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EMBRACING THE MOBILITY REVOLUTION



New Innovations in Mobile Technology Allow Financial Advisors
to Deliver More Enhanced and Accessible Client Experience.

David Miner

Business Solutions Group, Finance and Insurance

December 8, 2011

PID#



AN INDUSTRY ON THE MOVE

There are fundamental changes going on in the marketplace, enabling clients to imagine business in new ways.

- **Customers are becoming increasingly “connected.”**
- **Mobility is transforming how we do business.**
- **Smarter technology.**
- **Migration to the cloud.**





CLIENT TRENDS

- **The ability and desire to leverage technology is especially true for younger clients (Gen Y and Gen X).**
- **As generations age, the willingness to leverage technology will grow stronger.**
- **Older generations can be expected to adopt technology more readily as tools get simpler to use.**





BETTER SERVICE PROVIDED TO CLIENTS

- **Profound shift in communications:**
Clients may not feel the need to come in for as many office visits.
- **With the recent introduction of tablets and expanding features of smartphones, financial professionals can deliver an enhanced service experience in clients' own home.**
- **With cloud computing and connections to back-end systems, remote meeting can be much more compelling.**





IMPROVED EFFICIENCIES AND SALES

- **Advisors can now be out meeting more clients and networking for new business, rather than be tethered to their desks.**
- **Smartphones and tablets enable advisors to access current client information on core legacy systems on the go, without the need to print volumes of paper that may be outdated.**
- **Advisors can tailor a client-specific proposal with their client—on the spot.**





IMPROVED NETWORK CAPABILITIES AND SECURITY

By leveraging Verizon 4G LTE, advisors can view:

- **Details of clients' holdings and past transactions**
- **Graphic illustrations of market changes**
- **What-if scenarios and more**

With confidence that the network has advanced remote security.





WHAT ARE THE BENEFITS FOR THE FINANCIAL ADVISORS?

Less paperwork and preparation means more convenience and time for other things:

- **More face time with clients increases sales and enhances customer service.**
- **Improved quality of life, including vacations.**
- **New technologies allow advisors to bring their offices with them—in their hip pockets.**
- **Keep tabs on the office while mobile.**





INDUSTRY ADVANCEMENTS

- **Verizon Wireless offers 4G LTE. America's fastest, most reliable 4G network.**
- **Combined with new applications that leverage the performance, speed and latency, you can stream video for dramatic visual presentations.**
- **Download and upload large files while on the go.**
- **Increased network performance is driving the development of more mobile applications: digital signage, video conferencing, streaming data.**
- **Advanced security enables electronic signatures and remote payments.**





A LOOK AHEAD

The financial services industry is working to leverage new mobile capabilities. Verizon's technologies, combined with a broad range of smartphones and tablets, and leading industry partners, are allowing advisors to provide flexible and fast remote services.



4G LTE is available in 179 cities and 114 airports in the U.S.; coverage maps at vzw.com.

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The Big Flip

Mobility's Impact on Financial
Advisors

Michelle Neal
VP, Customer Sales
Antenna Software

Dec 8, 2011

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What We Do



Mobile Web, Applications and Content for Any Device



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Big Flip

Def. a cultural reversal brought on by rapid consumer adoption of a disruptive technology.

Flips Are Everywhere



Music



Movies

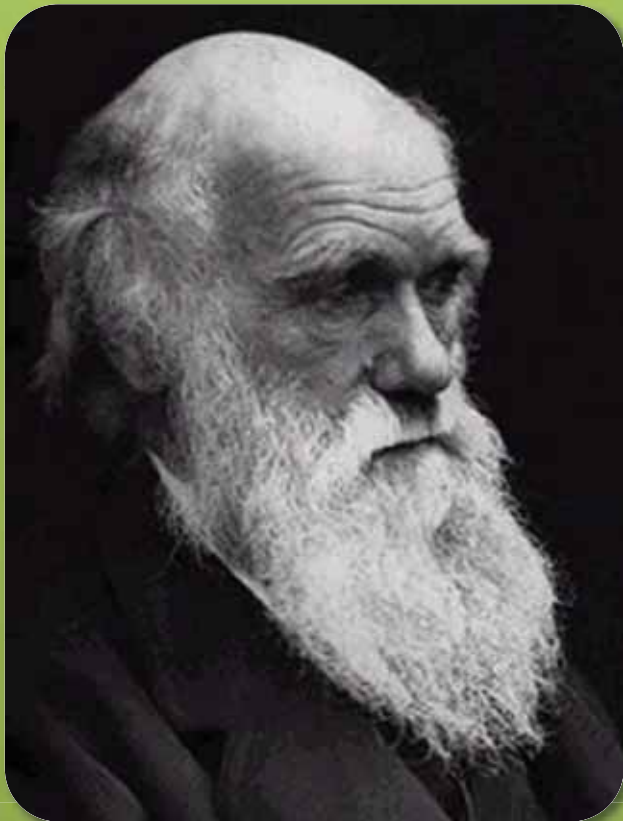


Publishing

Not to Digress ... but



Adapt or Perish



“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change.”

- Charles Darwin



DEVICES ARE EVERYWHERE

Mobile phones outnumber credit cards and bank accounts.

Source: National Retail Federation, May 2010

Nearly 1 billion smartphones to ship globally by 2015.

Source: IDC, Worldwide MEAP Forecast, Sept. 2011

That's like every cow on the planet getting a smartphone!

Source: Daily Infographic & <http://en.wikipedia.org/wiki/Cattle>

MOBILE USERS ARE YOUNGER

Nearly half of the world's population is under the age of 25 ...

Source: World Population Foundation

Using a diversity of mobile technologies to stay connected."

