



WEALTHTECH100

Profiles of the **WEALTHTECH100**, the world's most innovative WealthTech companies that every leader in the investment industry needs to know about in 2026





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The **WEALTHTECH100** is an annual list of 100 of the world's most innovative WealthTech companies selected by a panel of industry experts and analysts. These are the companies every leader in wealth and asset management, private banking and financial advisory needs to know about as they consider and develop their digital transformation strategies and new customer propositions.

There's plenty of interest and hype about WealthTech in the marketplace, but much of it is superficial, incoherent or self-serving and fails the needs of decision-makers in incumbent financial institutions who require independent, facts, figures and analysis.

The **WEALTHTECH100** list will help senior management and investment professionals evaluate which digital wealth management and financial advisory models have market potential and are most likely to succeed and have a lasting impact on the industry.

CRITERIA

The criteria assessed by the Advisory Board and FinTech Global team include the following:

- Industry significance of the problem being solved
 - Growth, in terms of capital raised, revenue, customer traction
 - Innovation of technology solution
 - Potential cost savings, efficiency improvement, impact on the value chain and/or revenue enhancements generated for clients
 - How important is for executives in asset management, private banking and financial advisory to know about this company?
-

PROCESS



RESEARCH WEALTHTECH UNIVERSE

Analyse universe of WealthTech solution providers on FinTech Global database and external sources



NOMINATE COMPANIES

Shortlist candidates that meet criteria along with companies nominated via the website



CONDUCT INTERVIEWS & SURVEY

Undertake in-depth interviews or surveys with founders and CEOs of shortlisted companies



IDENTIFY WEALTHTECH 100

Determine which companies excel in terms of the criteria and can be classified as WealthTech innovation leaders



PUBLISH

Announce results to media and finalists



Founded: 2017



Employees: 11-50



Subsectors: Data & Analytics, Financial Services Software, AI Data Workflows



Regions of Operations: Global

Alkymi is the leading AI-powered enterprise data workflow platform for asset allocators, unlocking 100% of the investment and client data trapped in unstructured documents. The platform transforms complex documents into standardized, interactive datasets that integrate seamlessly into core business systems and downstream workflows. Alkymi is trusted by investment managers representing more than \$20 trillion in AUA, including top pension funds, global banks, hedge funds, and sovereign wealth funds. Its customers include institutional investors, wealth managers, asset owners, and asset servicing firms such as Northwestern Mutual, Strategic Investment Group, PGGM, HESTA, and SimCorp, who rely on Alkymi to scale operations, improve data quality, and respond faster to changing market conditions.



Founded: 2021



Employees: 51-100



Subsectors: Portfolio Management & Reporting, Investing Tools, Alternative Investment Solutions, Data & Analytics, Financial Services Software



Regions of Operations: United States

Allocate is the private-markets operating system for the wealth channel — purpose-built to help wealth advisors scale high-quality private markets programs with institutional rigor. As private markets become essential to modern portfolios, Allocate delivers the AI-powered infrastructure and intelligence advisors need to evaluate opportunities, aggregate capital, and report with confidence — without adding operational complexity. Today, over 350 wealth advisory firms trust Allocate, with \$3.7 bn in assets on platform and relationships with 1,500+ private asset managers (as of 03/01/2026). Founded by veterans with more than two decades of experience at First Republic Bank, Silicon Valley Bank, and J.P. Morgan, the company was built from first-hand exposure to the inefficiencies constraining private market investing. Allocate's approach is deliberate: private-market access paired with structure, advisor guidance, and workflow rigor. Backed by more than \$64 m from Portage Ventures, Andreessen Horowitz, M13, and Fika Ventures, Allocate is modernizing how private markets operate at scale.



Founded: 2020



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Compliance & Regulation, Data & Analytics, Financial Services Software



Regions of Operations: Netherlands, Australia, New Zealand, Pacific Islands, United Kingdom, Canada

VI Company is a Rotterdam-based FinTech software and consultancy firm, founded in 2007 to design, build, and operate business-critical digital platforms for financial institutions, including banks, asset managers, pension funds, and regulated market participants. With a team of 40+ domain and technical experts, it delivers a mix of proprietary SaaS products and bespoke solutions that help clients streamline complex processes, modernise operations, and accelerate digital transformation. Its flagship offering, Alloq, is a next-generation institutional portfolio management platform that supports advanced allocation workflows such as rebalancing, FX hedging, and total portfolio management, trusted by institutions managing hundreds of billions in assets. VI Company also offers products like Alloq Wealth and TradingTerms alongside analysis, consultancy, hosting, and CloudOps services.



COMPANY RESEARCH PROFILE

2ND ENGINE BY PICTON



Founded 2024



Toronto, Canada



[www.secondengine.
pictoninvestments.com/en](http://www.secondengine.pictoninvestments.com/en)



invest@pictoninvestments.com



Employees: 11-50



Regions of operation:
Canada

KEY EMPLOYEES:



Mike Lynds
President



Dean Shepard
Chief Growth Officer



Robert Wilson
Head of Innovation,
Portfolio Strategist

Subsectors: **Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Client Prospecting & Engagement**

OFFERING

2ND ENGINE is a next generation portfolio intelligence solution designed to help financial advisors understand, explain, and construct portfolios with institutional precision. The solution delivers institutional grade portfolio analytics powered by PICTON Investment's global multi asset risk model used to power their multi strategy hedge funds. Advisors can decompose portfolio risk, identify unintended exposures, and construct portfolios deliberately across equities, fixed income, and alternatives.

Unlike traditional wealth technology tools that rely on asset labels, historical performance, or simplified asset class assumptions, 2ND ENGINE reveals the true drivers of portfolio behavior.

