

a meeting of
MINDS



**WEALTH MANAGEMENT
& PRIVATE BANKING**

Scene Setter Findings



additiv

Communi**fy**  Fincentric

Delta Capita



FARRER&Co

LAZARD
ASSET MANAGEMENT



solve

Standard Life
Part of Phoenix Group




owenjames

#OwenJamesMoM

A Meeting of Minds – Wealth Management & Private Banking

The Scene Setter Results

Thursday 12 June 2025

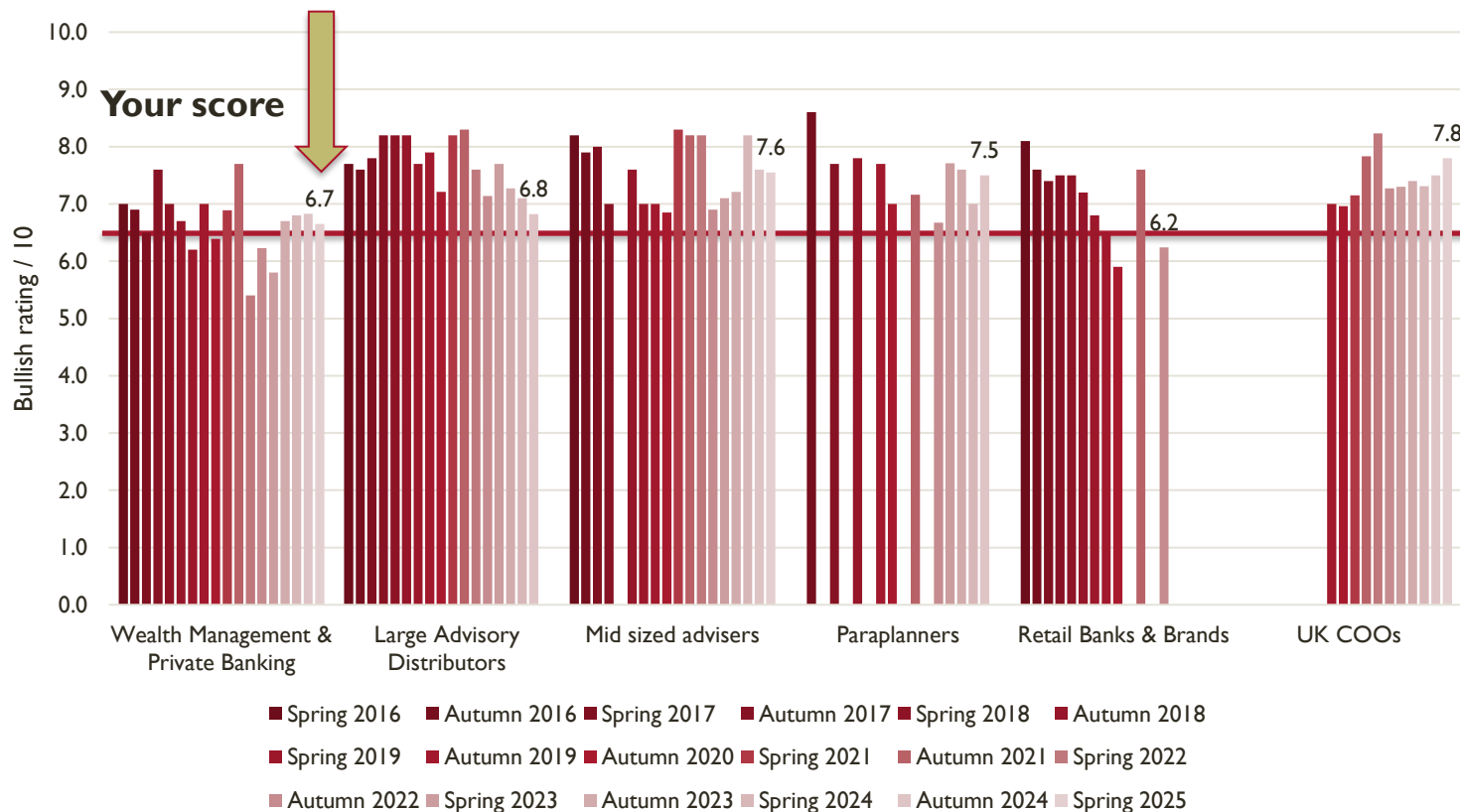
The following research headlines were captured from a quantitative survey carried out amongst the participants at this Meeting of Minds.

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SECTION ONE:

Strategic insights

How bullish are you about the year ahead?



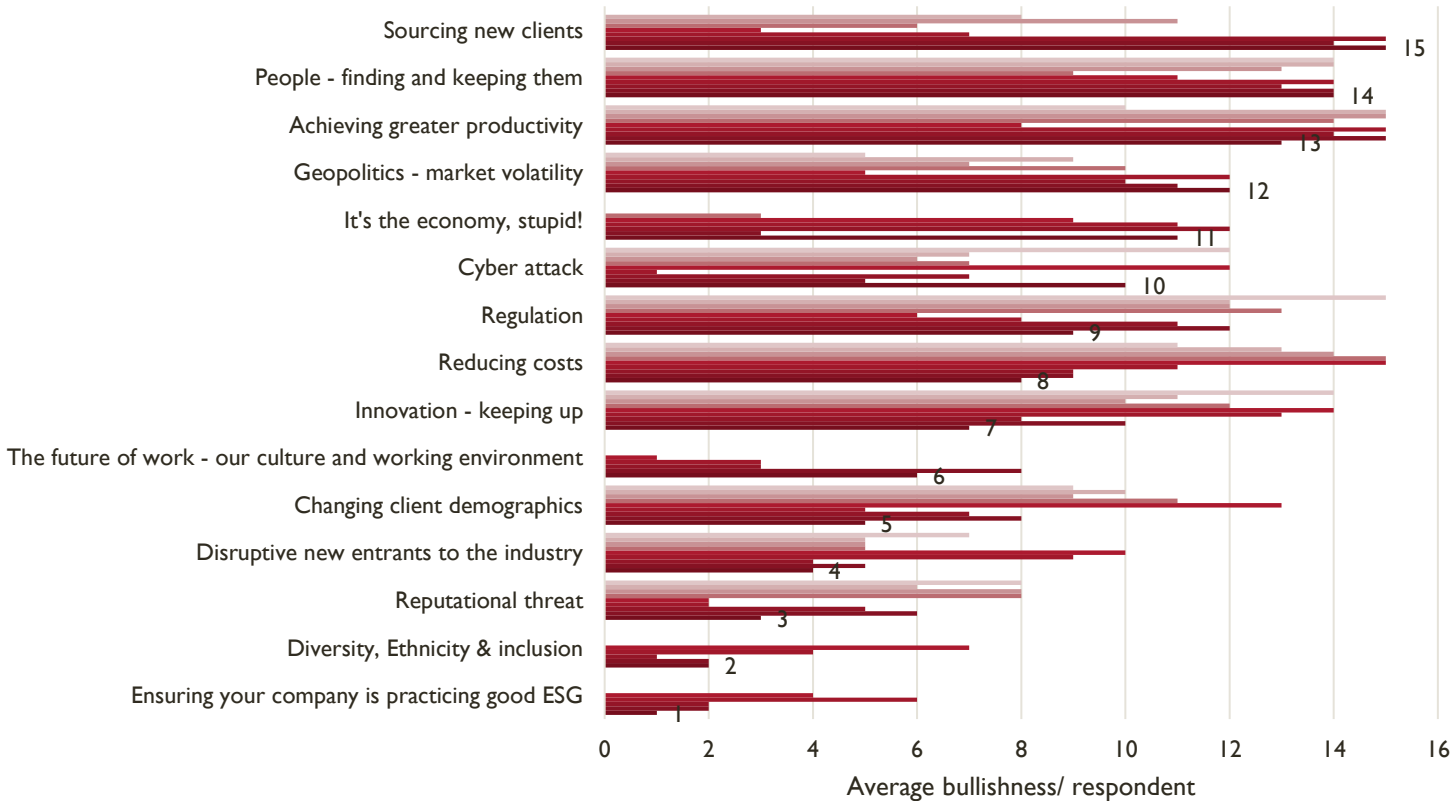
Last year, you remained steady at 6.8 on our sentiment index. This June you have dropped by 0.1. In other words, over the last four Meetings, you have remained more or less flat.

We are not actually seeing a lot of positivity out there ... but equally we are not seeing sentiment fall off a cliff.

Your COOs are the only group we have polled so far this year who have registered a tiny increase.

A flatlining world!

The strategic challenges which most concern you



It would appear that your strategic challenges are also remaining flat.

Your top four concerns have been the same for the past year.

The only nuanced changes seem to be that “It’s the economy, stupid” and “Cyber attack” have nudged upwards and “Regulation” has dropped.

How does this compare with other distribution channels?

UK Asset Management	Private Banks, EAMs and Wealth Managers							UK Financial Advisers					UK Mortgage Distributors	UK Retail Banks and Brands					
	Swiss COOs		UK COOs		UK CEOs		UK Gatekeepers	Large Advisory Distributors		Mid-sized advisers (South)		Mid-sized advisers (North)				Paraplanners			
Cost/income pressures	Geopolitics - mkt volatility	↑	Productivity	=	Sourcing new clients	↑↑	Geopolitics - mkt volatility	↑	Attracting & retaining talent	=	Productivity	=	Productivity	=	Productivity	↑↑	Productivity	N	State of the economy
Sourcing new clients	Productivity	↑↑	Cost/income pressures	=	Attracting & retaining talent	=	Sourcing new clients	↑↑	State of the economy	↑↑	Innovation - keeping up	↑↑	Geopolitics - mkt volatility	↑↑	Innovation - keeping up	=	State of the economy	↑↑	Attracting & retaining talent
State of the economy	Changing client demographics	↓	Innovation - keeping up	=	Productivity	↑	Regulation	↓	Productivity	↑	Attracting & retaining talent	=	Attracting & retaining talent	↑	Attracting & retaining talent	↑↑	Geopolitics - mkt volatility	↑	Innovation - keeping up
Regulation	Attracting & retaining talent	↑↑	Attracting & retaining talent	=	Geopolitics - mkt volatility	↓	Attracting & retaining talent	↑	Geopolitics - mkt volatility	↓	Regulation	=	State of the economy	↑↑	Changing client demographics	↑	Innovation - keeping up	↑	Regulation
Geopolitics - mkt volatility	Regulation	=	Sourcing new clients	↑	The state of the economy	↓↓	Innovation - keeping up	↓↓	Innovation - keeping up	↑↑	Future of work	↓	Changing client demographics	↓↓	State of the economy	=	Attracting & retaining talent	↑↑	Geopolitics - mkt volatility
Cyber attack	Cyber attack	↑	Cyber attack	↑	Cyber attack	↓↓	Productivity	↑	Regulation	↑	Sourcing new clients	=	Cost/income pressures	↓	Regulation	↑↑	Cost/income pressures	↑↑	Changing client demographics
Attracting & retaining talent	Disruptive new entrants	↑↑	Changing client demographics	↓↓	Regulation	↓	State of the economy	=	Cost/income pressures	=	Cost/income pressures	=	Innovation - keeping up	↓↓	Future of work	=	Regulation	↑	Practicing good ESG
Innovation - keeping up	State of the economy	↑	The future of work	=	Cost/income pressures	↓	Changing client demographics	↑↑	Future of work	↑	Changing client demographics	↓↓	Regulation	=	Geopolitics - mkt volatility		Disruptive new entrants	=	Cost/income pressures
Productivity	Cost/income pressures	=	Disruptive new entrants	=	Innovation - keeping up	↓	Disruptive new entrants	↑↑	Changing client demographics	↓↓	State of the economy	↑	Future of work	=	Sourcing new clients	↓↓	Future of work	=	Productivity
Disruptive new entrants	Sourcing new clients	↓↓	Geopolitics - mkt volatility	=	Future of work	↓↓	Cost/income pressures	=	Cyber attack	↑	Disruptive new entrants	=	Cyber attack	=	Cost/income pressures	=	Changing client demographics	N	Future of work
Reputational threat	Innovation - keeping up	↓↓	State of the economy	↓	Changing client demographics	=	Cyber attack	↑	Disruptive new entrants	↓	Cyber attack	↑	Disruptive new entrants	↑	Disruptive new entrants	↓	Sourcing new clients	↓	Sourcing new clients
Climate change	Practicing good ESG	↓↓	Regulation	=	Disruptive new entrants	↑	Reputational threat	↓	Reputational threat	↑	DE&I	↑	Reputational threat	=	DE&I	↓	DE&I	↓↓	DE&I

* KEY: N = new entrant; ↑ = rise over past 6m; ↓ fall over past 6m

A SWOT analysis of your business

Client-Centric Service

Transparency and high-quality personal service
Bespoke solutions to high-end clients
Client focus
Service ethic

Client Relationships & Retention

High client retention rate + consistent track-record
Our ability to offer personal longer-term relationships
Financial Planning-led close client relationships

People & Creativity

Our people and their ability to be creative

Business Resilience & Strength

Capital resources / flexibility
Limited outflows in periods of market stress
Low-cost business model

Reputation & Differentiation

S

STRENGTHS

Operational & Structural Challenges

Lack of agility; Compliance constraints;
Slow onboarding of clients
Small size and inability to scale versus bigger players

Innovation & Technology Limitations

Not grappling with AI, thinking it's been oversold

Productivity & Focus Issues

PE consolidators for the industry

External Environment Sensitivities

Geopolitical and economic developments outside of our control

Clients losing money due to market downturns and deciding to avoid investing as a result

Cultural & Change Resistance

Integration with new business acquisitions is always challenging

Service & Client Experience Weaknesses

Product pushing, poor service/performance

W

WEAKNESSES

Market Opportunities & Trends

New markets / volatility / financing of AI-driven industries

Wealth transfer (both generational and through business sales)