Source: World Population Foundation

Driving the rapid uptake of mobile banking services in US & UK.

Source: Antenna 2011 Mobile Banking Benchmark Study

Customer A – Self Directed Plus

- Free app for iPhone, Android, BB, tablets
- Holdings
- Recent Transactions
- Market Indices & News
- Find or contact advisor
- Trading stocks, bonds, mutual funds & options
- Remote Check Deposit
- Transfer money
- Watch lists & quotes
- Integration to social sites



Customer B – Wealth Management



- Used by both advisors and clients
- Consolidated view of holdings, asset allocation
- Personal financial profile
- Interactive tools & calculators
- Market indices & news
- Research tools
- Watch lists
- Alerts & notifications



Advisor Portal

- Provides 360 Degree view of client - consolidates data from multiple systems – holdings plus CRM
- Client and prospect contact details
- Provides access to all product information including pricing, current rates, etc.
- Application status
- Market Indices
- News
- Brochures & client presentation materials



Mobile Study Tells Us ...

- **Confidence:** 40% of respondents use their mobile device to access financial data
- **Convenience is Key:**
 - 55% check their balance
 - 43% view transaction history
 - 36% use it to locate the nearest ATM
- **Securing Trust:** 69% of those surveyed said that security is biggest concern
- **Web & Apps Neck & Neck:** 16% use mobile website; 13% use mobile apps
- **Table stakes:** Every well-known online broker and every major bank has deployed mobile apps – and are actively marketing them

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YouGov

- 2,015 adults in US who access the internet on their mobile phone, smartphone, or tablet.
- Research done in May 2011.

Big Flip: Immutable Truths



1. Are born by a desire to improve the experience
2. Occur from the bottom-up
3. Destroy the status quo
4. Cannot be throttled up/down
5. Are inherently good
6. Happen fast
7. Create new ecosystems

There's Good. And There's Great.



"A good hockey player plays where the puck is. A **great** hockey player plays where the puck is going to be."

- Wayne Gretzky

"**Leadership** is diving for a loose ball ..."

- Larry Bird



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Thank You

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Advisors and Mobility: Some Apps Worth Knowing

Joel P. Bruckenstein, CFP

Today's Topics

- General Purpose Apps
 - Business
 - Non-business

- Business Apps
 - Custodian or B/D provided
 - Third Party Vendor

General Purpose Business Apps-Travel

- Triplt

- Free

- Creates itineraries, can share with others

- Pro

- Adds flight alerts, alternatives, and more

- Triplt For Business

- Admin can create flights, travel dashboard, team calendar

- Kayak

- Great for booking flights, hotels, cars

- TripAdvisor

- Hotel and restaurant reviews

General Purpose Business Apps-Markets

- Morningstar
 - Market Data-Indexes, M* Style Boxes
 - Top Articles
 - Investing Ideas
 - Portfolio Tracker
- CNBC RT-iPad
- Bloomberg-iPad
 - Market Data
 - Financial News
- WSJ-iPad

General Purpose Business Apps-Notes

- Evernote

- Free for moderate use
 - Notes
 - Pictures
 - Image recognition
 - ✓ Business cards
 - ✓ Wine bottles
 - Web pages
 - Synch across all your devices
- Premium
 - Adds faster image processing
 - Larger uploads
- A “must have” application

General Purpose Business Apps- Notes

- Penultimate

- One of the better handwriting apps
- Multiple paper styles (graph, lined, etc.)
- Annotate photos

- NotesPlus

- One of the better handwriting apps
- Text notes with sound

- SoundNote

- Text with sound

General Purpose Business Apps-What Else

- iBooks

- Great for reading PDF files
- Top Articles
- Investing Ideas
- Portfolio Tracker

- Dropbox

- Store files in Dropbox folder
- Syncs with other devices
- Can share file with others
- Soon to be integrated with some providers

General Purpose Non-Business Apps- Notes

- Kindle for iPad
 - Great reading experience
 - Available for other mobile devices
- Skype
 - Video calls on the iPad
 - Can be used for business too
- Facetime
 - Another option for video calls on iPhone and iPad
- Messages
 - Unlimited Wi-Fi messages on iPhone and iPad to other O/S 5 users

Custodian Apps

- Fidelity WealthCentral
 - iPhone, Android
 - iPad about to be released
- TD Ameritrade
 - Nice iPad app
 - No iPhone or android app
- Pershing NetX360
 - Nice iPad app
 - iPhone app
 - Android app

Third Party Apps Apps

- Black Diamond Mobile for iPad
 - One of the slickest apps I've seen
 - Rebalancer in beta
- Orion
 - iPad app
 - iPhone app
 - Android app
- Redtail
 - iPhone app

Third Party Apps Apps

- **EBIX SmartOffice**
 - iPhone app
 - Android app
- **Junxure Mobile**
 - Not available on app stores
 - Available directly through Junxure
- **Salesforce**
 - iPhone app
 - Android app
- **Envestnet (coming soon)**
 - iPad app

Your Clients and Mobile Devices

- Your Clients Have iPhones and iPads
- Your Clients Have Android Devices
 - In some demographics, Internet access is primarily through mobile
 - Your clients will try to access you via their mobile devices
- Questions
 - How does your website look on the various mobile devices?
 - Shouldn't your app be on their desktop?

Your Own App

- Some Providers Will Create Apps for You
- Orion is a Leader
 - If you are an Orion client, they will create an iPad, iPhone and Android app for you at no additional charge
 - They will register apps on App Store and Android marketplace for you
 - Private labeled version of the Orion app
 - Clients see your branding on app, performance reports and client vault
- Expect Other Providers to Offer This Soon

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