Advisors can quickly see their risk drivers and how portfolios behave under different market conditions. This enables better portfolio design, clearer client communication, and more defensible investment decisions.

PROBLEM BEING SOLVED

Investment advisors increasingly manage complex portfolios, factor exposures, and multi asset strategies, yet most legacy portfolio tools were built for a simpler era. These tools rely heavily on backward looking performance, style boxes, and asset class labels, which often obscure the real sources of risk and misrepresent how portfolios may behave. Advisors are frequently left trying to explain complex portfolios without a clear framework for identifying exposures, isolating unintended bets, or communicating portfolio construction decisions to clients. 2ND ENGINE addresses this gap by providing institutional quality portfolio analytics and risk decomposition directly within advisor workflows, enabling advisors to understand how portfolios are truly constructed and how different positions contribute to overall portfolio outcomes.

TECHNOLOGY

2ND ENGINE is built on a secure cloud native architecture designed to deliver institutional analytics at scale. The tool is powered by a proprietary global multi asset factor and risk model capable of decomposing portfolio risk across equities, fixed income, and alternative strategies. This allows advisors to analyze portfolios at the total portfolio level rather than relying on simplified category-based analysis. The platform operates as a modular web application supported by scalable cloud infrastructure and structured data pipelines that process portfolio and market data efficiently. AI assisted capabilities sit on top of these analytics to translate complex portfolio diagnostics into advisor ready explanations and client talk tracks. All AI functionality operates within a secure private Azure environment designed to support compliance, auditability, and strict data governance.

PRODUCT DESCRIPTION

2ND ENGINE is a proprietary WealthTech and Portfolio Construction Consulting tool built by seasoned investment and portfolio construction experts who have designed and managed real portfolios. Combining their hands-on expertise with advanced technology, it delivers credible, data-driven insights that help advisors create fortified, modern portfolios with precision.

The portfolio intelligence solution was built to help advisors build better portfolios and explain them with confidence. The solution enables advisors to analyze portfolios at the total portfolio level and identify how securities, managers, and strategies contribute to risk and return. Rather than relying solely on asset class labels or historical performance, the tool reveals the underlying exposures that drive portfolio outcomes and highlights where portfolios may contain unintended bets. 2ND ENGINE helps advisors: save time, grow their business and enhance their advice.

TRACTION/GROWTH

- **KPIs** – 3 enterprise, 1800 registered users
- Morningstar has been onboarded as the data partner

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The WealthTech platform built to help advisors demonstrate real value



2ND ENGINE BY PICTON

While many WealthTech tools support portfolio construction, 2ND ENGINE was built with a different goal: give advisors the ability to convey real, defensible value to their clients.

Launched in 2024 by PICTON Investments, an alternative asset-focused investment firm, 2ND ENGINE is designed to help advisors engage earlier in the portfolio construction process and shape better outcomes from the start.

Mike Lynds, President of 2ND ENGINE, explains: “We realized quickly that winning on product wasn’t enough. If you want to matter, you must influence decisions at the source and back your recommendations with analysis that actually holds up.” Achieving that meant moving beyond surface-level insights and into a more rigorous, institutional approach to portfolio construction, one that reflects how sophisticated investors think about diversification, risk, and return.

“The value isn’t in the interface or the report,” Lynds says. “It’s in whether the insight is grounded in real, institutional-grade analysis and can be clearly conveyed in a way that builds confidence with the client.” When advisors are equipped with that level of insight, they are better positioned to turn interest into action and translate complexity into meaningful client outcomes.

2ND ENGINE is a portfolio intelligence platform built by portfolio strategists using institutional multi-asset risk frameworks. While many tools in the market are designed to organize information or improve workflows, 2ND ENGINE is designed to produce insight that advisors can actually stand behind.

“Most tools are built to display information,” says Lynds. “We built this to produce insight advisors can use to explain, justify, and support their decisions.”

The platform is intentionally designed as a point solution. Advisors are not required to navigate complex systems or inputs. Within minutes, they can move from portfolio input to a clear, defensible narrative that supports stronger client conversations and more confident decision-making.

“Without that level of analysis, it’s easy to feel confident in a portfolio without fully seeing what’s driving it,” Lynds notes. “And that’s where gaps start to show up over time.”

AI plays a supporting role, not as the source of insight, but as a translation layer. It helps advisors communicate complex portfolio concepts in ways that resonate with individual clients, turning rigorous analysis into language that connects.

At its core, 2ND ENGINE helps advisors turn analysis into something clients can understand and trust. It empirically decomposes portfolio risk across underlying drivers, allowing advisors to show not just what a portfolio holds, but how it behaves under different market conditions.

This is where the platform’s Beta Footprint becomes critical. As a multi-asset risk factor model, it quantifies where risk is truly coming from within a portfolio, often revealing exposures that are not immediately visible through traditional approaches.

“Most portfolios look balanced on the surface,” Lynds notes. “But when you look underneath, you start to see what’s really driving outcomes.”

In practice, this creates a subtle but important shift. Advisors are not being told they are wrong. Instead, they are given a more complete view, one that often surfaces concentrations or dependencies that weren’t fully appreciated before.

“If you don’t have that lens, you’re working with an incomplete picture,” says Lynds. “When you do, you can explain decisions in a way that clients understand and believe in.”

That shift matters in today’s market environment. As volatility increases and correlations change, portfolios that rely on assumed diversification can drift away from their intended outcomes. Without differentiated sources of risk and return, client portfolios become more vulnerable to unexpected moves.

