



# WealthTech Matters – Spring 2025

Thursday 13 March 2025 – SEI Investments, 14-18 Finsbury Square, London EC2A 1BR

Schedule of the Day			
Foyer	0830-0900	<b>Breakfast</b>	<b>Informal networking</b> over breakfast
King of Prussia	0900-0905	<b>Welcome</b>	<b>Welcome.</b> An introduction from SEI Investments (Europe) Limited
King of Prussia	0905-0925	<b>Welcome</b>	<b>Scene Setter Findings.</b> Presented by <b>James Goad</b> , Managing Director, Owen James Events
King of Prussia	0925-0955	<b>Tech Talks</b>	Short and punchy presentations from our fintech companies, to tell you what they do - within the space of ten minutes. Their brief is to entertain and educate rather than pitch! The clock will be ticking...
Breakout rooms	1000-1100	<b>Roundtable Session</b>	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Foyer	1100-1120	<b>Morning Coffee</b>	Grab a refreshment and catch up with your peers organically or through organised one to ones
King of Prussia	1125-1155	<b>Structured networking</b>	An opportunity to meet some new faces
Breakout rooms	1200-1300	<b>Roundtable Session</b>	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
Foyer	1300-1340	<b>Buffet Lunch</b>	Network with peers over lunch
Breakout rooms	1345-1445	<b>Roundtable Session</b>	<i>Please refer below to get a feel for the topics that will be tabled for discussion within the roundtables</i>
King of Prussia	1450-1520	<b>Keynote Presentation</b>	<b>New and disruptive thinking to challenge the status quo</b>
Foyer	1520-1600	<b>Fizz &amp; farewell</b>	Join us for a glass of fizz before heading back to the office or home

# WEALTHTECH MATTERS

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## ROUNDTABLE TOPICS

### RESPONDING TO THE CHANGING LANDSCAPE

#### 1. The challenges and opportunities reshaping the industry

The wealth management industry stands at a pivotal moment, with a generational wealth transfer of \$7 trillion, evolving client expectations, and the growing influence of technology and regulatory pressures. Firms must rethink their strategies to stay competitive, retain clients, and deliver meaningful, personalised advice in this rapidly changing environment.

This session will therefore explore:

- Engaging and retaining clients amid generational wealth transfer
- Flexible fee structures and personalisation for modern clients
- Leveraging AI to enhance client experiences and operational efficiency

#### 2. The innovations in wealth management models

Wealth Managers are navigating rising cost pressures, evolving client expectations, and the rapid pace of technological change. Balancing innovation with operational resilience is critical to creating sustainable and profitable models for the future.

This session will delve into strategies to build resilient operating models to address rising costs and client demands, as well as:

- Exploring modular ecosystem approaches such as identifying areas for customisation
- Adopting SaaS models to enhance scalability and operational efficiency and managing infrastructure needs to support innovations like AI, tokenised assets, and private markets

#### 3. Overcoming zero-sum thinking with client psychology

In an era marked by economic uncertainty and societal division, zero-sum thinking - the belief that one's gain is another's loss - has become increasingly prevalent.

For wealth managers and advisers, understanding this shift in client psychology is critical to building trust, and navigating changing expectations in order to foster healthier client relationships and drive growth. This session will therefore explore:

- How zero-sum thinking manifests in financial decision-making, risk tolerance, and perceptions of fairness in client-adviser relationships
- Building trust and fostering engagement through positive, long-term, and collaborative approaches
- Creating forward-looking, vision-driven conversations that focus on long-term economic growth, opportunity, and collaboration

## INNOVATING THE CLIENT EXPERIENCE

### 4. Expanding client support: bridging the gap between guidance and advice

As regulatory frameworks evolve, wealth managers must be prepared to offer scalable and compliant solutions that meet client expectations while appealing to younger, tech-savvy investors. This session will explore the potential outcomes of the Advice Guidance Boundary Review and how targeted support can address the evolving needs of clients, including the next generation of investors, including:

- Understanding the implications of the Advice Guidance Boundary Review and its expected impact on wealth management practices
- Leveraging targeted support to provide meaningful suggestions to clients outside the scope of regulated advice while ensuring compliance
- Adapting to the preferences of the next generation of clients with innovative engagement and support models
- Balancing digital and personal interaction strategies to cater to diverse demographics.