Growing demand as clients seek a more personal and professional service

Weak competition

Technology & Innovation

AI adoption; digitisation
Industry need for integrated tech

Strategic Positioning

Active management; strategic partnerships
Our independent status should attract great talent
Disenfranchised by rapid consolidation
Increased scalability through new mutual fund offering

Client Engagement & Experience

Improving how we communicate with customers
The opportunity to guide clients through more widespread uncertainty

O

OPPORTUNITIES

Technology-Related Risks

AI (both its disruptive potential and adoption lag)
Competitors incorporating AI better

Technology and its influence on the next generation of clients

Cyber attacks

Market & Economic Volatility

Markets & lack of acquisitions by PE to create liquidity

Geopolitical risk to markets

Regulatory & Compliance Burden

The burden of dealing with overbearing regulatory bureaucracy
Excessive and disruptive changes to taxation

Organizational & Strategic Risks

Being too slow to change; unclear brand
Reputational risk
Employees leaving

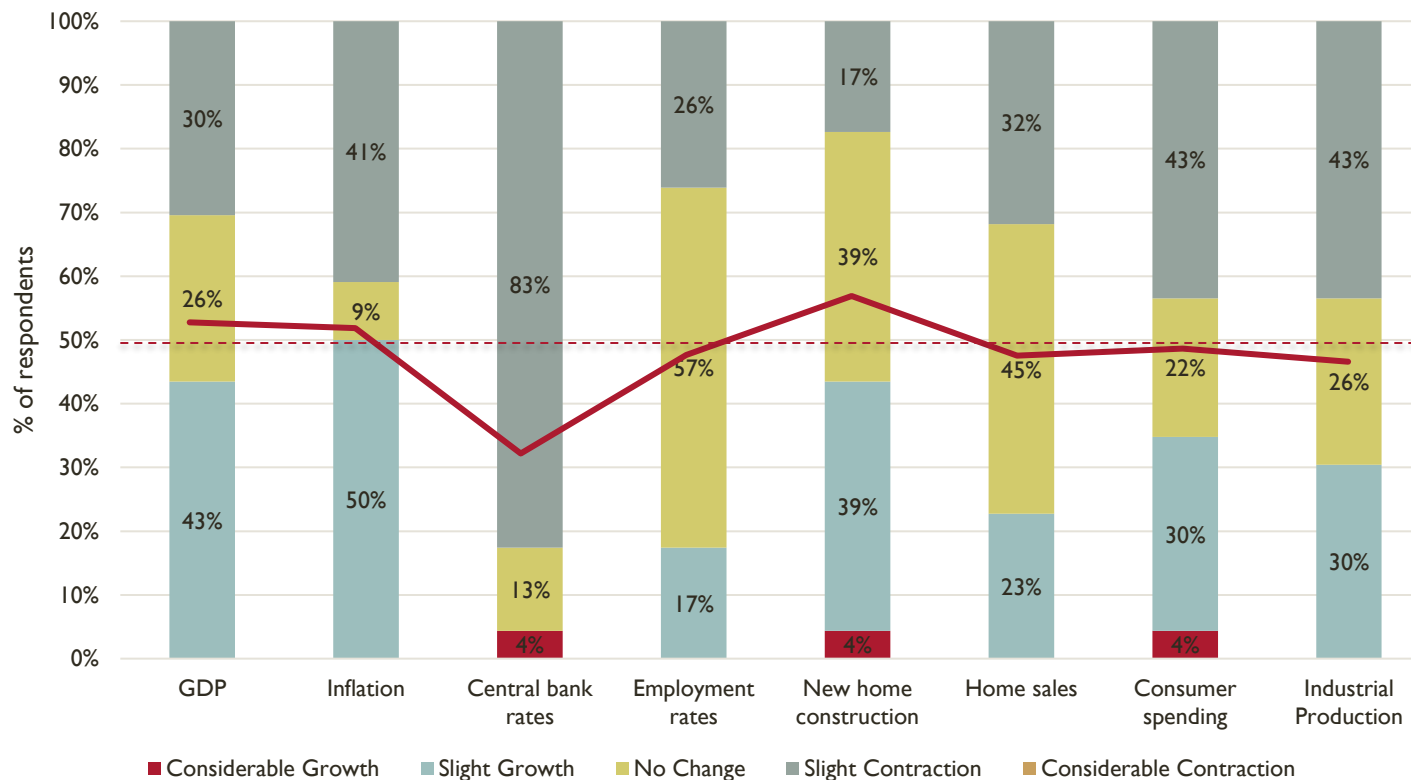
Competitive Pressure

Passive investments (potential shift from active management strategies)

T

THREATS

Using your crystal ball, imagine the UK economy in 12 months' time across the following KPIs



- 43% of you think **GDP will grow slightly** but some 30% think there might be some contraction.
- You are fairly split on **inflation**: half thinking it will increase compared with 41% thinking it will decrease slightly.
- Almost universal agreement that **the bank rate will start to drop - slightly**.
- The majority of you see **little change** in the rate of **employment**.
- 43% predict **slight growth** in **new home construction** but you are not particularly bullish when it comes to **house sales** with only **23% anticipating slight growth**.
- 43% of you think there will be a **slight contraction** in **consumer spending** and the same percentage thinks **industrial production** will also decrease slightly.

Not a lot to make our Rachel feel particularly happy.

SECTION TWO:

Regulation

What would you change if you were in charge of the Regulator for the day?

Reform, reform, reform ... and simplify

- Simplify all regulations; reduce reporting requirements
- Significantly reduce box-ticking reports (e.g., value for money regime)
- Cancel transaction and quarterly COB reporting
- Scrap SDR labelling
- Bin Consumer Duty
- Commission urgent rewrite of the handbook to cut its length by at least 50%
- Completely rethink regulation of small wealth/investment managers
- Sort out the sheer amount of conflicting regulatory rules
- Enhance EU passporting for regulated activities

Talk to the industry (and not always the same people in the industry)

- Improve communication & timing of responses with private taxpayers/corporates
- Ability to speak directly and frequently to a dedicated team member
- Connection with the C-suite (not just Legal & Compliance)

Improve support for Small Firms & enact a pro-growth policy

- Support small businesses
- Continue to promote pro-growth strategies
- Account for limited project-handling capacity of boutique firms



Nikhil Rathi



Sam Woods



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

If you could change one rule or regulatory obligation, what would it be?

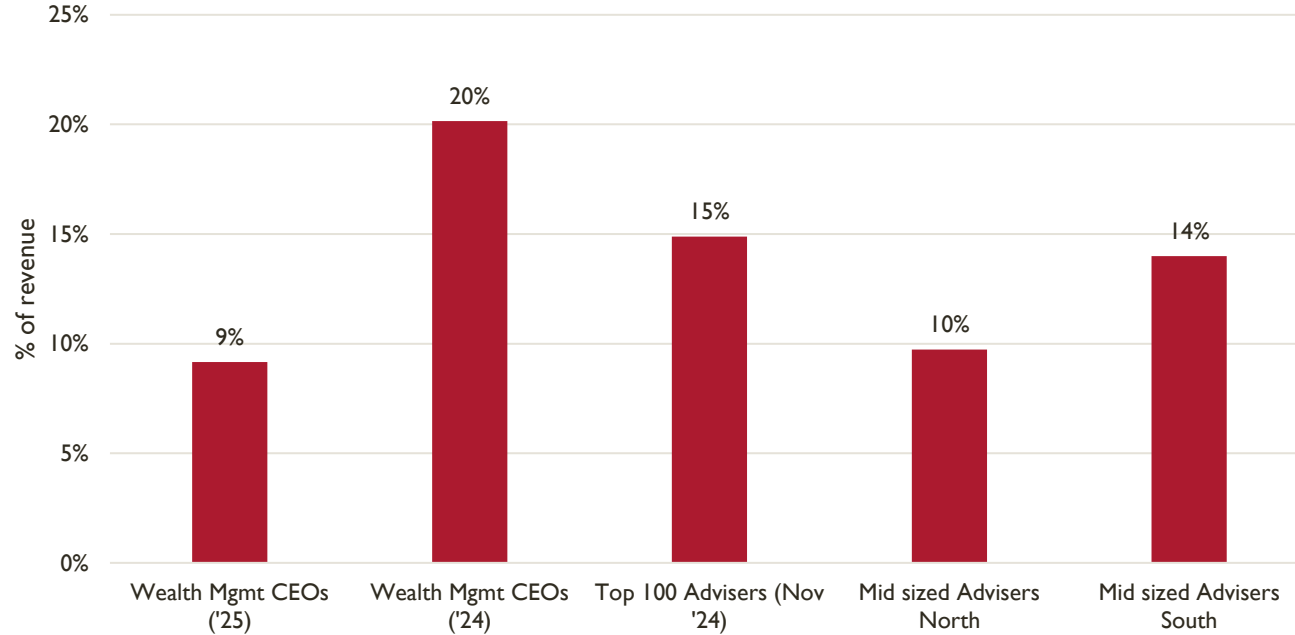
- New **FIG** regime
- Make MPS providers more accountable and transparent - already with the FCA
- **MIFID2** costs & charges & implicit costs
- No more **capital requirements** like in the US; less onerous capital adequacy requirements
- Level playing field for **capital ratios**
- Roll back **Consumer Duty**; relax **Consumer Duty** reporting
- Significantly reduce box ticking reports such as **Value for Money** regime
- Eliminate the need for firms to undertake **transaction reporting** themselves for trades which are carried out over a regulated exchange; reporting requirements
- **PRIIPS** which is being changed
- **GDPR**

What is the
cost of
regulation?

9% of
revenue

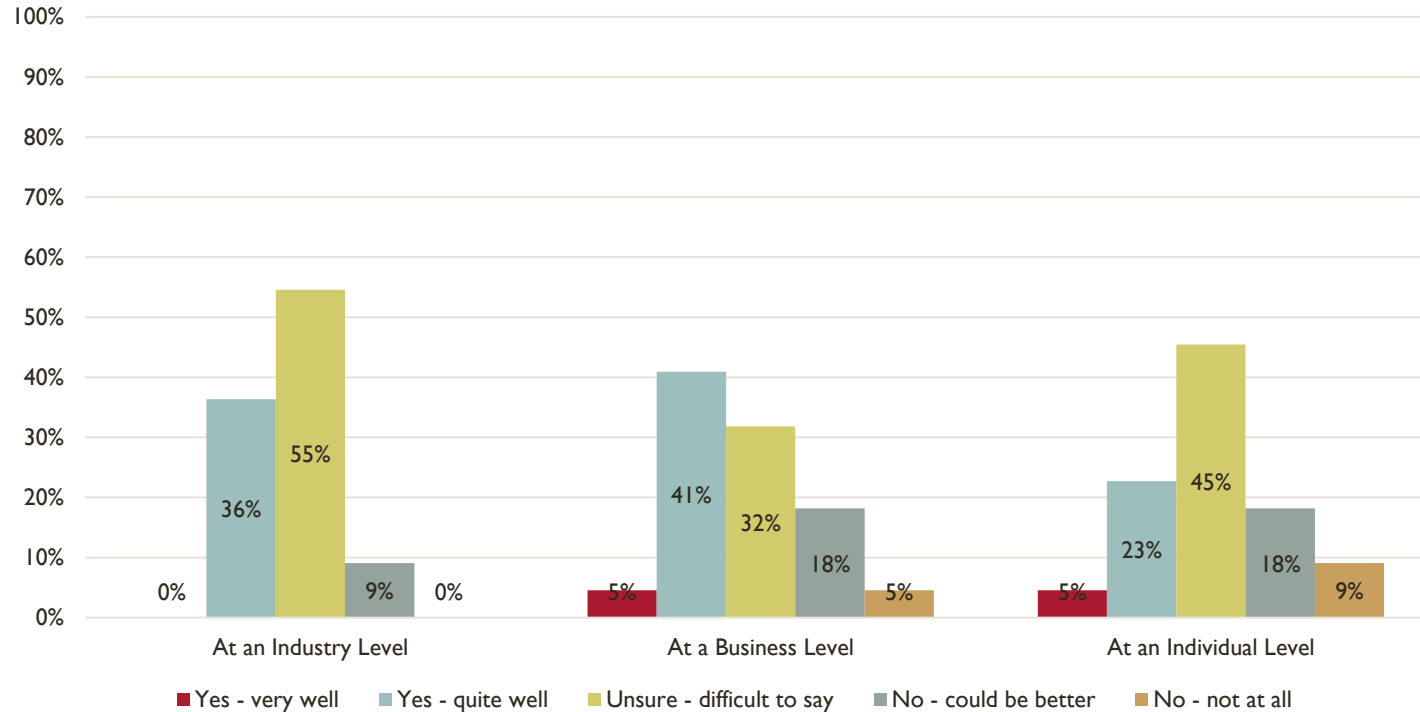


The cost of regulation: how does your expenditure on regulation compare with other peer groups.



Reducing!