By grounding every recommendation in rigorous, institutional-grade analysis, 2ND ENGINE enables advisors to move beyond simply explaining portfolios. It gives them the ability to clearly demonstrate the value of their decisions through insights that are both credible and relevant to the client.

Ultimately, 2ND ENGINE is not about delivering more information. It is about delivering better insight, and giving advisors the ability to turn that insight into conversations that build trust, strengthen relationships, and drive better outcomes. ●

THE PROBLEM

Advisors competing for premium mandates (i.e. High-Net-Worth investors) need to identify hidden exposures and unintended risks fast. Yet most WealthTech platforms offer only surface-level views based on asset labels and historical performance. This leaves the prospect believing their portfolio is safely diversified because it is split across several different active managers or asset classes.

THE ACTION

- 01.** The advisor uploads the prospect's current portfolio into 2ND ENGINE's Portfolio Analyzer for a total-portfolio diagnostic.
- 02.** The portfolio's Beta Footprint is revealed using a proprietary, institutional-grade risk model that decomposes portfolio risks into 9 risk factors. While the client thought they were insulated from inflation and interest rate risks, their funds actually share a massive, hidden sensitivity to a single factor. This is an unintended bet the incumbent advisor completely overlooked.
- 03.** An analysis talk track and a portfolio diagnosis are generated so the advisor can effectively convey these deep insights into action-ready language, reframing the conversation to be risk-first instead of product-focused.

THE OUTCOME

- | | |
|------------------------|--|
| TIME SAVING | Instead of building a pitch from scratch, the advisor saves hours of manual proposal development. |
| ELEVATED ADVICE | By using the 2ND ENGINE Beta Footprint to reframe the conversation around true risk drivers, the advisor shifts the dialogue from generic product-pushing to intentional portfolio design. |
| AUM CAPTURE | By demonstrating a clear, differentiated point of view and proposing an intelligently designed portfolio, the advisor significantly increases the probability of winning the mandate. |

TRACTION AT A BIGGER SCALE

As of Q1, 2026

- | | |
|--------------|--|
| 950+ | Advisors accessing from major bank-owned and independent dealers in Canada |
| 1780+ | Total users total users across 95 distinct dealer organizations (including 3 major enterprise clients) |
| 6230+ | Portfolios created and 15,000+ deep portfolio analyses performed |
| 7000+ | Individual investments evaluated |

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The first-of-its-kind portfolio intelligence solution delivering institutional-grade risk modeling and analytics, revealing hidden risks, uncovering the true drivers of return.

Save time, grow your business, and enhance advice.

2ND ENGINE
BY PICTON



COMPANY RESEARCH PROFILE

above.
(Paxfamilia)

PRODUCT NAME:

Above, Wealth Planning Platform



Founded 2017



Brussels, Belgium



www.above.com



contact@above.com



Employees: 11-50



Regions of operation:

Europe

KEY EMPLOYEES:



Guillaume Desclée
CEO & Founder



Laurens Delamarche
CTO



Gabrielle van Outryve
CPO

Subsectors: **Wealth Planning, Wealth Structuring, Estate Planning, Data & Analytics, Financial Services Software, Client Prospecting & Engagement**

OFFERING

Above is a pan-European collaborative wealth planning platform designed for private banks, family offices, and advisory firms. It enables institutions to deliver personalised, family-centric, and goal-based wealth advisory journeys at scale — while structuring all client and family wealth information into a unified system of context that lays the trusted data foundation AI-driven advisory services require. Already deployed at BNP Paribas Fortis, Deutsche Bank, and Quintet Private Bank across Europe.



PROBLEM BEING SOLVED

Private banks face three structural challenges.

First, clients rarely disclose externally-held assets, fearing unsolicited repatriation attempts — Above rebuilds that trust by shifting the advisor-client relationship toward genuine, goal-based wealth accompaniment, delivering an 18% uplift in client NPS and revealing that over 50% of assets declared in the platform are held outside the bank.

Second, delivering consistent, personalised advisory across an entire client base is operationally complex — Above industrializes what was once reserved for a privileged few, replicating a high-quality experience across thousands of clients without increasing headcount.

Third, generational wealth transfers threaten AUM retention as heirs expect digitally-native, life-goal-driven experiences — Above's family-centric model actively engages spouses and next generations, turning succession risk into a retention opportunity.



TECHNOLOGY

Above operates as a cloud-based SaaS platform built on an open-API architecture, integrating seamlessly with CRMs, portfolio management systems, and core banking — typically live within 60 days. At its core sits a Patrimonial Passport 360°, a continuously updated and auditable data model aggregating family structure, ownership chains, assets, liabilities, goals, and legal frameworks. Fed by both banking systems and the advisor-client relationship, this system of context provides the pre-structured wealth foundation that makes AI-driven reasoning reliable by design. Certified ISO 27001, ISAE 3000 Type 2, and SOC compliant.

PRODUCT DESCRIPTION

Above delivers a white-label wealth planning workspace that guides advisors and clients through four continuous steps:

1. Understanding the full family wealth picture through a real-time 360° dashboard synced across banking systems;
2. Turning client intentions into structured, bankable goals via pre-configured advisory templates;
3. Quantifying financial and estate impact through scenario modelling linked to the bank's own solution library — credit, estate planning, investment, corporate finance, and M&A;
4. Generating personalised wealth reports at scale with automated alerts for proactive advisory.

Each interaction continuously enriches the client's wealth context, feeding the system of context that powers increasingly intelligent and personalised advice.

Trusted by 1,200 advisors guiding 40,000 families and recording over €600 billion in total assets across Europe.

