
WITH MY NETWORK



3.0: Client Reporting as advisory and sales tool ...

... recommend next steps to investors and bridge the gap

at the macroeconomic and company level. The reelection of Japan's reform-minded Prime Minister Koizumi strengthened investors' positive market sentiment

2 Outlook

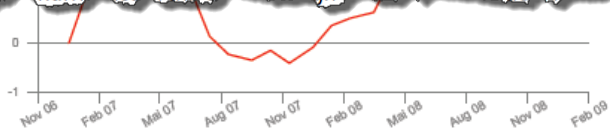
2.1 General background

Global economic growth should slow from just under 4 percent in 2005 to 3.4 percent next year due to the dampening effects on global economic growth caused by hurricanes in the USA and high oil prices. In addition, higher monetary

uncertainty remains more difficult environment

2.3 Equity markets

Global equity markets have been persistently high on results in 2005 and 2006, but a sharp decline in 2007 could prove to be a significant share price drop. A significant share price drop could be caused by 4 special factors:



■ Your Portfolio ■ Benchmark

Transaction

Security Account Number

800.595-60					Bank of America shares slid 14 per cent to \$3.93, their lowest point since 1984.	2.50
800.595-60					Shares in Citi were down 13.8 per cent, closing at \$2.51, their lowest since 1991.	2.00
800.595-60					The KBW banks index fell to its lowest level since 1992. In the debt markets, Citi's bonds were trading at distressed levels.	2.42
800.595-60	01/05/09	50	Purchase	Credit Suisse		286564
	01/04/09					CHF 22.10
800.595-60	01/06/09	20	Purchase	Flex Invest Fund		238765
						10.4

3.0: Recommend

Next to do ...

- Recommendations
- Integrated Rebalancing Proposals
- Information on Products

2.0: Explain

Why it happened ...

- Explanations
- Background Information
- Activity Journals

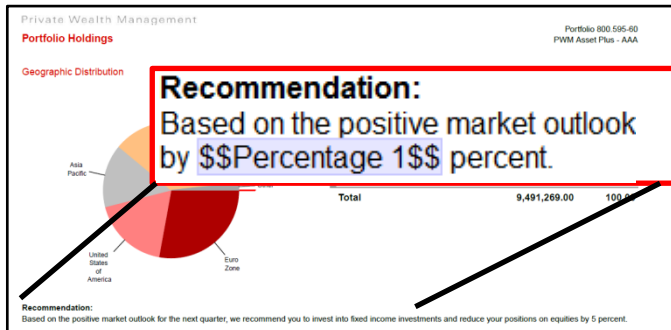
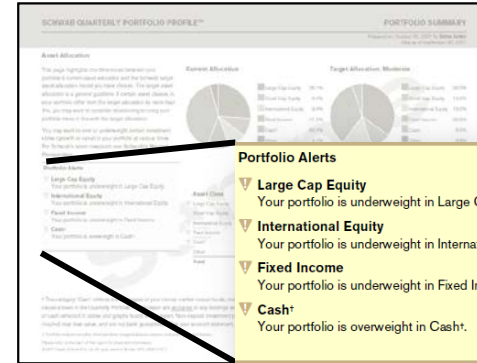
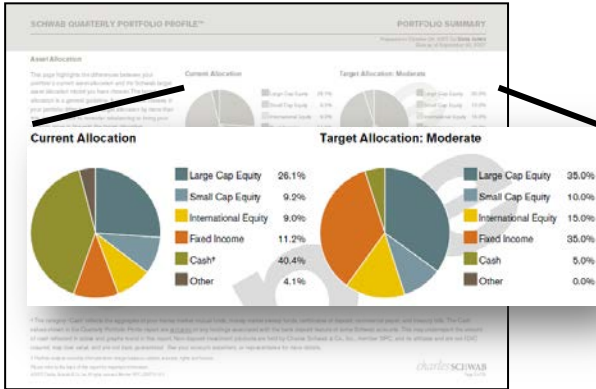
1.0: Report

What happened:

- A view of the last quarter

... this is "High Value" for the Bank ...