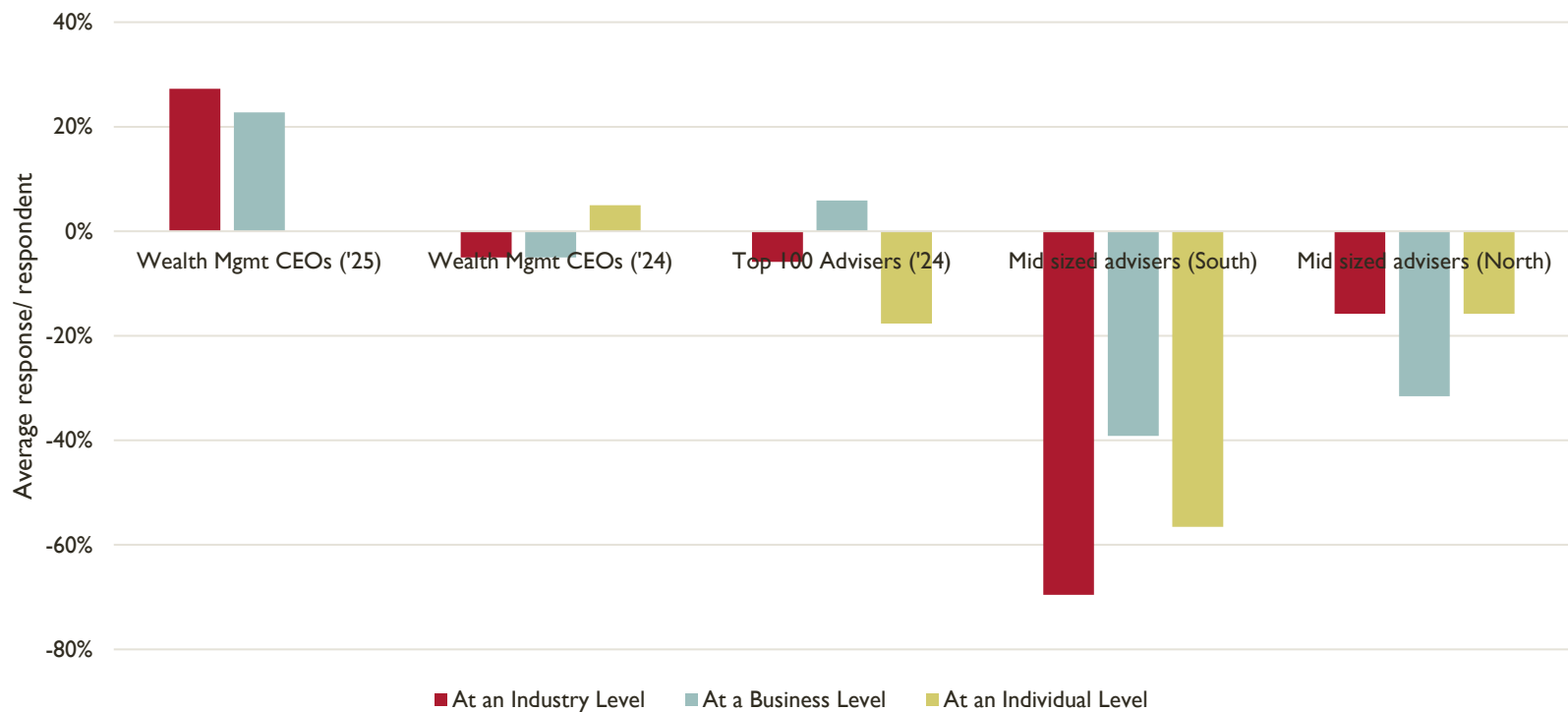
Do you feel your concerns and aspirations about UK regulation are being well represented?



It looks like the industry feels slightly better represented at a business level than an industry level and indeed at a personal level.

There is work to be done.

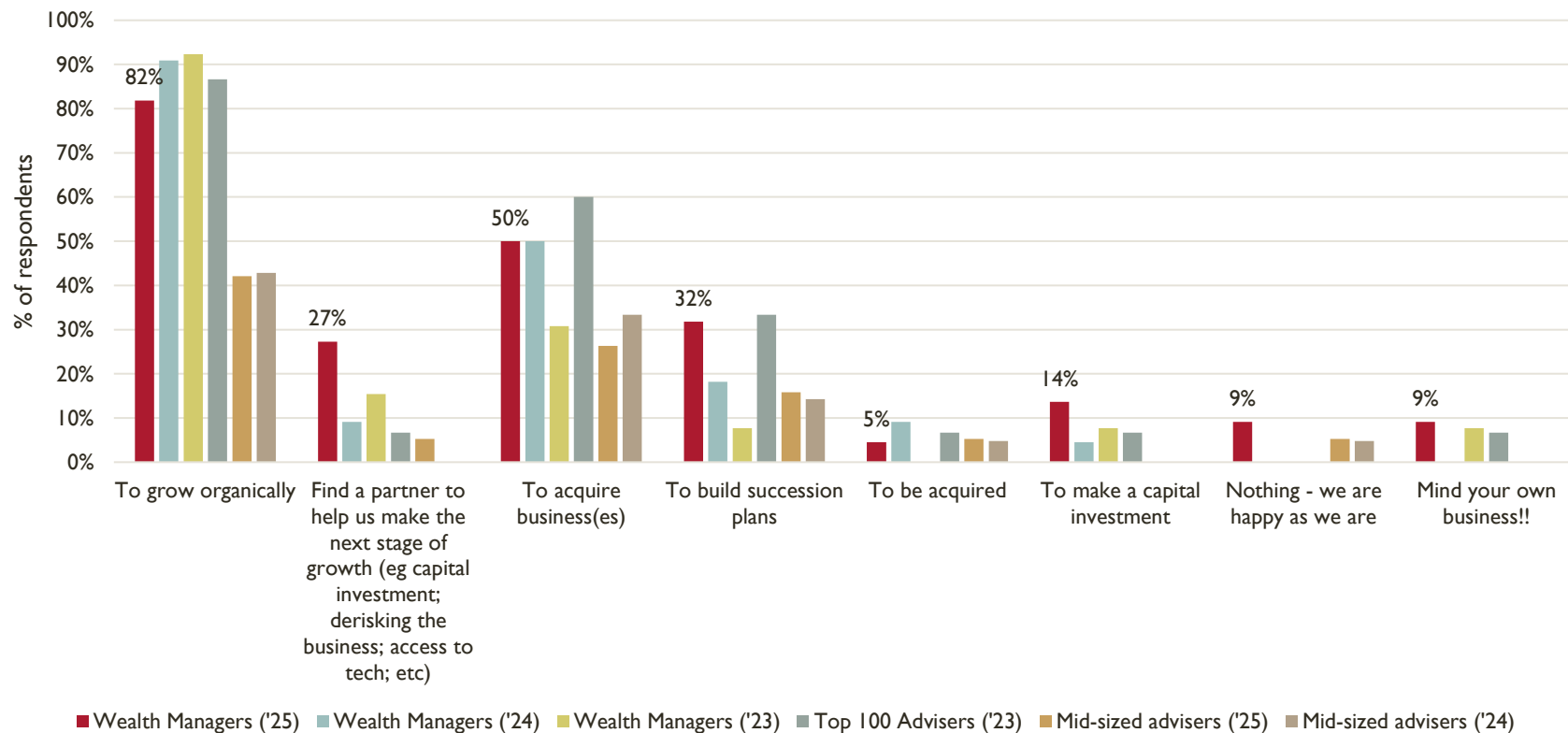
Industry representation with the regulator - how do you compare?



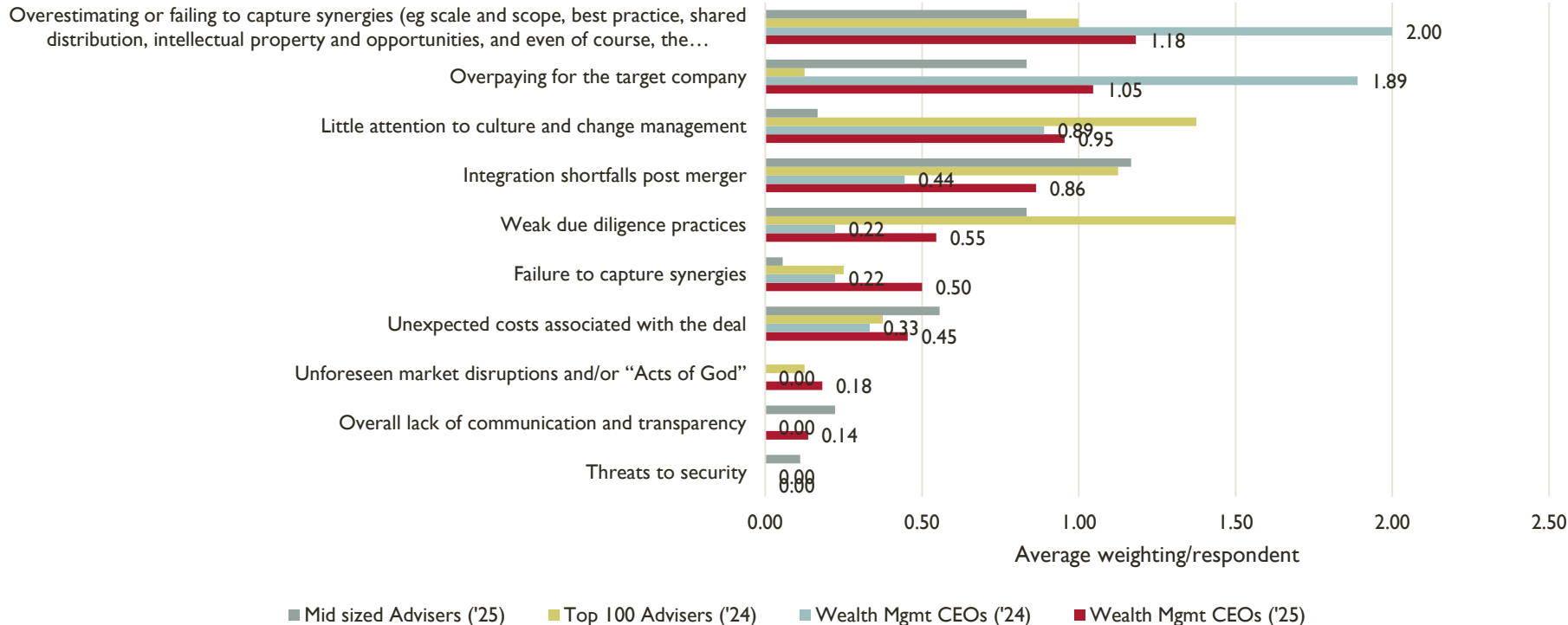
SECTION THREE:

Business strategy

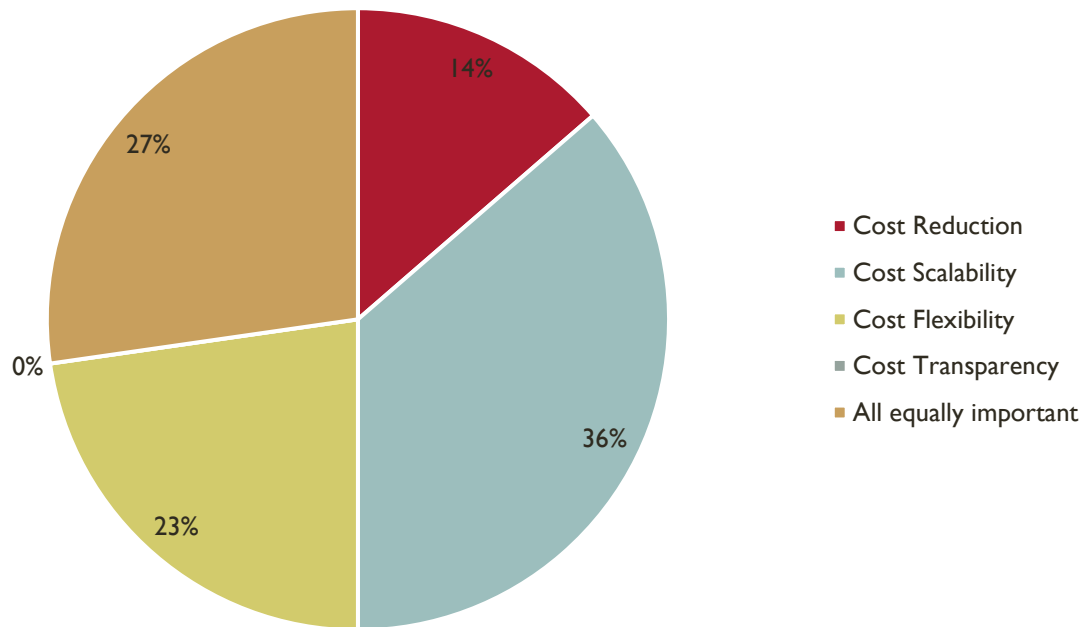
What are your plans as a business from a growth perspective?



What do you think are the three biggest risks associated with M&A at a business level?



What is the most important cost transformation objective in your organisation?



On average, you are looking for a cost reduction of 6%.

Cost Scalability is clearly your main transformation objective followed by Cost Flexibility.

However, nearly 30% of you feel that all objectives are equally important.

SECTION FOUR:

Your technology

THE TECH PECKING ORDER – responses in full and comparison with other channels

TECHNOLOGY INNOVATIONS	Wealth management CEOs (Nov 2024)		Wealth management CEOs (Nov 2023)		Large advisory distributor CEOs (June 2024)		Mid-sized Southern Advisers (Oct 2023)		Mid-sized Northern Advisers (Apr 2023)		Swiss COOs (2024)		COOs (2024)		Gatekeepers (Oct 2024)	
	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank	Average weighting/ respondent	Rank
AI use of client data to enable contextualised personalisation by adviser	3.7	1	0.9	10	4.9	1	4.8	1	2.7	1	3.0	1	3.2	1	3.3	1
Advanced cybersecurity	3.1	2	2.0	3	1.5	4	2.3	4	1.9	6	1.8	4	1.4	5	0.6	13
Goals based financial planning and simulation tools	2.0	3	1.5	7	2.3	2	2.9	3	2.6	2	1.9	2	1.9	3	1.8	2
Biometrics and digital ID	1.6	4	1.5	5	1.2	8	1.5	8	1.0	9	1.0	10	1.3	7	1.1	7
Modern and lean core technology platforms	1.5	5	1.4	9	0.8	11	2.0	5	1.0	8	1.7	6	0.9	10	0.7	12
Client Lifecycle Management Technologies	1.4	6	2.9	2	1.4	6	1.7	6	2.1	5	0.6	12	1.1	8	1.5	4
Digital signatures	1.1	7	3.5	1	1.4	5	3.5	2	2.2	4	1.1	9	0.9	10	0.8	11
Cloud computing	0.8	8	1.9	4	0.5	14	1.6	7	0.2	17	0.6	12	0.8	14	1.3	5
Fraud detection algorithm	0.8	8	0.6	11	0.4	15	1.0	11	0.2	17	0.3	14	0.3	17	0.5	15
Manage client channels / instant client response	0.8	8	1.5	7	1.6	3	1.2	10	2.3	3	0.2	16	0.4	15	0.9	8
Virtual remote engagement, live audio chat and video e.g. WeChat, Chatbots	0.8	8	0.0	16	0.3	16	1.0	11	0.6	12	0.1	17	0.0	18	0.2	16
Blockchain/Distributed ledger technology	0.7	12	0.6	11	0.2	18	0.1	18	0.5	13	1.2	8	0.9	10	0.8	9
Augmented and virtual reality	0.6	13	0.0	16	0.8	11	0.2	16	0.4	14	0.9	11	0.3	16	0.0	17
Open API's / Open banking (allowing cross-banking communication)	0.5	14	0.3	15	0.9	9	1.2	9	1.4	7	1.3	7	2.3	2	0.5	14
Enterprise data analytics for data driven insights	0.4	15	1.5	5	0.8	10	0.8	13	0.7	11	1.8	4	1.9	3	1.5	3
Machine learning algorithm to drive client cross selling through adviser alerting and next best action	0.4	15	0.5	13	1.3	7	0.7	14	0.9	10	1.9	2	1.3	6	0.8	9
Working with ecosystems of technology partners	0.4	15	0.4	14	0.8	11	N/A	N/A	0.4	15	1.3	7	1.1	8	NA	NA
Intelligent Robot advisory	0.2	18	0.0	16	0.3	16	0.5	15	0.4	15	0.0	18	0.9	10	1.3	5
Social Listening	0.2	18	0.0	16	0.0	19	0.2	16	0.0	19	0.3	14	0.0	18	0.0	17

Where are you prioritising spending your technology spend?