TRACTION/GROWTH

- Some of Above's banking clients include: BNP Paribas Fortis, Deutsche Bank, Puilaetco Quintet Private Bank, etc.
- Some of Above's non-banking clients include: Deloitte, Baker Tilly, Titeca, In-Extenso and many single or multifamily offices across Europe.

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How Abbove built the context layer for AI-driven wealth advice



abbove.
(Paxfamilia)

In an era where AI-driven wealth advice is more common and widespread than ever, being able to sort the beneficial from the not-so-helpful can sometimes be a challenge. Abbove, a Belgian WealthTech, sees itself as being able to provide a significant answer to this challenge.

According to Guillaume Desclée, CEO and co-founder of Abbove, the company is a 'two-sided coin', with this duality being a key selling point that sets it apart from competitors.

"The first side is a collaborative wealth planning platform," said Desclée. "It enables private banks, family offices and advisory firms to scale personalised, family-centred wealth planning - anchored in each client's life goals - across their entire client book. Adviser and client build together a structured view of the wealth: who holds what, through which entities, with which objectives, for which generations. It is an engaging experience because it speaks to what truly matters to families."

Currently, 1,200 advisers from leading private banks, family offices and accountancy businesses across Europe use the Abbove platform to support over 40,000 families and 200,000 family members in creating and planning their wealth strategies. The company says its client report an adviser NPS of 65, and an 18% increase in end-client satisfaction.

The second side of the coin, Desclée outlines, is less visible but equally strategic. "Every interaction on the platform produces and enriches a structured, auditable and continuously updated wealth data model. Family structures, matrimonial regimes, ownership chains, transmission objectives, scenario simulations - everything is organised into a coherent system of context," he said. This, the Abbove

CEO states, is precisely the data layer that FIs are seeking today in order to deploy AI reliably within their advisory services.

Desclée remarked, "What makes this combination unique is that both sides reinforce each other: the platform generates the data, and the quality of the data makes the platform irreplaceable. In a world where agentic AI will progressively act upon portfolios and wealth strategies, the real question is not which model to use - it is the context upon which that model will reason. Abbove is built to be that answer."

Structured context

For Desclée, platforms that sit above existing systems to organise and govern data before AI acts upon it are decisive - and is area where the industry vastly underestimates the scale of the challenge.

He said, "Most financial institutions hold abundant data: CRM, PMS, core banking, compliance tools. But this data is fragmented, duplicated, and above all lacks the semantic structure that AI requires to reason. Knowing that a client holds £2 million in a life assurance policy is not enough. You need to know that this policy is held through a Luxembourg holding company, that it was taken out to protect a dependent spouse, and that the named beneficiary is in open dispute with the other heirs."

It is this level of context that Desclée believes transforms a generic AI into a useful advisory assistant.

"At Abbove, we have spent years building this wealth context model — not as a feature, but as the very foundation of the platform," he said. "Every piece of data captured is structured around four dimensions that no traditional banking system models: family structure, asset ownership arrangements, applicable civil and succession law frameworks, and clients' life goals. This is what we call the System of Context. Platforms that play this role are not merely important - they are a prerequisite."

Connecting fragmented systems

A vast number of institutions still operate on fragmented legacy architectures. A key question facing many in the industry is what are the realistic paths to connecting these systems to the data environments that agentic AI requires?

Here, Desclée believes the most realistic path comes not from replacing existing systems but building a semantic layer above them.

He said, "Core banking migration projects take an average of seven to ten years and cost hundreds of millions. No

institution can make its AI strategy contingent on the completion of those projects.”

Desclée suggests here a three-stage approach. Firstly, connect existing systems through standardised APIs to aggregate available data without displacing it. Following this, enrich that data with the information that only a client-adviser engagement can capture, such as goals, intentions and family structures, which no transactional system stores. On the last step, firms must structure everything around a wealth data model that serves as a shared reference for all systems, including future AI models.

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“This is a logic of progressive enrichment, not brutal replacement. And it delivers tangible results within the first few months, which is essential for maintaining team buy-in and board confidence,”

“This is a logic of progressive enrichment, not brutal replacement. And it delivers tangible results within the first few months, which is essential for maintaining team buy-in and board confidence,” said Desclée.

The human-AI boundary

The rise of agentic AI in wealth management raises a fundamental question: where should autonomy end and human judgement begin? In a profession built on trust and fiduciary duty, that boundary cannot be purely technical - it must sit where context and responsibility are most acute.

For Guillaume Desclée, the principle is clear. “The boundary must be drawn where judgement is required,” he says - particularly where outcomes depend on context that cannot be fully encoded, or where the consequences of error are irreversible. Succession planning, tax structuring and suitability assessments all fall into this category.

But Desclée cautions against a simple automation divide. “A sound wealth planning decision is not always the fiscally optimal one,” he explains. “It is the one that combines tax optimisation with family optimisation — and the latter is deeply subjective.” A technically perfect solution can still prove humanly damaging — an asset split that reignites conflict, or an ownership structure perceived as unjust.

As he puts it, “What AI cannot encode is a human reading of a family situation — the adviser’s sense of what is left unsaid, their understanding of what a family can genuinely live with together.” It is precisely here that human judgement must prevail and AI must step back.

The same logic applies to accountability. “The framework must evolve towards a logic of auditability rather than mere imputability,” Desclée argues. The real test is not simply who is responsible if AI is wrong, but whether every recommendation can be traced, explained and challenged. “Without full traceability of AI reasoning,” he concludes, “no accountability framework will be credible to regulators or to clients.”

How firms gain competitive advantage

Looking ahead to the near future, will competitive advantage come from better AI models or will it be achieved from the institutions that build the data architectures capable of deploying them safely?