... especially in Asia, where the business is based on «brokerage» and motivates trades



Private Wealth Management | Investment Proposal
Strategy PWM Asset Plus - AAA

Our new ETF product:

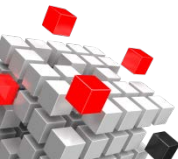
«Best of Switzerland»

An ETF designed for Swiss Citizen living in Asia Pacific ... ask your Financial Advisor for details

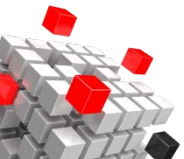
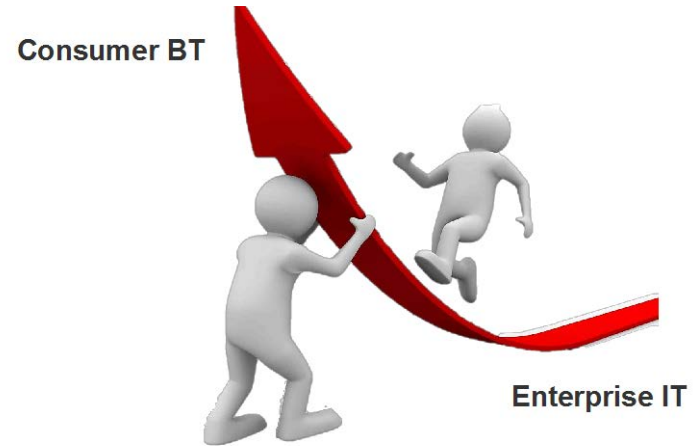
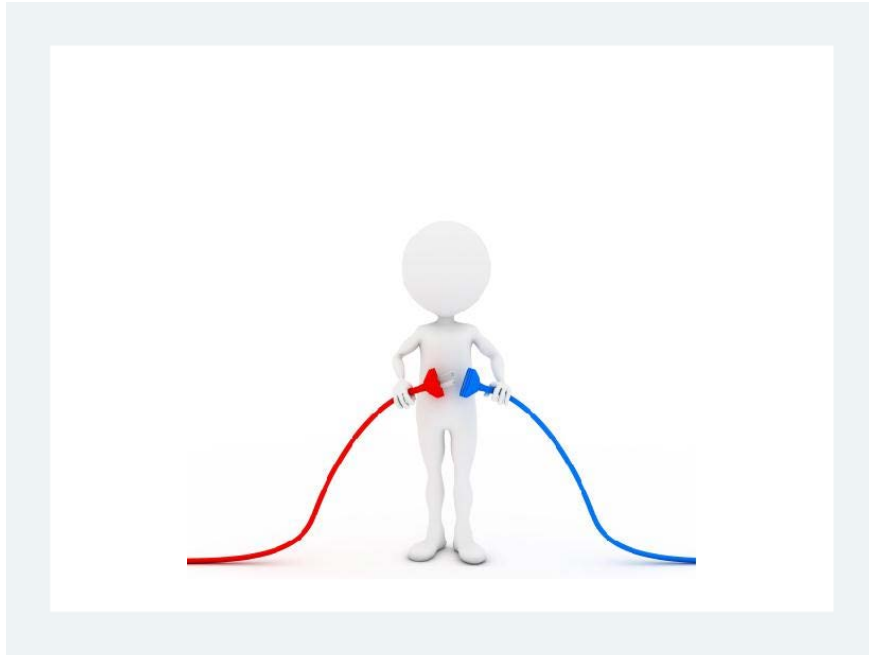
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Back to reality: Implementing client communication: What does this mean for your organization?

Business & Technology	Regulatory and compliance aspects
Content & Channel Management	Cost & Efficiency
Marketing & Communication Management	Level of access to the platform by clients

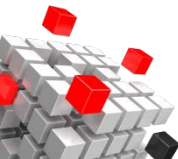


A special focus: the relation between IT and Business when implementing client communication



Conclusion and next steps

- Client communication is an important piece to enhance the relationship with your client
- In a majority of financial institutions there is room for improvements
- In the workshop we saw the following opinions [.....]
- Expectations for client communications are set outside of the industry
- To implement client communication we need cross-disciplinary collaboration
- Start today assessing your organization



THANK YOU! QUESTIONS?