DIGITAL CLIENT PORTALS: Self-service portals and mobile apps for clients to view portfolios, access reports, and communicate securely.

CLIENT RELATIONSHIP MANAGEMENT (CRM): Centralized platforms for managing client data, personalizing services, and enhancing communication.

CYBERSECURITY: Advanced encryption, identity verification, and data protection to prevent cyber threats.

DATA ANALYTICS & AI: AI-driven insights for client behavior, predictive analytics, and investment strategies.

COLLABORATION & WORKFLOW TOOLS: Enhanced team collaboration, automated workflows, and task management.

CLIENT ONBOARDING AND KYC AUTOMATION: Tools for faster onboarding and identity verification.

PORTFOLIO MANAGEMENT SYSTEMS (PMS): Tools for automated rebalancing, real-time analytics, and risk management.

MARKET INTELLIGENCE TOOLS: Real-time data feeds and automated research for informed decision-making.

CLOUD COMPUTING: Scalable data storage, disaster recovery, and remote access to client data.

FINANCIAL PLANNING SOFTWARE: Comprehensive tools for personalized financial plans, scenario analysis, and goal tracking.

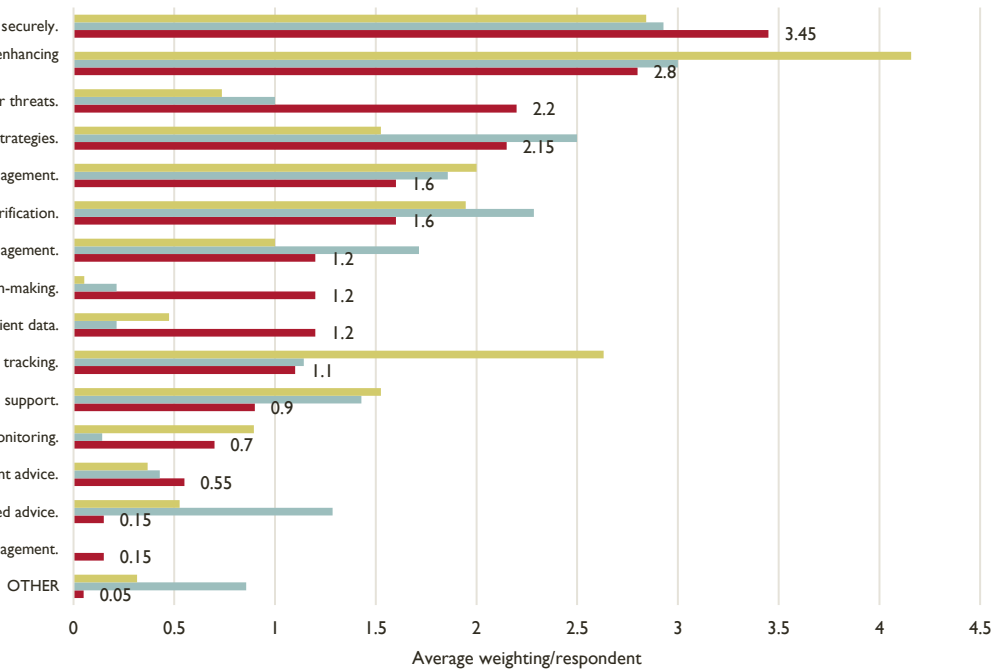
AI-DRIVEN PERSONAL ASSISTANTS: Virtual assistants for client queries and automated support.

REGTECH: Automation of compliance, reporting, and regulatory monitoring.

AI IN INVESTMENT MANAGEMENT: Smart algorithms for portfolio optimization, risk monitoring, and personalized investment advice.

ROBO-ADVISORY & HYBRID PLATFORMS: Automated investment management with a mix of human advisors for personalized advice.

BLOCKCHAIN & DIGITAL ASSETS: Secure transaction processing, smart contracts, and cryptocurrency management.



■ Mid-sized Advisers (North) - '25

■ COOs - Wealth Management ('25)

■ CEOs - Wealth Management ('25)

Think of me as the Tinkerbell of Technology! In which areas of your business would you like me to wave my magic wand?

Technology & Digital Tools

- AI suitability
- AI/financial planning note-taking tools
- Portfolio analytics & AI usage
- Digitisation & AI expertise
- Live data across business KPIs
- Cloud, CRM, onboarding
- Client app (onboarding, payments, APP)
- System integration

Poor Tinkerbell!

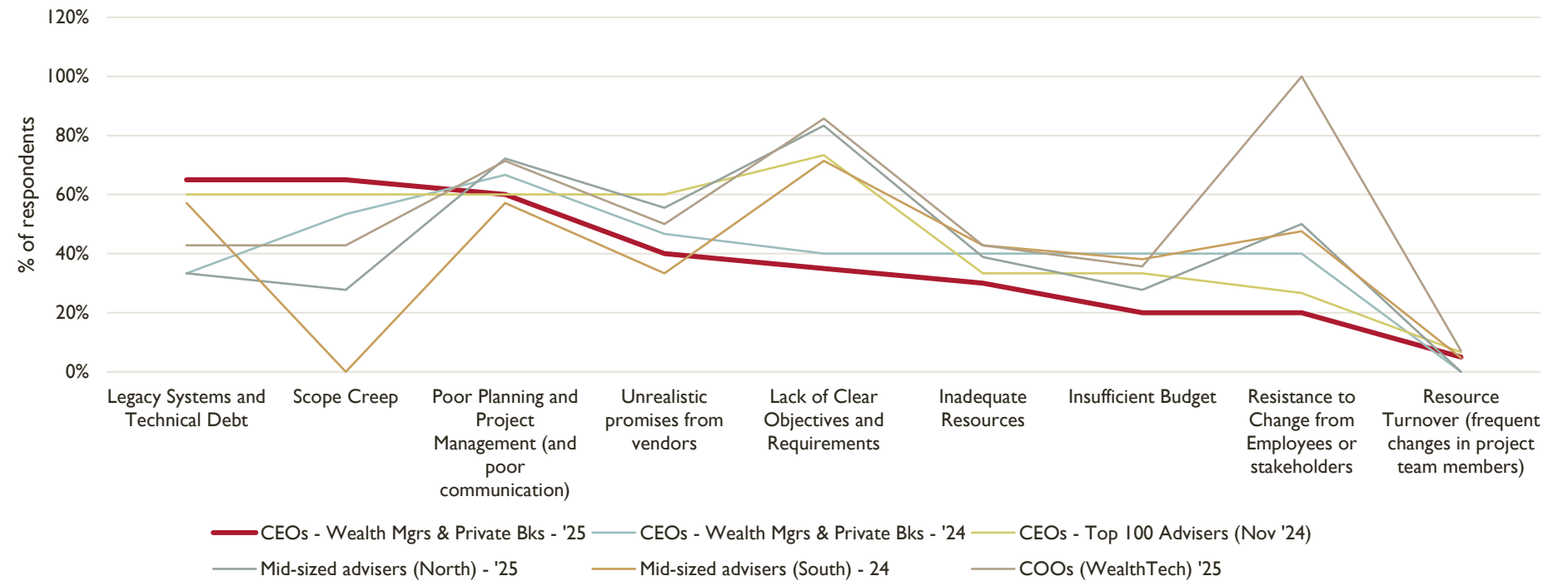
Operational & Data Efficiency

- Standardization of PMS (Portfolio Management Systems)
- Better communication between IT and Commercial teams
- Project Management
- Data collation
- Data quality
- Data presentation quality
- Client planning productivity

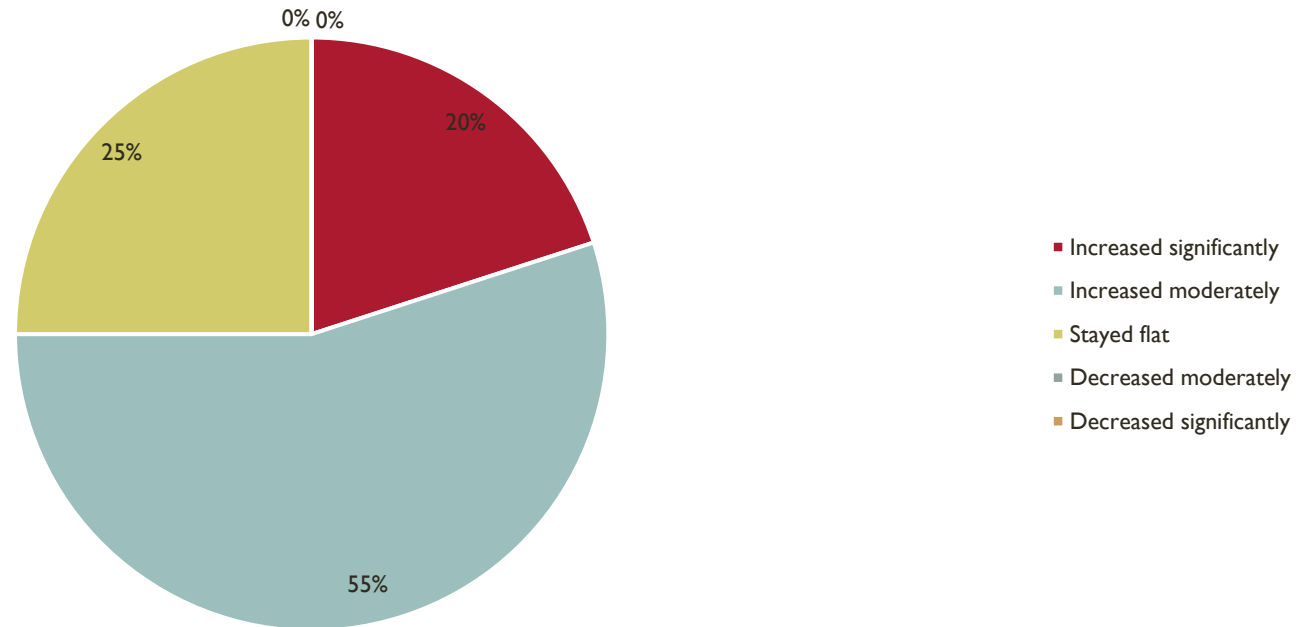
Market & Vendor Frustrations

- Stop price gouging by Microsoft
- Stop price gouging by Index Providers
- Make technology deliver

It is said that 70% of the tech projects fail. What do you think are the biggest blockers to success?



How has your technology budget changed over the past 12 - 18 months?



SECTION FIVE:

Your clients

Your clients under the microscope

Average
number of
clients per
firm

1,880

Average age
of clients

55

% of clients
who are
women

31%



What are the most important considerations for your clients?