For Desclée, the question is already settled, even if, in his words, many institutions have yet to internalise what it means for their strategy.

He said, “Foundation models are converging rapidly: GPT, Gemini, Claude are reaching comparable levels of performance across most generic tasks. Within two to three years, accessing a powerful model will be as simple and as undifferentiating as accessing an internet connection.”

What will remain scarce and difficult in the opinion of Desclée is the context upon which those models will operate.

“

“An institution that has structured, enriched and governed a faithful representation of its clients’ wealth - their family structures, their objectives, their civil and fiscal constraints, their intergenerational dynamics - will hold a strategic asset that no competitor can buy or quickly reproduce,”

He concluded, “Competitive advantage will not come from the model. It will come from the depth and reliability of the context upon which the model operates. The institutions that have understood this are investing today in their wealth data architectures. The others will catch up - but at a considerably higher cost.” ●



Abbove Case Study for Private Banks — WealthTech100 Report 2026

How Leading Private Banks Are Reinventing Wealth Advisory with Abbove.

The challenge

High-net-worth clients expect more than portfolio management. They want advice that reflects the full complexity of their wealth, across assets, family structures, companies, and life goals. For private banks, this means moving beyond a product-driven model toward a truly holistic, client-centric approach. Abbove makes this shift possible, in less than six months.

Voices from the Market

1. BNP Paribas Fortis, Centralising complexity to unlock better conversations.

BNP Paribas Fortis Private Banking deployed Abbove to give its advisors and estate planners a unified, structured view of each client's wealth, covering assets, family structure, companies, and legal arrangements in one single environment.

The result: client meetings that are better prepared, more transparent, and genuinely collaborative. Advisors can now simulate the impact of donations, inheritance strategies, or investment decisions, helping clients understand how today's choices shape their family's future.



"Abbove has become an essential tool in our wealth planning approach. It helps us deliver more structured advice, improve the quality of discussions with clients, and strengthen the long-term relationship with families." — **Benoît Frin**, Member of the Executive Committee, BNP Paribas Fortis Private Banking & Wealth Management

2. Deutsche Bank Belgium, Turning abstract planning into visual, actionable scenarios

Deutsche Bank Belgium's estate planners and relationship managers use Abbove to visualize clients' entire wealth structures, mapping family dynamics, assets, donations, and legal arrangements in one clear platform.

The visual approach transforms estate planning conversations: instead of abstract discussions, advisors and clients explore scenarios together and simulate wealth evolution over time.

Internally, it breaks silos, estate planners, relationship managers, and clients all collaborate around the same information.



"With Abbove, we can show scenarios and simulate the evolution of wealth over time. This helps our clients better understand the consequences of different planning strategies." — **Stijn Somers**, VP / Wealth Manager, Deutsche Bank Belgium

3. Puilaetco (Quintet Private Bank), Powering the Richer Life Plan

Puilaetco introduced its Richer Life Plan, a goals-based wealth advisory model designed to move beyond financial products and engage clients around their life aspirations.

Abbove is the technology platform that powers it.

With Abbove, advisors map the full family wealth picture, simulate long-term scenarios, and structure conversations around what clients truly care about: their goals, their family, and their legacy. The platform makes complex wealth situations intuitive, for advisors and clients alike.



"Abbove enables us to deliver a truly holistic wealth management experience. It gives clients a much clearer view of how their wealth strategy can support their life goals." — **Georges Nedee**, Member of the Executive Committee, Puilaetco Private Bank

Key Results at a Glance

- **+18%** Improvement in client NPS score
- **8.8 / 10** Employee NPS, advisors rate Abbove as central to their work
- **~50%** Of assets declared on the platform come from outside institutions
- **1,200+** wealth advisors serving **40,000 families** and **180,000 family members** across Europe

Why Abbove

1. Holistic Family-Centric Design:

Built for intergenerational engagement, not just portfolio reporting.

2. Cross-Institution Wealth Visibility:

A complete picture of client wealth, beyond the bank's own AUM.

3. Collaborative Experience Engine:

Advisors, estate planners and clients all working from the same shared view.

About Abbove

Abbove is the collaborative wealth planning platform trusted by private banks, family offices, and accounting firms across Europe, including **BNP Paribas Fortis**, **Deutsche Bank**, **Puilaetco (Quintet)**, **Baker Tilly**, **Deloitte**, **Titeca**, and **In Extenso**.

Abbove integrates into existing client offerings in less than six months, transforming advisor-client relationships into strategic, long-term partnerships centred on holistic wealth management and life goals.

contact@abbove.com | abbove.com

Trusted by:





COMPANY RESEARCH PROFILE

additiv



Founded 1998



Zurich, Switzerland



www.additiv.com



media@additiv.com



Employees: 250+



Regions of operation:

Europe, APAC, Middle East

KEY EMPLOYEES:



Michael Stemmler
Founder



Nils Frowein
CEO

Subsectors: **Pension, Wealth, Insurance, Credit, Banking**

OFFERING

additiv partners with the world's most ambitious financial institutions and consumer brands, empowering financial innovation through a single platform. By streamlining business logic and orchestrating data, it frees institutions from IT and process constraints — rendering everything-as-a-service, without replacing core systems. Its Digital Financial Services Orchestration Platform enables clients to rapidly design, launch, and manage financial services across pension, wealth, insurance, credit, and banking, supporting digital self-service, hybrid, and advisor-led wealth models. With an open architecture approach, institutions can source and distribute both proprietary and regulated third-party financial products.