### 5. Rethinking client reporting with clarity, consolidation, and compliance

Clear and consolidated reporting fosters transparency, meets client expectations, and ensures compliance, which is vital for client trust and operational efficiency.

This session will focus on delivering reporting solutions that meet the expectations of modern investors, streamline operations, and align with regulatory obligations, including:

- Strategies for simplifying and consolidating reporting processes across jurisdictions
- Addressing operational inefficiencies in tax reporting and meeting diverse investor needs
- Leveraging technology to enhance accuracy, accessibility, and regulatory alignment

### 6. Enhancing client engagement through technology

As client expectations shift toward more personalised and frequent interactions, digital tools offer a way to deepen relationships while maintaining operational scalability.

This session will explore how to effectively integrate technology to enhance the quality, frequency, and personalisation of client interactions, including:

- Integrating the outcomes of the Advice Guidance Boundary Review into client engagement strategies.
- Offering targeted support as a compliant, scalable way to address client needs beyond regulated advice.
- Engaging the next generation with personalized, tech-enabled solutions to build long-term loyalty.
- Balancing the need for innovative digital tools with clear regulatory alignment.

### 7. Managing regulatory risks and building client confidence in a digital landscape

The rise of self-service tools and digital advice models has transformed client interactions, but regulatory compliance remains a critical concern. Wealth managers must therefore balance innovation with responsible governance to ensure seamless, personalised client experiences. This session will discuss how to:

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- Navigate regulatory landscapes to manage risks while meeting evolving client engagement expectations
- Use intuitive self-service tools that cater to diverse client needs, including vulnerable clients
- Aligning digital innovations with robust compliance measures

## LEVERAGING AI FOR OPERATIONAL EFFICIENCY

### 8. Streamlining processes for enhanced productivity and adviser impact

To thrive in a competitive landscape, wealth managers must optimise processes to reduce friction and free up advisers for meaningful client engagement.

This session will discuss how, by embracing innovation, firms can enhance operational efficiency and deliver superior client experiences through the following:

- Simplifying and optimising onboarding processes
- Implementing client portals to streamline data collection and create consistent, efficient touchpoints
- Automating repetitive tasks so advisers can focus on high-value, strategic activities that strengthen client relationships

### 9. Scaling operations with automation for growth and client-centric excellence

Automation offers wealth managers the ability to achieve scalable growth while enhancing operational efficiency and client outcomes. This session will explore how to integrate automation into key workflows to drive both profitability and loyalty, including:

- Identifying high-impact areas for automation, such as compliance checks and data management, to enhance productivity and reduce costs
- Balancing automation with human oversight to maintain trust and deliver personalised client experiences
- Using automation to free resources for client-focused, relationship-building activities that drive long-term loyalty

### 10. Unlocking AI's potential with data strategies for competitive advantage

AI and data are transforming wealth management by enabling firms to overcome legacy challenges and deliver personalised, efficient client services. This session will explore the actionable strategies to harness these technologies for operational and client-facing excellence, as well as how to:

- Leverage modern data architectures, such as lakehouse solutions, to streamline management and drive innovation
- Use AI to deliver personalised insights and optimise operational efficiency, enhancing client relationships
- Address challenges like data integration, compliance, and ethical considerations to maximise AI's value responsibly

### 11. Addressing integration challenges for operational excellence

AI is reshaping wealth management by delivering transformative efficiencies and enhancing decision-making in both client-facing (front office) and operational (back office) functions. This session will explore how firms can strategically apply AI to drive value across the organisation, through:

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- Enhancing front-office capabilities with AI-powered tools for personalised client engagement, predictive analytics, and relationship management
- Optimising back-office operations with AI-driven automation for tasks like compliance, fraud detection, data reconciliation, and reporting, such as data quality and regulatory alignment, to ensure seamless AI adoption

## STRATEGIC APPROACHES TO TECHNOLOGY & WORKFORCE

### 12. One-stop solution vs. multi-provider tech stack: Choosing the right approach

Wealth managers face critical decisions when building their technology infrastructure: opting for a one-stop solution or assembling a tech stack from multiple providers. Each approach has distinct advantages and challenges. This session will explore:

- The benefits and trade-offs of a one-stop solution, including integration ease, consistency, and vendor reliance
- How a multi-provider tech stack can enable customisation and best-in-class functionality, and strategies to mitigate complexity
- Key considerations for making the right choice, including scalability, cost, and alignment with firm strategy

### 13. Outsourcing vs. insourcing: Optimising technology operations

Balancing control, cost, and expertise is vital when determining whether to insource or outsource key technology operations. This session will examine how wealth managers can align their approach with their operational goals, including:

- The advantages of outsourcing, such as cost savings, access to specialised expertise, and reduced in-house burdens
- The benefits of insourcing, including tighter control, enhanced customisation, and proximity to business needs
- Decision-making frameworks to assess strategic fit, risk tolerance, and resource capacity for insourcing or outsourcing

### 14. The human-AI partnership to balance personalisation and efficiency

As wealth management increasingly integrates AI, firms must develop hybrid models that blend human expertise with technological capabilities. This session focuses on creating a partnership between advisers and AI to enhance client experiences while maintaining trust through the following:

- Using AI to automate data analysis and tailor client strategies for highly relevant, individualised advice
- Highlighting the unique value advisers bring through expertise and empathetic communication that complements AI insights
- Exploring the challenges and best practices for integrating AI and human expertise to ensure scalable, client-focused outcomes

### 15. From AI hype to practical impact in 2025

AI's rapid evolution offers wealth managers unprecedented opportunities to boost productivity, personalisation, and transparency. This session will delve into how firms can responsibly adopt AI to deliver measurable value and enhance client trust, by:

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- Exploring AI's transformative impact on portfolio management, risk assessment, and client engagement.
- Streamlining operations and driving productivity through AI-driven solutions, maintaining human oversight for trust and transparency
- Delivering hyper-personalised client experiences by responsibly applying AI, while addressing potential challenges and concerns

## FUTURE-PROOFING ADVISERS

### **16. Preparing for the next wave by engaging tomorrow's clients today**

To resonate with younger, tech-savvy clients, wealth managers must adopt approaches that combine simplicity, adaptability, and forward-thinking strategies. This session will explore innovative methods to appeal to emerging generations while maintaining service excellence, including:

- Designing interactive, user-friendly tools tailored to younger audiences while emphasising trust and transparency
- Balancing digital-first strategies with accessible, relationship-based advisory services
- Developing adaptable business models that evolve alongside shifting generational needs and global trends

### **17. Rethinking adviser roles with AI for holistic wealth management**

The evolving role of advisers demands a stronger partnership between human expertise and technology. This session will discuss how AI can empower advisers to deepen relationships and extend their impact, focusing on:

- Integrating AI-driven insights to offer proactive and personalised advice in complex financial scenarios
- Redefining the adviser role as a trusted coach, guiding clients through life-stage decisions while leveraging digital tools
- Ensuring ethical and transparent use of AI, fostering trust and long-term loyalty

### **18. Bridging talent and technology to drive future success**

As wealth management evolves, equipping advisers with both technical and interpersonal skills becomes critical. This session will delve into strategies to align workforce development with technological innovation, such as:

- Cultivating leadership buy-in for technology adoption and change management
- Embedding emerging technologies, like AI, into training programmes to develop modern, adaptable talent pipelines
- Creating team environments that balance innovation with a human-centred approach to meet diverse client expectations