1. Trust & Relationships

- Trust and trusted adviser relationships
- Feeling that they matter
- Close and personal relationships
- Safety and security of assets

2. Investment Performance & Financial Security

- Strong, stable investment performance
- Capital preservation and transparency
- Financial security in an uncertain world

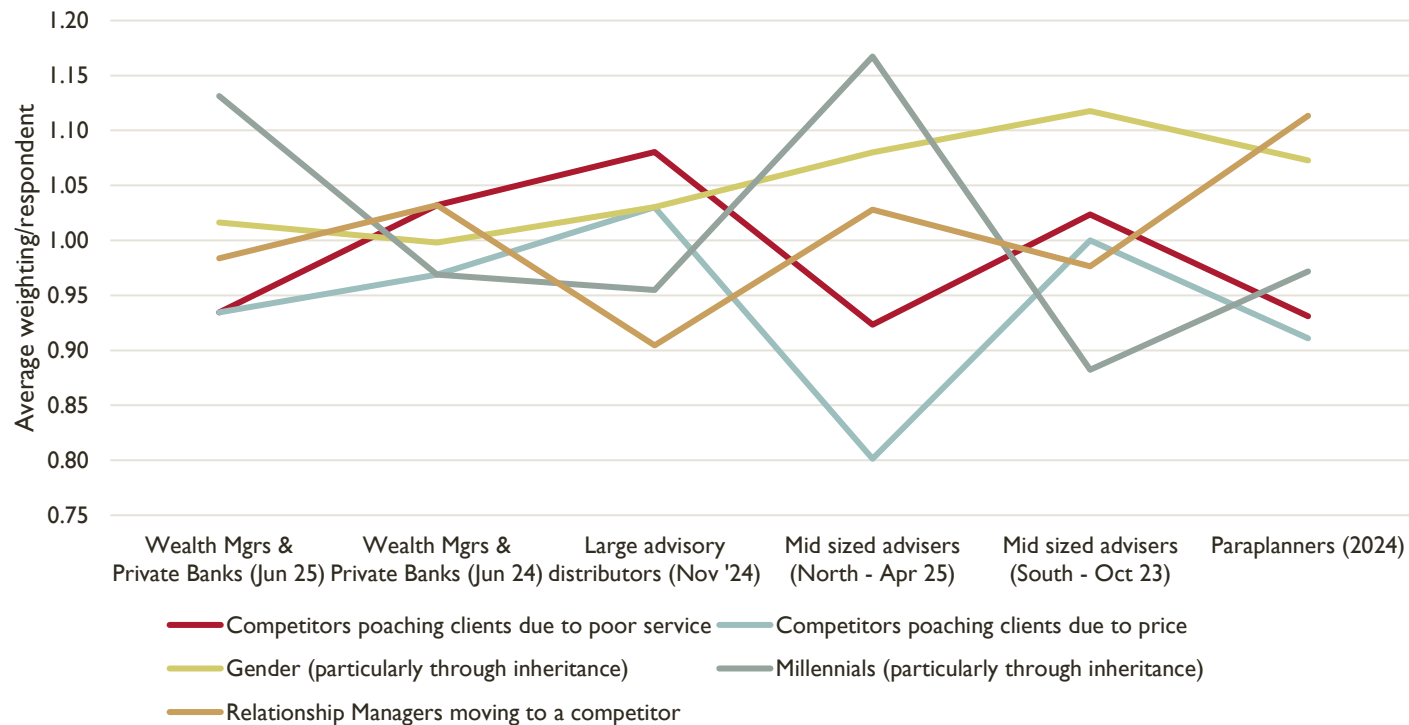
3. High-Quality Service

- Consistently good service
- Personal service and attention
- Confidence in being looked after

4. Reliability

- Dependability in managing finances
- Consistent delivery and communication

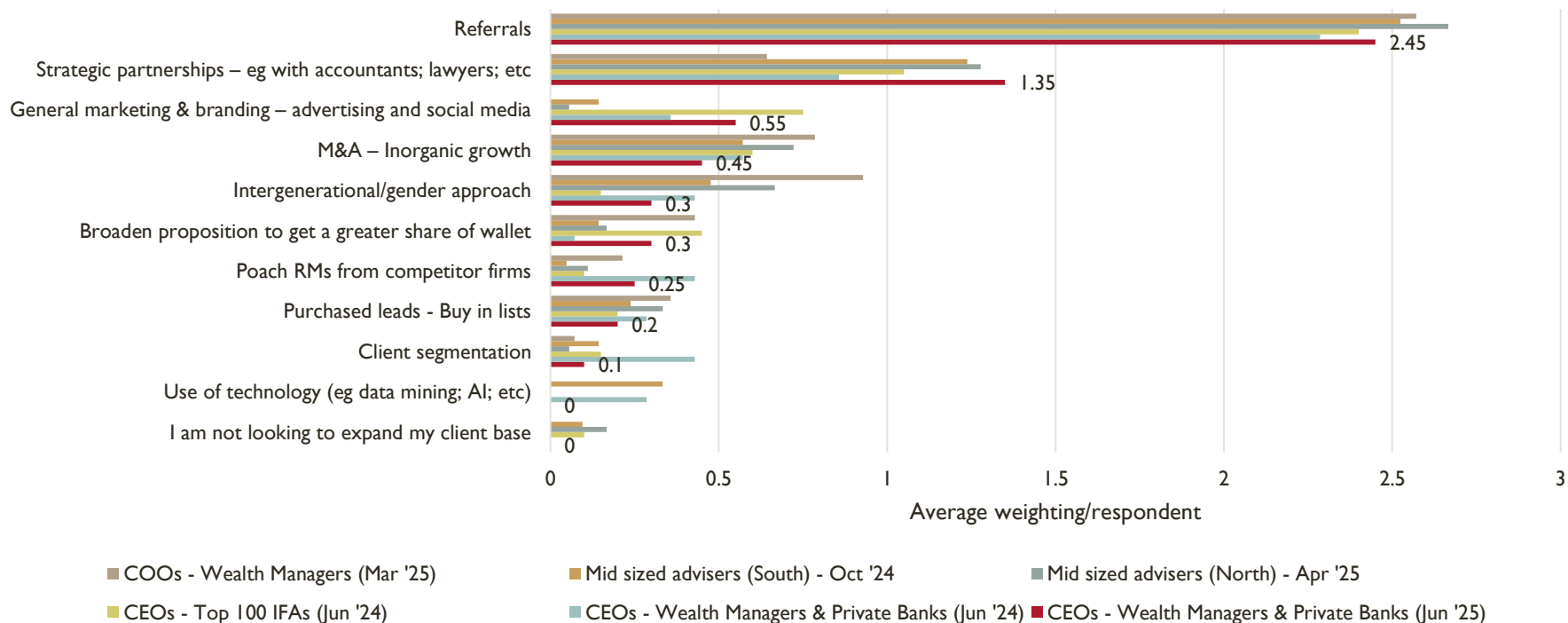
How concerned are you about losing assets to the following?



Right now, you are most concerned about losing clients as your existing clients pass the baton to the Millennials or to (presumably) their wives.

RMs moving to competitors is also a concern. However, you seem less bothered at the prospect of losing clients due to poor service or on price.

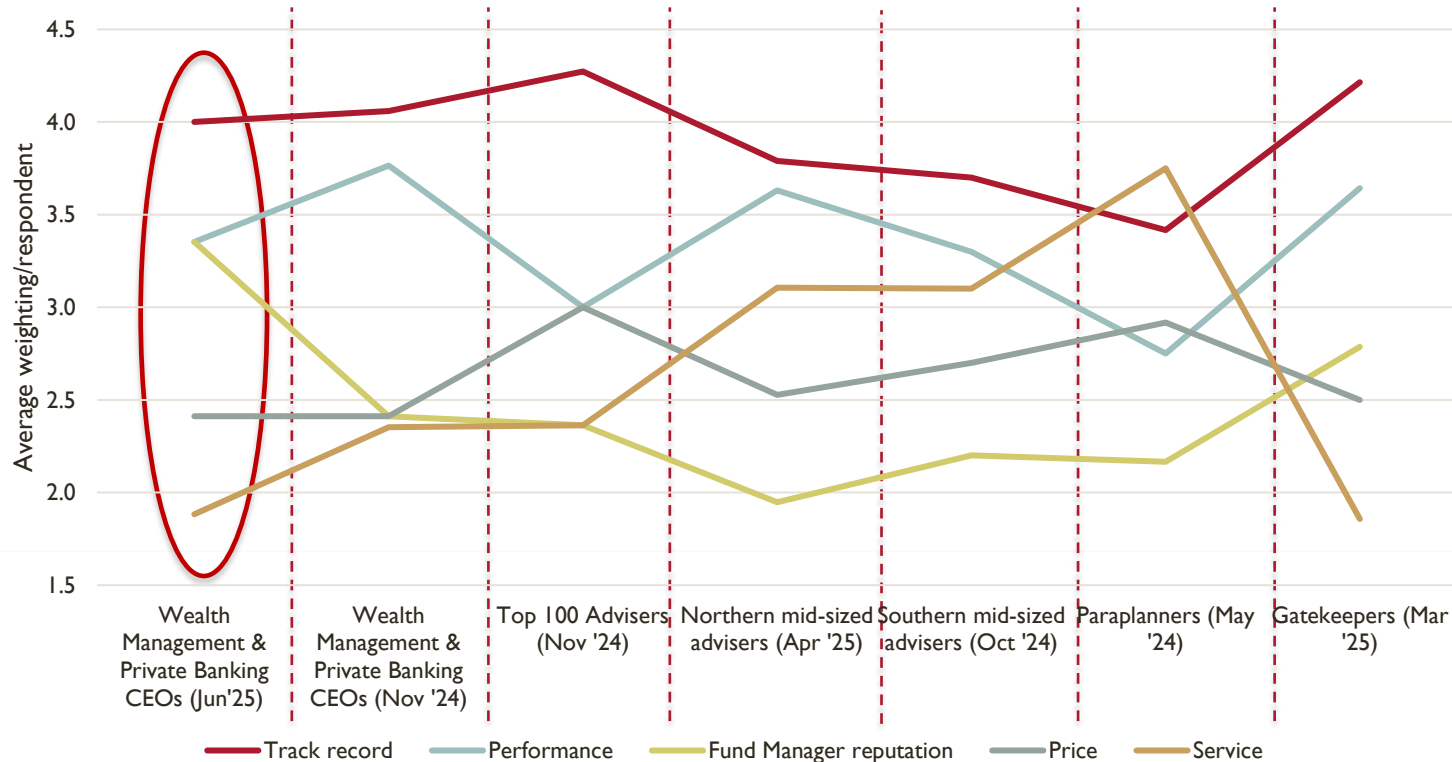
When it comes to sourcing new clients where is your greatest focus over the next 12 - 18 months?



SECTION SIX:

Your investment strategy

When selecting funds/ outsourced solutions, what is the key criteria the company uses?



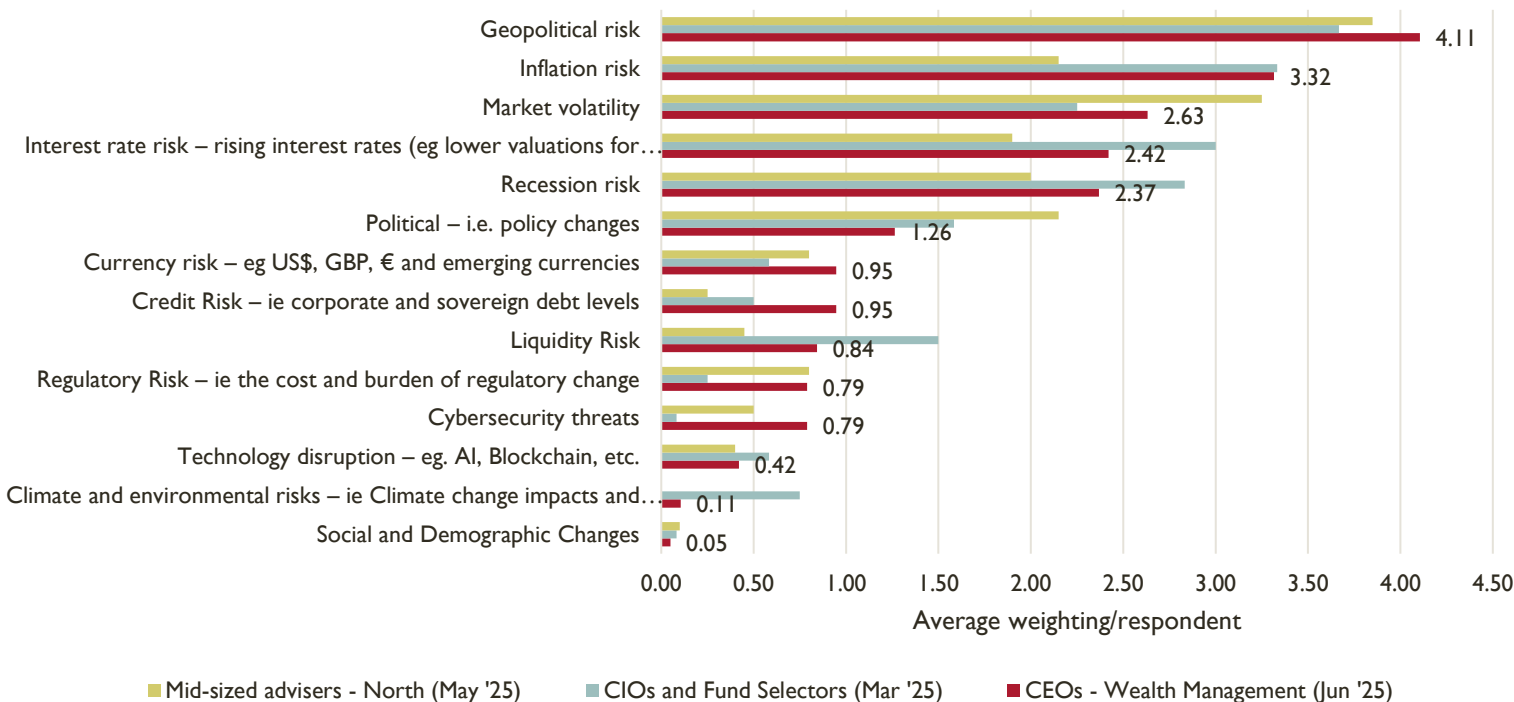
Track record continues to be your key criteria when selecting funds, followed by performance. Indeed, Track Record is the key criteria for all with the exception of the Paraplanners. Unsurprisingly, Service is their key criteria.

FM Reputation has increased in importance and Service has decreased.