PROBLEM BEING SOLVED

In a market demanding greater speed, scale, and personalization, financial institutions face rising pressure to grow financial services profitably while serving mass and emerging affluent segments. But legacy infrastructure, fragmented data, and manual workflows make it difficult to scale efficiently, deliver seamless client experiences, or launch new offerings quickly. additiv addresses these challenges by embedding AI-driven, end-to-end digital process automation into a single orchestration platform that frees institutions from IT and operational bottlenecks — enabling compliant personalization at scale without replacing core systems.



TECHNOLOGY

additiv's cloud-native, API-first, MCP-ready orchestration platform enables financial institutions to launch, scale, and embed financial services — without IT complexity. The additiv platform seamlessly connects financial institutions with products, services, and distribution channels, ensuring full interoperability across pension, wealth, insurance, credit, and banking. With a modular orchestration layer and AI-driven automation, it supports scalable onboarding, portfolio servicing, and hyper-personalized client engagement, while pre-built, white-label front-end solutions enable rapid deployment of digital and hybrid financial experiences.

PRODUCT DESCRIPTION

The additiv platform manages the sourcing, orchestration, and operation of comprehensive regulated financial solutions to deliver end-to-end value propositions in pension, wealth, insurance, credit and banking services, embedded into everyday digital channels and super apps.

addPension: Deliver digital, hybrid, and advisor-led pension journeys across the full life cycle from accumulation through decumulation — using AI-powered retirement planning, goal-based risk profiling, and automated payout strategies.'

addWealth: Deliver digital, hybrid, and advisor-led wealth journeys using AI-powered onboarding, risk profiling, and portfolio automation.

addInsurance: Automate core processes like onboarding, claims, and servicing to scale faster and launch life and non-life offerings through new B2B2C distribution models across digital, hybrid, and embedded channels.

addCredit: Rapidly launch real-time, personalized lending, for secure and unsecured loans, with automated origination, AI-based decisioning, and seamless servicing.

addBanking: Launch and embed accounts, cards, deposits, and payments via regulated BaaS providers with automated onboarding and servicing.

TRACTION/GROWTH

- additiv serves over 400 financial and non-financial institutions, ranging from tier 1 international banks and insurers to smaller domestic financial institutions and corporates.
- Example clients: Zurich, PostFinance, AXA, Hayah, Swiss Life, Crédit Agricole, NatWest, Coutts, Deka, ATRAM

How additiv and Crédit Agricole next bank launched Pilla

A mobile-first digital pension platform for Switzerland

Switzerland's pension market has long been dominated by paper-heavy processes and legacy infrastructure. For cross-border workers and younger, digitally native savers, the gap between expectation and experience was growing fast.

Crédit Agricole next bank (Switzerland) SA, a subsidiary of the Regional Caisses of the French Crédit Agricole Group, set out to redefine how pension and investment products are delivered in Switzerland. With growing demand for mobile-first, self-directed financial services, especially among cross-border workers, the bank saw an opportunity to lead the market with a next-generation pension solution.

1

The Goal

Launch a fully digital, mobile-first offering that would provide a standout customer experience and create competitive advantage in a traditionally slow-moving space.

2

The Challenge

Deliver a differentiated offering in a crowded market, simplify the user experience, and ensure full compliance through integration with regulated third parties.

3

The Solution

additiv's production-ready Digital Financial Services Orchestration Platform: a ready platform to create, run, and grow digital propositions with the seamless consumption of regulated services.



We needed a partner who could keep pace with our ambition. With additiv, we went from concept to a live, fully digital pension product in a fraction of the time it would have taken with a traditional build. Our customers now onboard in minutes — that's the standard we wanted to set.

Maxime Charton, Chief Digital & Information Officer, Crédit Agricole next bank

”



What Pilla demonstrates is something bigger than a single product launch. It's proof that banks can create, operate, and scale compliant financial propositions on a single platform — without replacing their core systems. That's the model the industry needs.

