

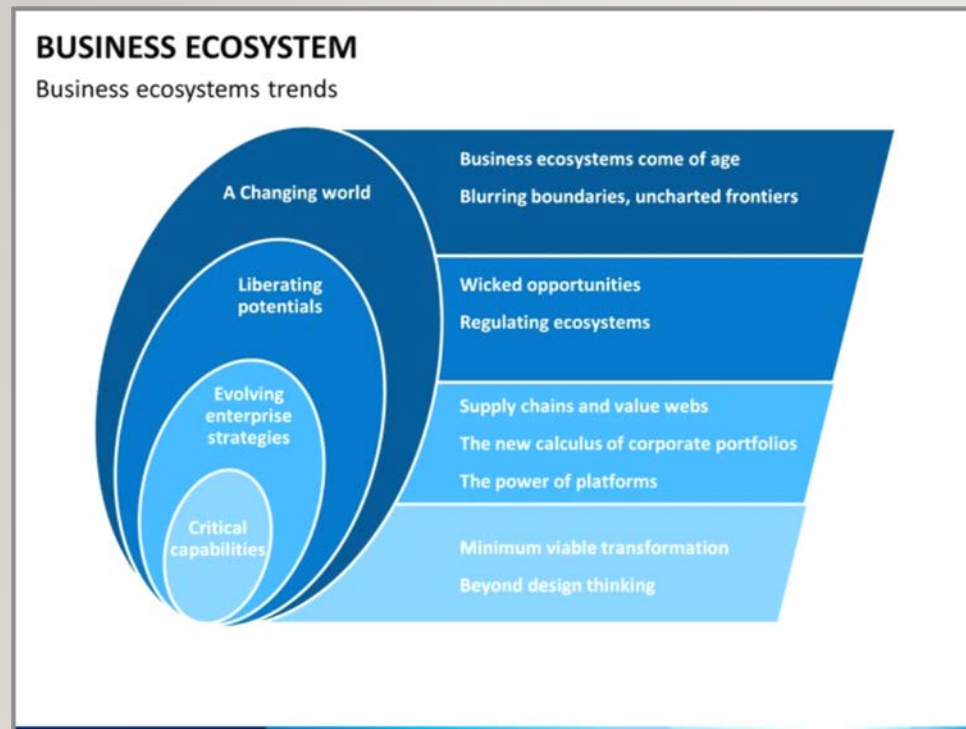
# THE ENHANCE ECO-SYSTEM

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REAL CHALLENGES. PRACTICAL SOLUTIONS.