Investment solutions – Client demand versus quality available

INVESTMENT SOLUTIONS	Client demand				Quality of investment solutions available			
	High	Moderate	Limited	NA	High	Moderate	Limited	NA
Global (ex-UK) Equities	50%	45%	5%	0%	58%	33%	0%	8%
Multi-Asset (Active and Passive)	50%	20%	20%	10%	67%	25%	0%	8%
Corporate Bonds	25%	55%	20%	0%	50%	42%	0%	8%
UK Equities	21%	37%	37%	5%	58%	25%	8%	8%
Liquid Alternatives	16%	32%	42%	11%	18%	36%	27%	18%
Alternatives:	16%	26%	37%	21%	20%	30%	20%	30%
Sovereign Bonds	15%	45%	40%	0%	50%	25%	17%	8%
Emerging Mkts Equities	11%	42%	42%	5%	55%	45%	0%	0%
Structured Products	10%	20%	45%	25%	8%	50%	8%	33%
Private Markets	10%	15%	55%	20%	25%	17%	25%	33%
Thematics	5%	45%	45%	5%	8%	67%	8%	17%
Emerging Mkts Bonds	5%	25%	65%	5%	17%	50%	25%	8%
Risk Premia	0%	25%	65%	10%	9%	55%	27%	9%
Real Estate/Infrastructure	0%	25%	55%	20%	8%	42%	25%	25%
Hedge Funds (Does NOT include Liquid Alternatives)	0%	16%	63%	21%	8%	42%	25%	25%
ESG	0%	15%	80%	5%	17%	50%	25%	8%

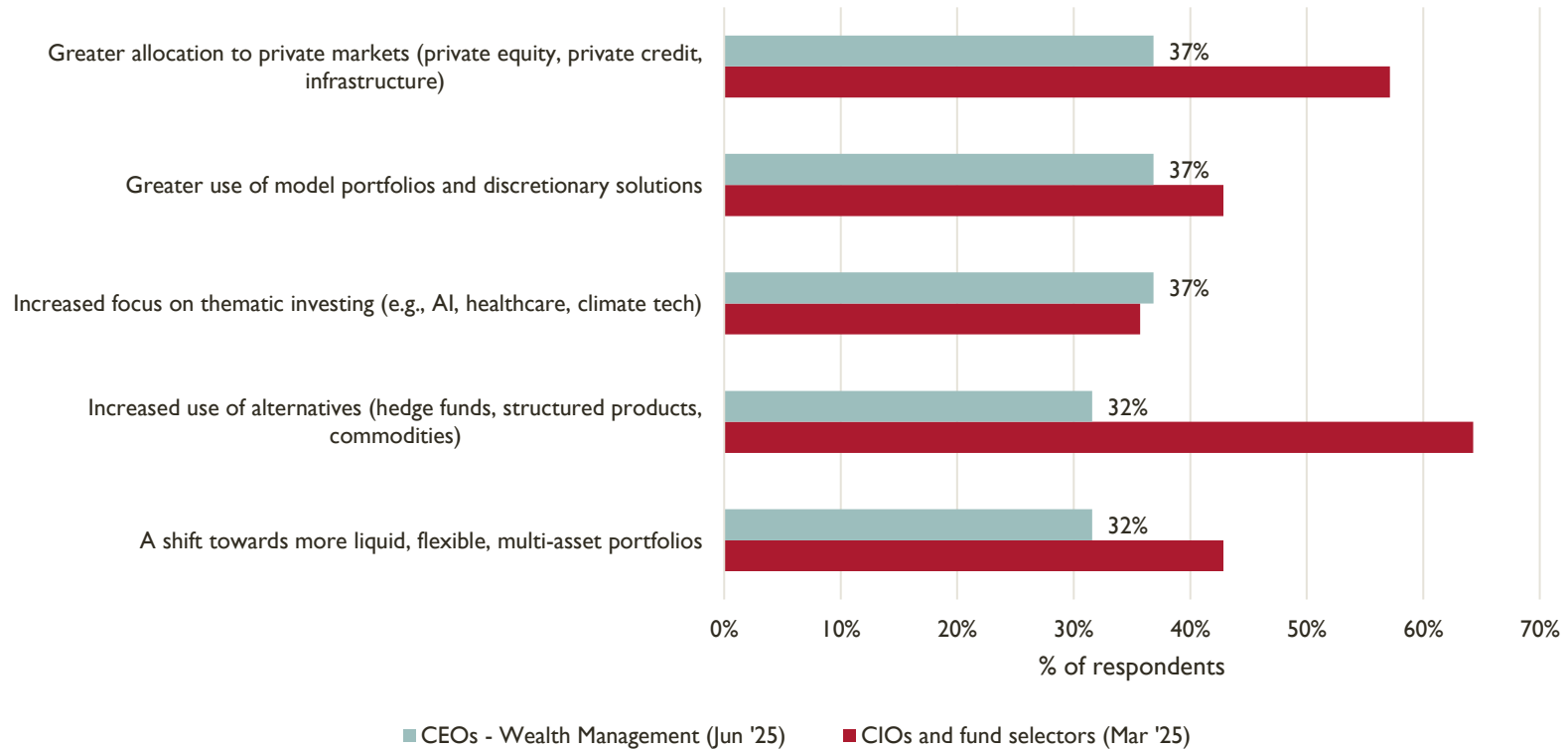
INVESTMENT RISKS – Over the next 6-12 months, please rank the biggest investment risks from a fund selection perspective?



You are aligned with both the fund selectors and the mid sized advisers in seeing “Geopolitical risk” as being the biggest risk.

However, you then consider “inflation” as being of more concern than “market volatility”.

How do you expect portfolio construction to evolve for high-net-worth (HNW) and ultra-high-net-worth (UHNW) clients?



SECTION SEVEN:

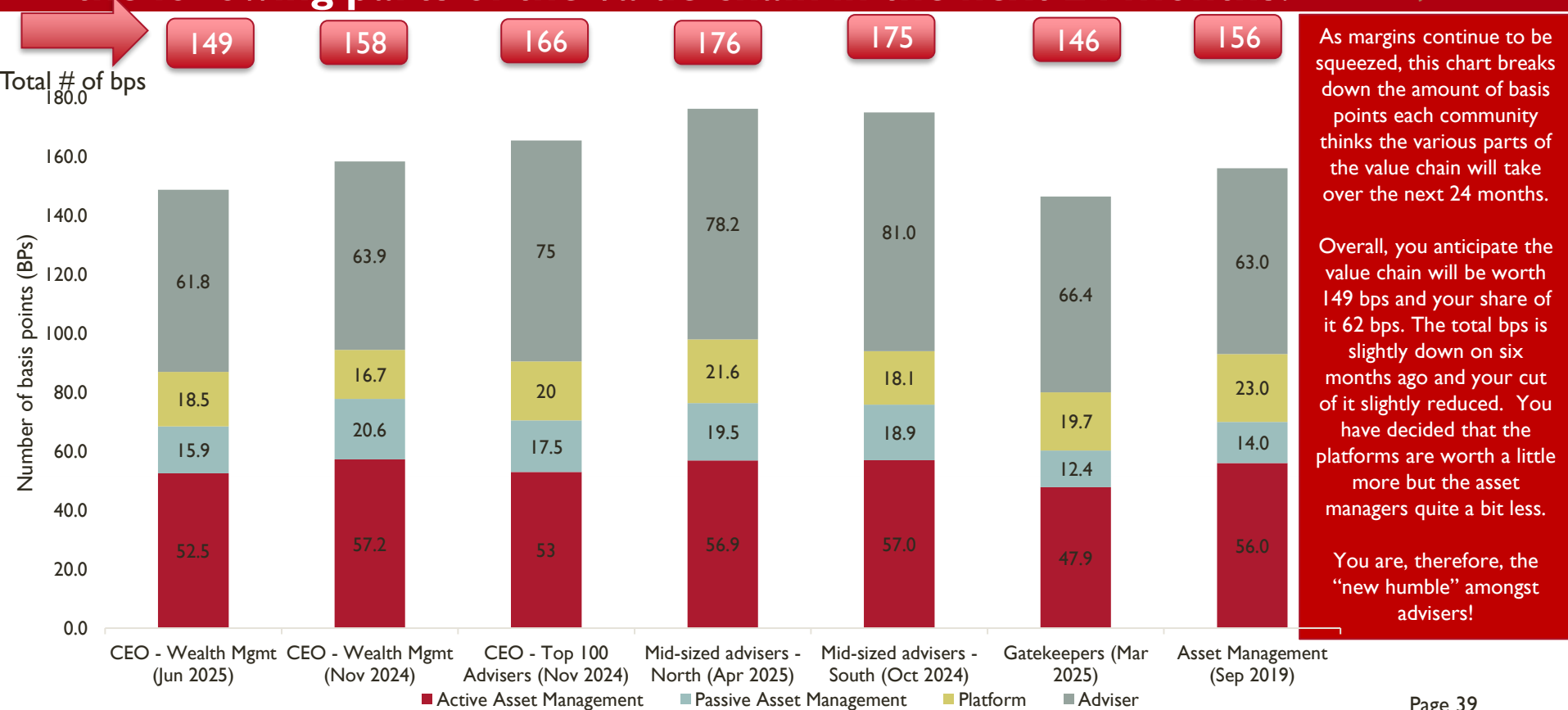
Working with providers

What support are you looking for from a strategic partner?

Areas of support	CEOs						Paraplanners (May '24)	Wealth Mgmt Gatekeepers (Mar '25)	UK Wealth Mgmt COOs (Mar '25)	Swiss Wealth Mgmt COOs (Nov '24)
	Wealth Mgrs & Private Bks - (Nov 'Jun '25)	Wealth Mgrs & Private Bks - (Nov '24)	Large Advisory Distributors - Nov '24	Mid-sized Advisers (South) - '24	Mid-sized Advisers (North) - '25	Mortgage Distributors ('24)				
Asset allocation expertise	11%	6%	0%	10%	26%	N/A	7%	36%	7%	33%
Full Service	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14%	22%
Lead Generation	42%	22%	25%	19%	16%	33%	0%	43%	14%	22%
Marketing support	21%	17%	25%	19%	16%	58%	7%	29%	7%	33%
Products	21%	22%	25%	33%	16%	50%	36%	21%	7%	22%
Recruitment and induction	0%	17%	25%	10%	16%	25%	7%	0%	21%	11%
Risk analytics	21%	22%	8%	14%	32%	25%	21%	43%	14%	11%
Technical and compliance support	16%	6%	33%	71%	42%	42%	50%	21%	29%	67%
Technology - back end	26%	28%	42%	71%	37%	50%	50%	21%	64%	56%
Technology - front end	37%	33%	58%	43%	47%	42%	36%	21%	64%	33%
Training	0%	17%	58%	57%	47%	58%	36%	29%	14%	0%
Average	19%	19%	30%	35%	29%	43%	25%	26%	23%	28%
None of the above	0%	28%	8%	5%	11%	0%	14%	21%	21%	11%

NB we have highlighted the two largest areas of support each channel is looking for from a strategic partner and the higher the average the more help sought.

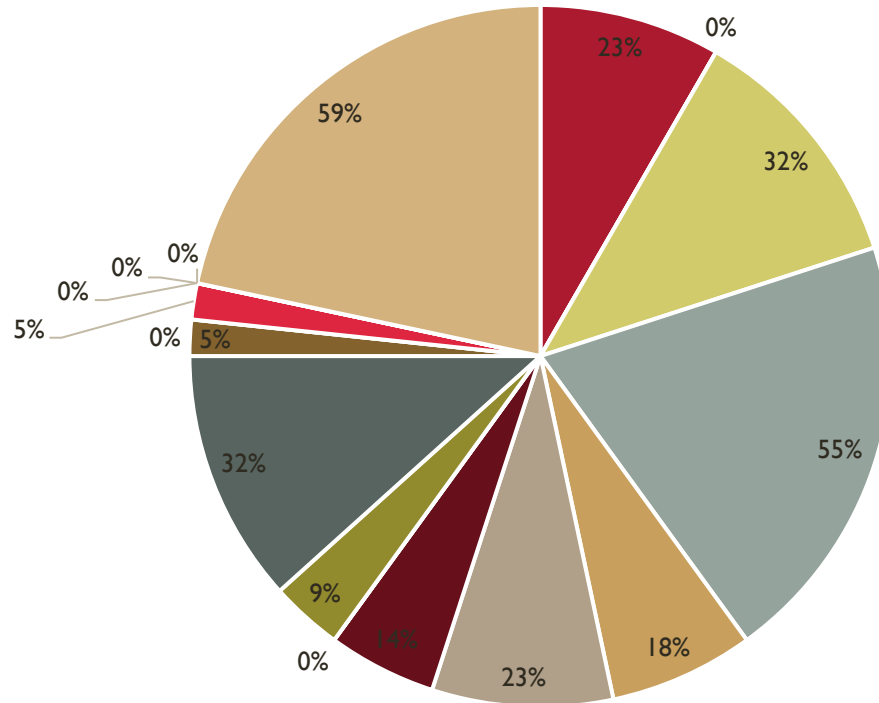
How many bps do you anticipate the end client allocating to the following parts of the value chain in the next 24 months?



SECTION EIGHT:

Your business

Please define your business?



- Asset Manager
- Building Society
- Chartered Financial Adviser/Planner
- Discretionary Fund Manager (DFM)
- Execution Only Investment Service Provider
- Financial Adviser (IFA)
- Multi Family Office
- Network
- Private Bank
- Private Client Investment Manager
- Research/Investment Rating House
- Retail Bank
- Retirement/Pension Specialist
- Robo
- Service Provider
- Single Family Office
- Wealth Manager

Your people under the microscope

Average
number of
RMs/advisers
in the
business:

304

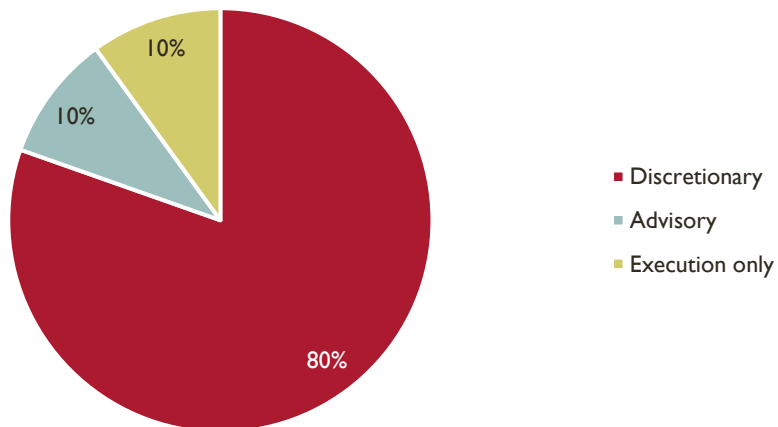
Average age
of
RMs/advisers
is

43.3

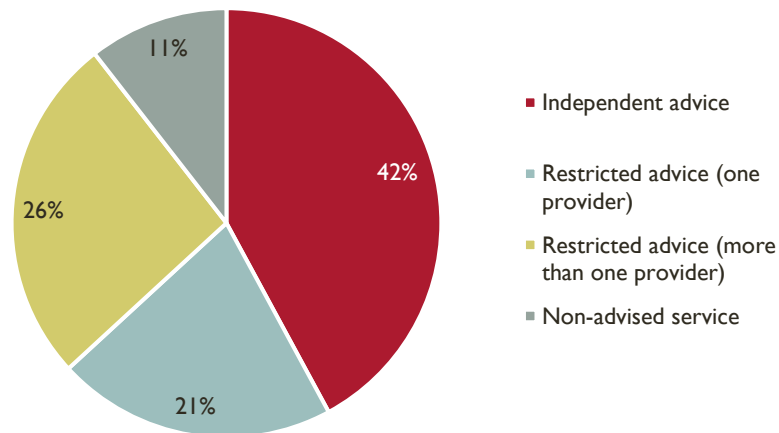
21% of
your RMs are
women?