Michael Stemmler, Founder, additiv

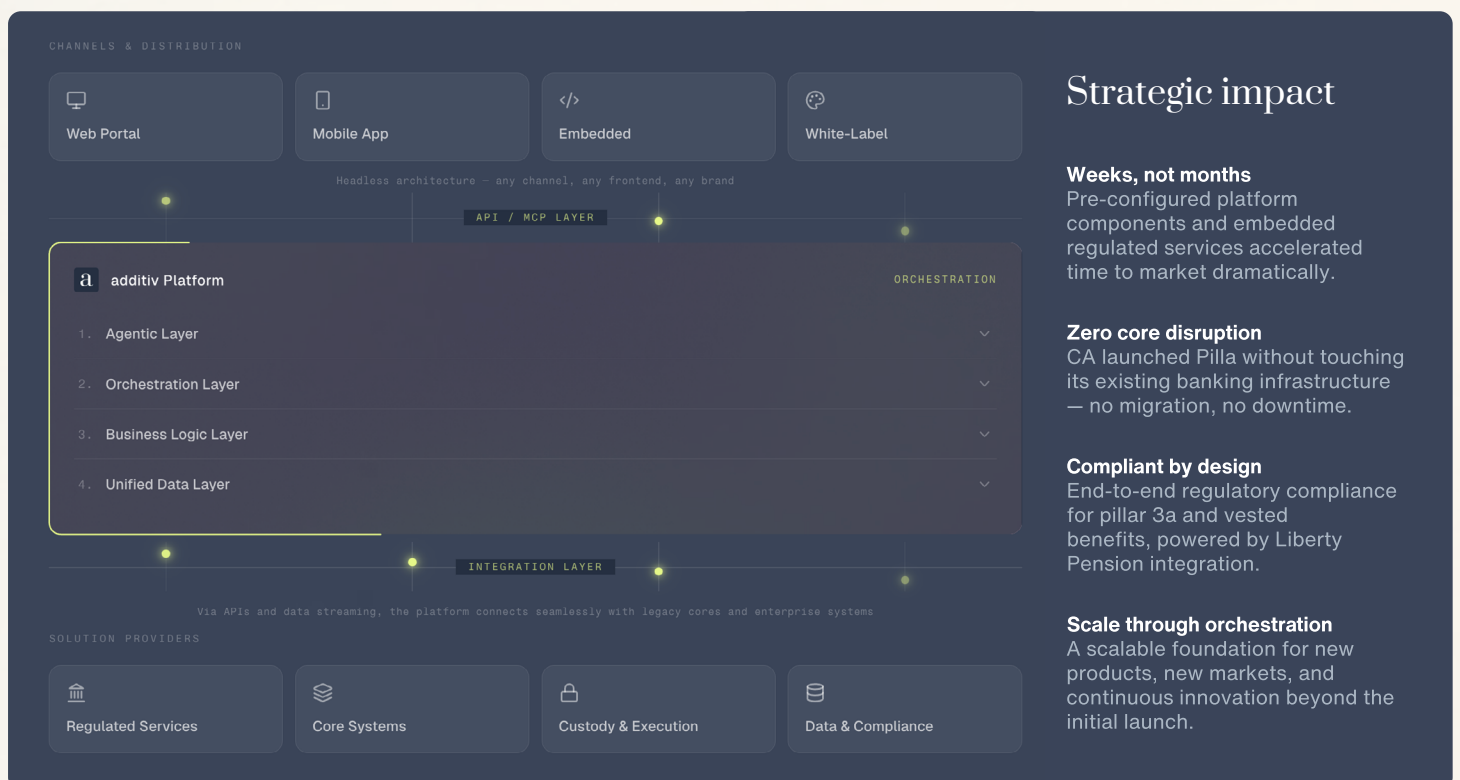
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For end users

- ✓ Open an account and invest in minutes
- ✓ Six investment strategies across pillar 3a and vested benefits
- ✓ Seamless document signing and payments
- ✓ Real-time portfolio dashboard on mobile
- ✓ Available in DE, FR, IT, EN

For Crédit Agricole next bank

- ✓ Faster customer acquisition at lower cost
- ✓ No core system replacement needed
- ✓ Integrated compliance via Liberty Pension
- ✓ Scalable foundation for new products



Strategic impact

Weeks, not months

Pre-configured platform components and embedded regulated services accelerated time to market dramatically.

Zero core disruption

CA launched Pilla without touching its existing banking infrastructure — no migration, no downtime.

Compliant by design

End-to-end regulatory compliance for pillar 3a and vested benefits, powered by Liberty Pension integration.

Scale through orchestration

A scalable foundation for new products, new markets, and continuous innovation beyond the initial launch.



Accumulate. Protect. Decumulate.

additiv's orchestration platform brings wealth management and insurance together into a single, compliant, AI-powered pension experience.



Stop replacing. Start adding. ► [addInnovation](#)

Expand your service offering without IT constraints, across any channel.



Get smarter. Grow faster. ► [addAutomation](#)

Unlock efficiency and revenue growth with AI-driven, end-to-end digital journeys.



Why build? Just scale. ► [addOrchestration](#)

Scale your business with our platform for internal and third-party service sourcing.

API-First

MCP-Ready

Cloud-native

AI-Orchestrated

trusted by 400+
Financial institutions and brands



AltDigitize



Founded: 2024



Employees: 1-10



Subsectors: Investing Tools, Digital Brokerage, Alternative Investment Solutions, Regulated primary and secondary tokenization transaction venues



Regions of Operations: Global

AltDigitize is a licensed primary issuance and secondary trading venue for tokenized assets, bringing real-world financial instruments onto regulated digital infrastructure. Through tokenisation, assets such as equities, bonds, funds, infrastructure, commodities and other alternative investments can be issued, distributed, and traded more efficiently, unlocking new opportunities for institutional investors. Tokenisation delivers structural benefits to private markets, including improved transparency, faster settlement, automated lifecycle management, and broader investor participation. By digitising securities and embedding regulatory rules and investor eligibility directly into the asset, tokenisation reduces operational complexity while remaining aligned with existing financial services regulation. AltDigitize is one of the few regulated venues globally providing both primary issuance and secondary trading capabilities for tokenized financial instruments. This integrated model addresses two long-standing challenges in private markets, limited liquidity and restricted access, enabling issuers, asset managers, and institutional investors to participate in more efficient, transparent, and scalable capital markets.

ALWAYS LEGIT



Founded: 2020



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Alternative Investment Solutions, Data & Analytics, Investing Tools



Regions of Operations: United States

AlwaysLegit is building the infrastructure that brings cultural assets into institutional wealth management for the first time. The platform enables wealth managers to access, analyze, and manage custody-verified assets including luxury watches, handbags, sneakers, and sports cards directly within client portfolios. Historically, these assets have existed outside traditional wealth management reporting and portfolio systems, leaving institutions without the tools to properly value, analyze, or incorporate them alongside traditional holdings. AlwaysLegit converts fragmented collector markets into structured financial data through proprietary market data, asset indexes, custody verification, and AI-driven asset intelligence. The platform supports asset discovery, valuation, portfolio analytics, and client engagement while integrating directly into modern wealth management workflows. With more than \$200B in eligible cultural assets, AlwaysLegit introduces a new category of analyzable assets for institutional portfolios.



