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Technology's Role in the Evolution of Investment Advice

Eric Clarke, CEO of Orion Advisor Solutions

Using Tech to Enable the Fiduciary Process

Goals
Extending Relevant Planning Goal Workflows to both Prospects and Clients

Net Worth
Leveraging Aggregation Tech to Organize Resources Available to Accomplish Goals

Risk Assessment
Identifying Risk Level for the Investor's Portfolios

Allocation Selection
Based on planning goals, risk level and tax situation

Visualize Future
Probabilities of Goal Achievement Outcomes

Client/Advisor Action Items
Steps To Improve Future Probabilities for Success

The Evolution of Investment Advice

Investment Product Sales (i.e. 40 Act Mutual Funds)

- Funds Return Compared to an Appropriate Benchmark

Model Portfolios (Safe Harbor Provision of Rule 3a-4)

- Efficiently Allocating Investor Portfolios with Like Objectives
- Clients Receive Statement Detailing Account Activity

Individualized Portfolio Implementation

- Scaling Reasonable Investor Restrictions and Individual Portfolio Implementation by leveraging Portfolio Optimization Technology
- Potential to increase investor transparency through reporting of actual vs. benchmark performance and goal progress / achievement

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Expectations for Delivering the Best Possible Advice to Clients

Today, Advisors Readily Have Access to Affordable Technology, Enabling Them To Improve Transparency with Investors

1 **Creating Holistic Financial Plans:**

Building recommendations **leveraging a holistic view of a client's financial situation** , including a view of the investors entire balance sheet — enabling the advisor to be in position to provide best interest fiduciary advice.

2 **Personalizing Investment Strategies:**

Delivering advice at scale by leveraging technology to **personalize portfolios.**

3 **Delivering Comprehensive Reporting:**

Empowering investors to become more organized and educated around their finances by distributing **quarterly reports that include a description of all account activity, performance relative to appropriate benchmarks and the investor's goals.**

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Thank You

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