What percentage of your business in discretionary, advisory or XO?

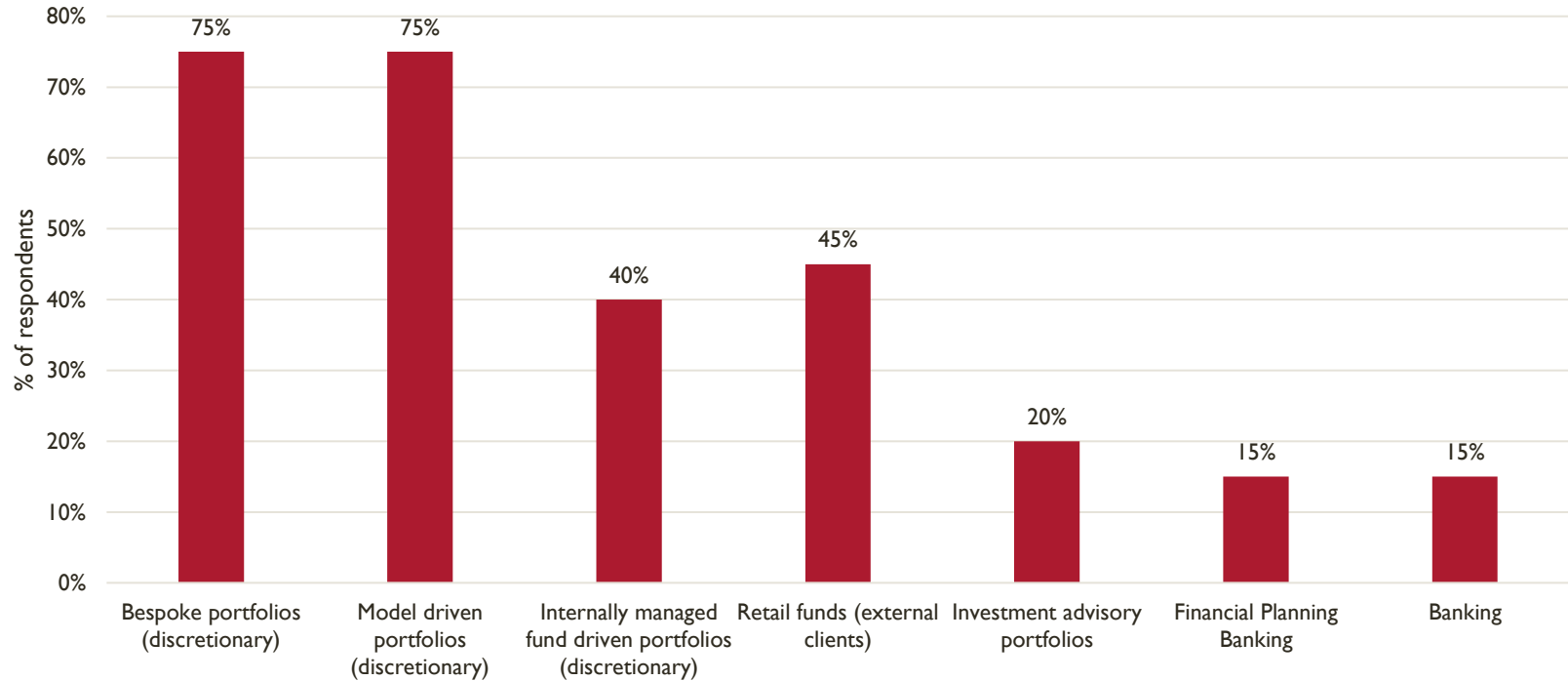


What business model does your firm adopt?



**Average FUM of firms at this
MOM: £4.5bn**

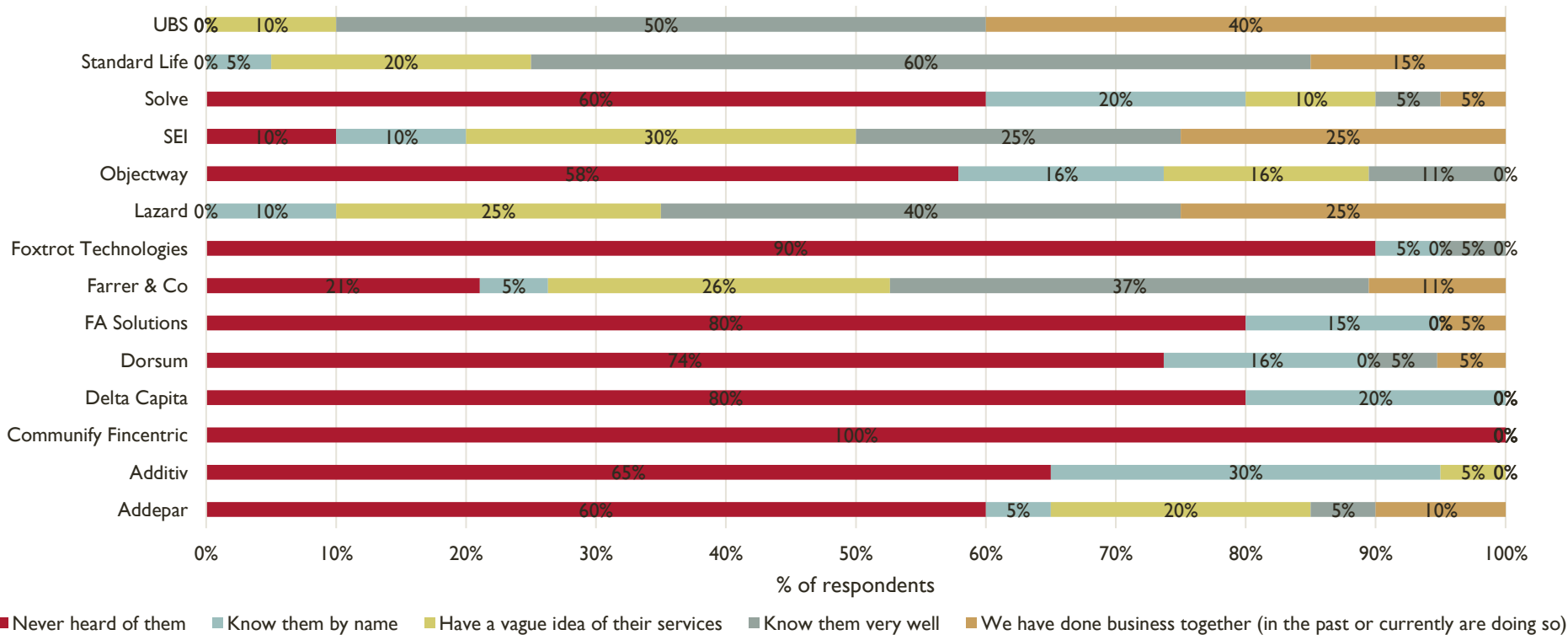
What service propositions do you offer to private clients?



SECTION NINE:

The sponsors

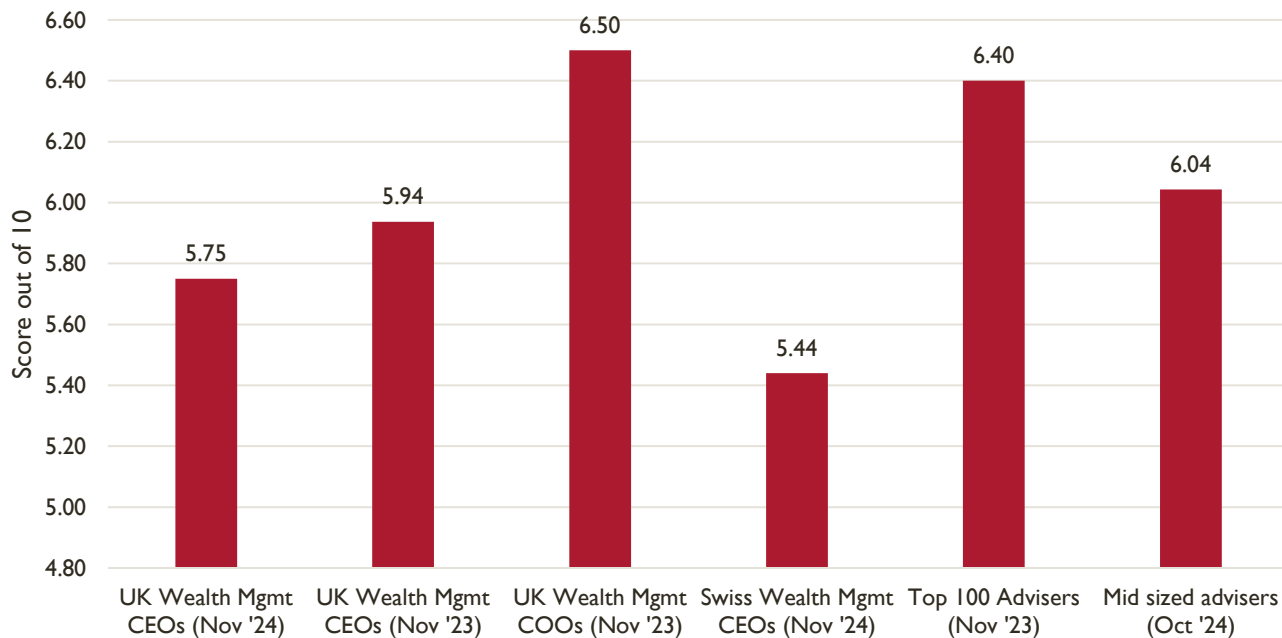
How well do you know our sponsors?



INTERESTING DATA FROM NOVEMBER 2024:

Your Productivity

How efficient do you consider your business currently?

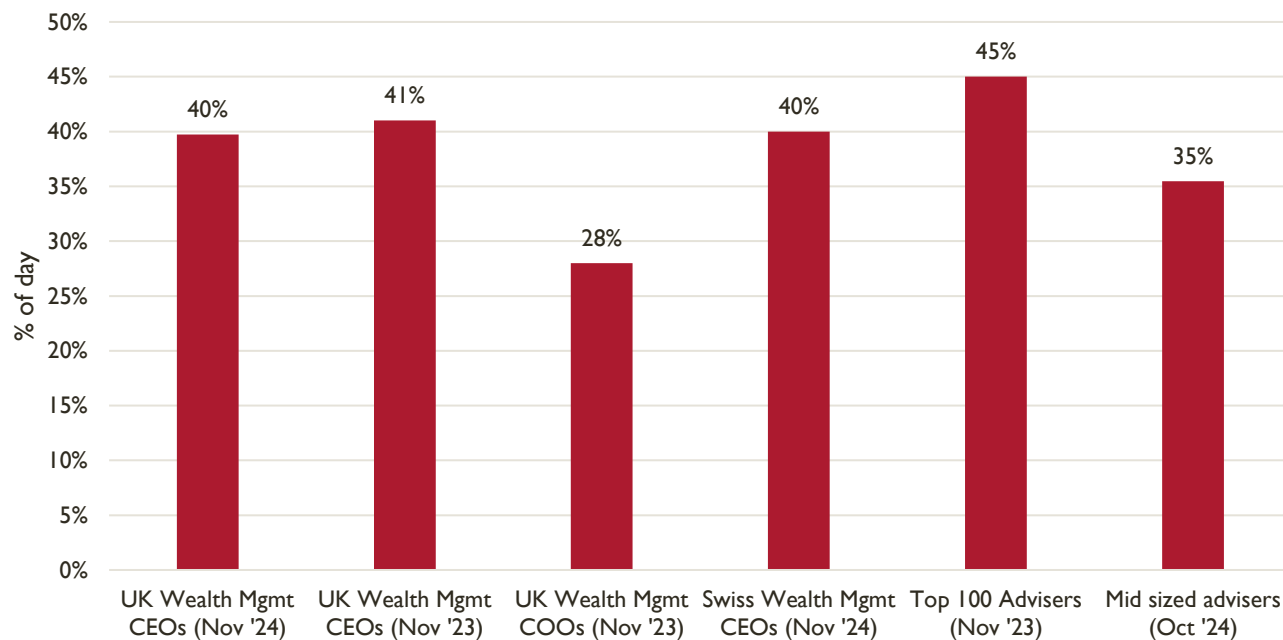


These scores have been taken across the past two years.

You feel you have dropped slightly in terms of your efficiency, as do the Swiss Wealth Managers (they were on 5.9 a year ago).