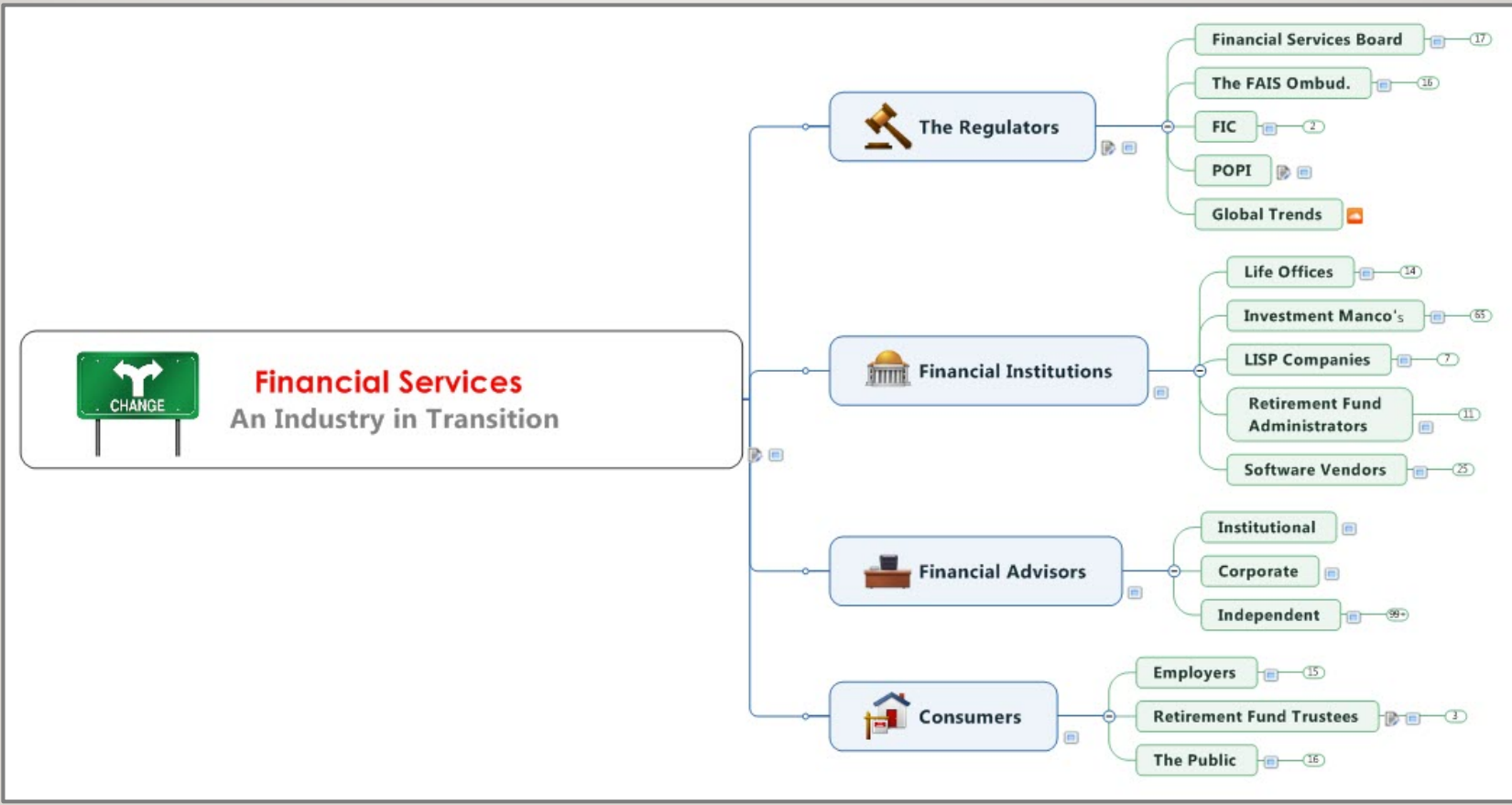
# BUSINESS ECO-SYSTEM TRENDS



Increasingly, businesses operate in a broader network of related businesses offering particular products or services. This is known as a business ecosystem - a network of interlinked companies, such as suppliers and distributors, who interact with each other, primarily complementing or supplying key components of the value propositions (benefits for customers) within their products or services.

A strategic planning model, popular since the development of information technology, whereby a network of suppliers, distributors, competitors and customers all work through competition and cooperation to advance sales of products

# FINANCIAL SERVICES ECO-SYSTEM



# THE RIPPLE EFFECT

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Eco-Systems, whether Environmental, Personal, Industry or Business, can be likened to a series of inter-linked ponds or pools of water.

Whilst things are going well, peace and tranquillity prevails but when the surface of one of the ponds is disturbed, the ripples find their way into adjoining ponds and the tranquillity of the Eco-System is disturbed.

In order to be able to control this ripple effect, you either need to prevent the cause of the ripples re-occurring or you need to seal off the link between the source of the ripples and the adjoining ponds.

**So, which ponds in your business are causing ripples?**



# WHAT IS THE ENHANCE ECO-SYSTEM

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- The Enhance Eco-System is designed to prepare IFA's for the day when they may wish to exit their practices and, in the interim, reduce the incidence of the ripple effect.
- Ponds may include:
  - Client servicing capability
  - Quantifiable value proposition
  - Uncertain earnings
  - Practice value
  - Diligent Processes



# GOALS AND OBJECTIVES

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- Retain Independence
- Diversify & Increase Income
- Increase the value of the Practice
- Employ Technology
- Reduce Advice & Compliance Risk
- Better Service Large Client Bases
- Prepare the Practice for a change in ownership



# TODAY'S SITUATION & CHALLENGES

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- Challenging Regulatory Environment
- Pressure on smaller IFA Practices
- Difficult to implement an executable succession plan
- How to value an IFA Practice
- The risks to practice value when selling
- Difficult to transition existing clients to a new owner/Advisor



# HOW DID WE GET HERE?

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- The industry evolved through a product driven environment
- The regulatory changes are facilitating a transition to an advice based environment
- The need to be more client centric with a clear and quantifiable value proposition
- The need to move from commission to fees
- The need to become more professional





# WHAT ARE THE OPTIONS

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- Give up Independence – Agency or large advisory practice
- Sell the practice
  - Valuation?
  - Method of payment
  - Risk losing clients
- Partnerships and skills outsourcing
  - Technology
  - Investments
  - Administration
  - Reporting



# THE ENHANCE ECO-SYSTEM

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- Model Portfolios
- Risk Profiling & Portfolio Matching
- Due Diligence
- Industry leading technology & Planning Tools
- CRM
- Robo-Planner
- Administration & Reporting
- Quantifiable Value Proposition
- Multi Step Process to a smoother ownership transition