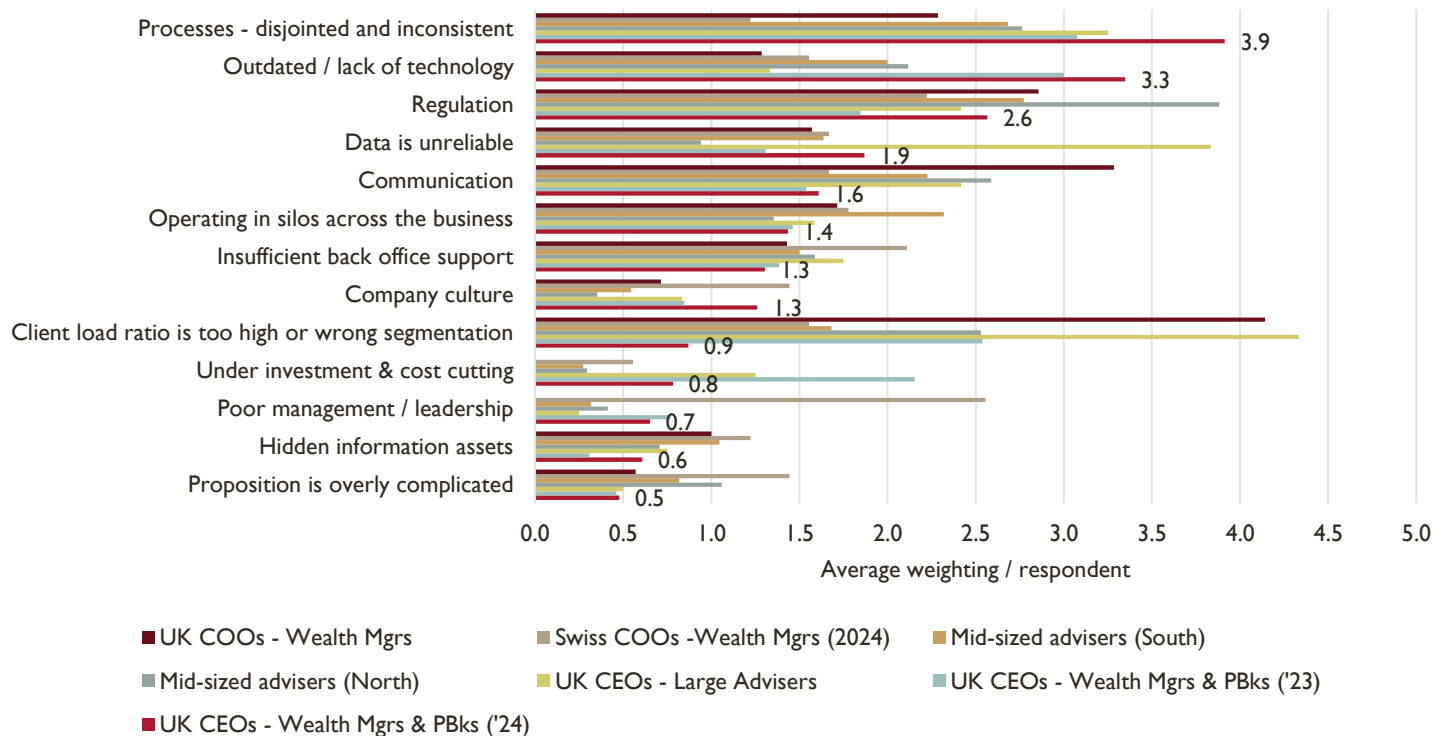
It will be interesting to see how your COOs feel later this year.

How much of your client relationship managers' time do you estimate is spent on 'golden/value-add' client engagement time?



Little change there then.

FRONT OFFICE PRODUCTIVITY - What are the biggest barriers holding back productivity of your RMs/advisers?

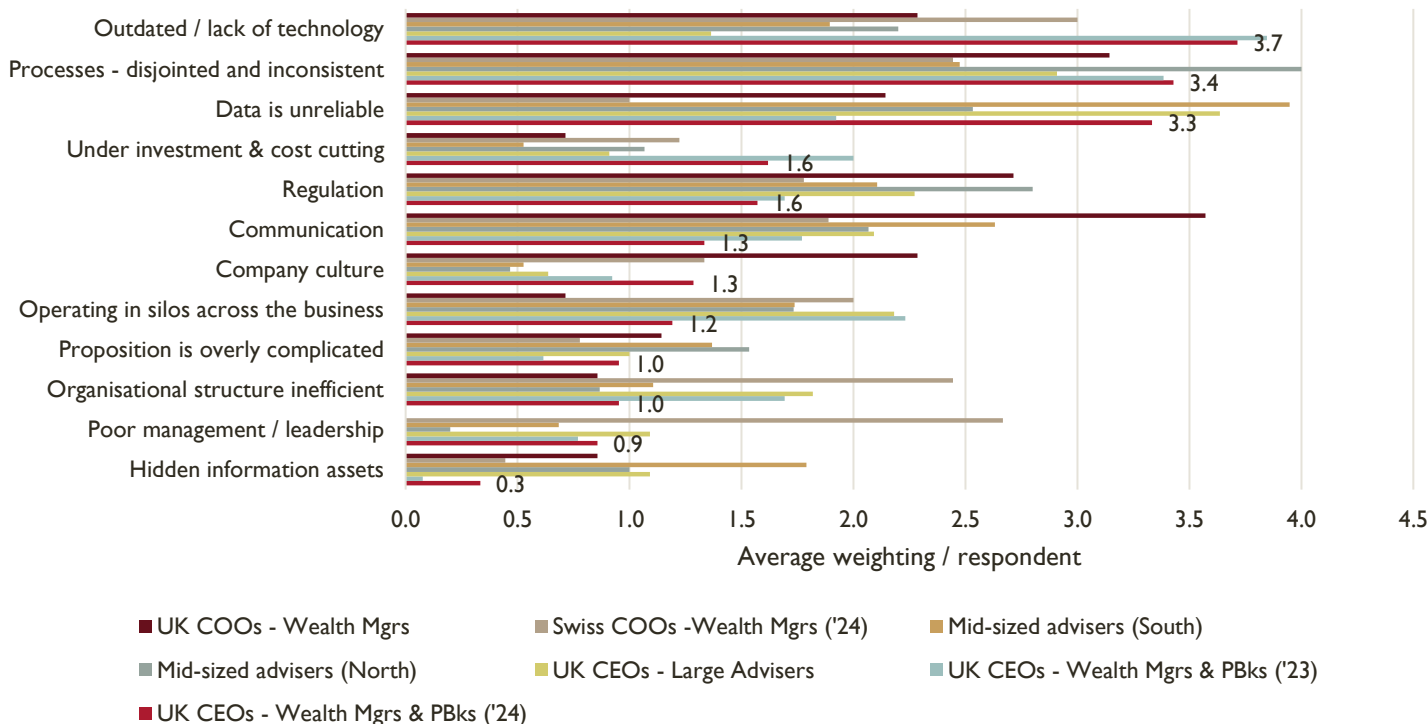


Last year, you also highlighted "client load ratio" - as did your COOs - and "Under investment & cost cutting".

The COOs also cited "Communication".

Your Swiss peers think "Poor management" plays a part in affecting productivity.

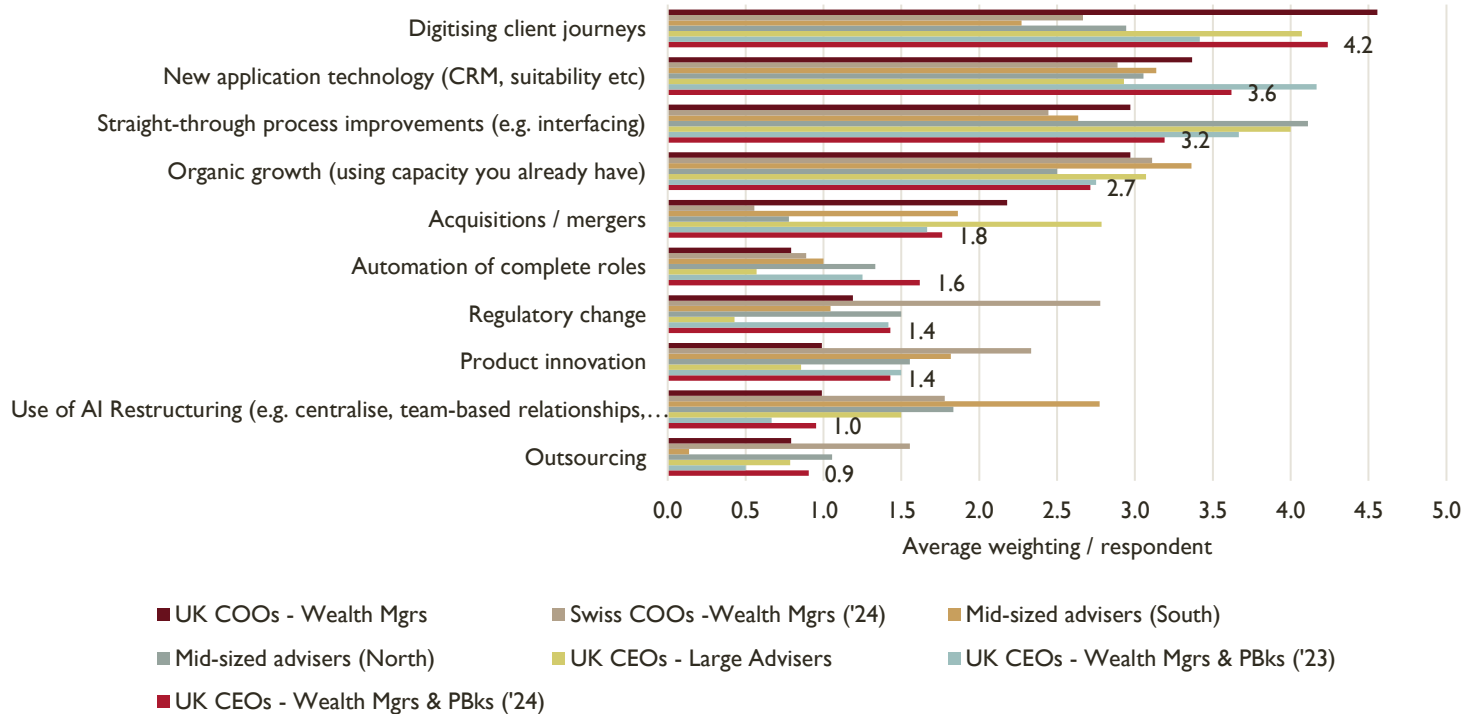
BACK OFFICE PRODUCTIVITY - What are the biggest barriers holding back productivity of your RMs/advisers?



“Unreliable data” has moved up the leader board but “outdated or lack of tech” and “disjointed processes” are still featuring at positions 1 and 2.

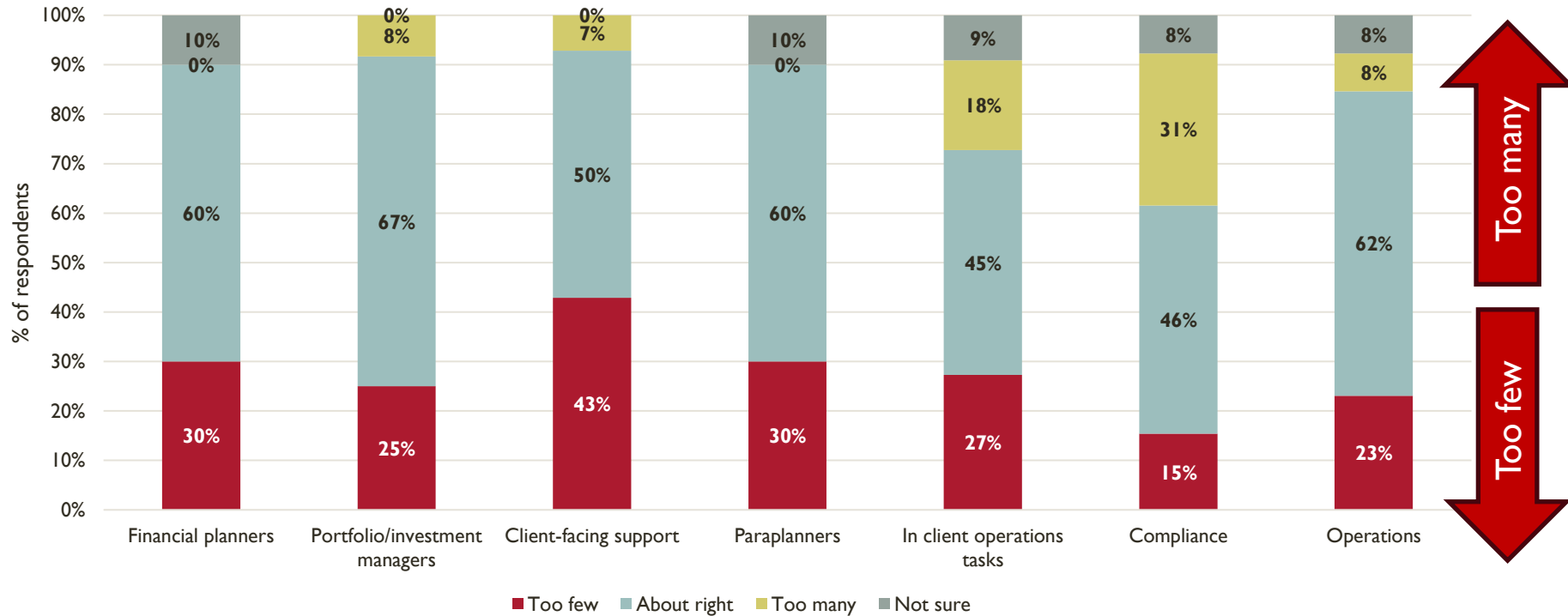
A year ago you also cited “Operating in silos”.

PRODUCTIVITY ENABLERS - What are the biggest enablers that will improve productivity across your business?



Perhaps not surprisingly, all peer groups would appear to be aligned in favouring tech to enhance productivity!

How do YOU perceive your resource numbers? Do you think your resources are the right size?



We hope you found this research of interest. If you would like to discuss any aspect of it, do please call James Goad at Owen James on 01483 861334 or email him at jamesgoad@owenjamesgroup.com