ARQA



Founded: 2022



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Alternative Investment Solutions, Data & Analytics, Financial Services Software



Regions of Operations: United States

ARQA is an AI-native wealth management platform streamlining portfolio analysis, reporting, and decision-making. Built from the ground up with AI at its core, ARQA allows users to interact with complex data in natural language, automate reporting, and surface real-time insights—instantly and intuitively. ARQA delivers agentic workflows that interpret plain-language instructions and orchestrate end-to-end processes across connected platforms. Its modular architecture supports both individual advisers and enterprise-level institutions, enabling seamless integration into existing tech stacks or full-stack adoption. By eliminating manual data wrangling and simplifying client communications, ARQA helps wealth managers operate with greater intelligence, efficiency, and scale. ARQA isn't just building AI features—it's redefining what it means to be AI-native in wealth management.



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asset+map



Founded: 2009



Employees: 11-50



Subsectors: Financial Planning, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: Global

Asset-Map is a fintech company redefining how financial advice is delivered. Founded by adviser and CEO H. Adam Holt, Asset-Map helps financial professionals visualise household financial data to enable more engaging, goal-oriented conversations. The platform empowers advisers to better understand their clients' lives, facilitate more meaningful dialogue, and ultimately drive smarter decisions. With over 2.14 million people mapped and \$1.6 trillion in financial instruments mapped, Asset-Map is trusted by thousands of professionals globally across RIAs, broker-dealers, banks, and insurance firms. Asset-Map's mission is simple: to elevate the financial advice experience by making it more human, holistic, and visually engaging.



**BANRÍON CAPITAL
MANAGEMENT**



Founded: 2022



Employees: 1-10



Subsectors: Alternative Investment Solutions



Regions of Operations: United States

Banrion Capital Management is an AI-powered wealth technology platform modernising how alternative investments are accessed, evaluated, and implemented in wealth management. As demand for alternatives accelerates, advisers and asset managers are constrained by fragmented tools, complex compliance requirements, and conflicted, pay-to-play distribution models. Banrion replaces this broken infrastructure with a single, adviser-first platform that unifies discovery, due diligence, compliance, portfolio construction, and execution. Built by former advisers and industry operators, Banrion is subscription-based and conflict-free, aligning incentives across advisers and asset managers. The platform serves independent RIAs, OCIOs, and alternative asset managers seeking scalable, compliant access to the highly regulated retail wealth channel. With enterprise partnerships, growing recurring revenue, and significant assets influenced, Banrion is becoming the operating system for alternatives in modern wealth management, bringing transparency, efficiency, and institutional-quality capabilities to a historically inaccessible asset class.

BehaviouralFinance



Founded: 2018



Employees: 11-50



Subsectors: Financial Planning, Compliance & Regulation, Financial Services Software



Regions of Operations: United Kingdom

Behavioural Finance Ltd is a UK-based WealthTech company that builds TweedAI, an intelligent automation platform for regulated financial advice firms. The company works primarily with the St. James's Place Partnership, supporting advisers and operations teams by removing friction from complex, compliance-heavy workflows. Its products automate suitability letters, end-to-end onboarding and pension transfers, and the safe extraction of structured data from unstructured financial documents. The platform is cloud-native on Azure, UK-hosted, and designed specifically for regulated environments, with strong governance, auditability, and human oversight built in. TweedAI uses AI in a controlled, inference-only manner to augment professional judgement rather than replace it, enabling advisers to spend less time on administration and more time delivering high-quality client outcomes.

How Behavioural Finance is bringing automation to UK wealth management



BehaviouralFinance

Behavioural Finance was grown from the roots of Tweed Wealth Management – a multi-adviser financial advice firm – to build AI-powered automation tools for adviser firms across the UK wealth management industry. According to Chris Tweed, CEO of both organisations, the latter exists because of the former, having grown directly from the subject matter expertise built within a live advice business.

Running an advice firm, Tweed argues, exposes the real operational and compliance pressures advisers face. The UK advice process is document-heavy, requiring suitability letters, calculations, fund research, and fact-finds – all aligned to FCA standards and, often, additional network rules.

Much of that work, he notes, is “repetitive, rules-based, and crying out for automation,” yet existing technology has historically been either too generic to handle regulatory nuance or too rigid for real-world workflows.

The origin of Tweed.AI came directly from that gap. “It was born from the frustration of knowing that the expertise our team applied to every case could be systematised.” The goal was to deliver the same quality and consistency, faster and at scale, without compromising standards.

That foundation, Tweed adds, gives the business a distinct edge. “We’re building from inside the problem.”

Shaping the approach

For Tweed, running both an advice firm and a technology company ensures everything is grounded in reality. “It means we never build in the abstract,” he says, with the focus always on translating real-world expertise into “scalable automation that any advice firm can deploy.”

He argues this dual perspective is rare in WealthTech. “Most founders are either technologists learning financial services from the outside, or financial services people commissioning technology they don’t deeply understand.” By contrast, Tweed’s team has operated on both sides.

That perspective is reflected in measurable outcomes. At its peak, Tweed Wealth Management employed over thirty people, but headcount has since fallen by around 25% while adviser numbers have increased by 30%. Tweed attributes that shift “almost entirely” to automation, noting that the ratio of advising to non-advising staff has “shifted fundamentally,” with a direct impact on profitability. “I’m not presenting a theoretical case,” he adds. “I’m showing what it’s already done in my own business.”

Standing out

Behavioural Finance is a relatively small team, yet it is delivering enterprise-grade automation software to some of the UK’s largest wealth management firms.

Tweed attributes this to one core factor: “our entire team is AI-native.” He stresses that this isn’t a slogan but an operational reality that shapes hiring, workflows, and product design. “Every member of our team works with AI tools embedded into their daily workflow,” from AI-assisted coding to product thinking built around what AI enables.

“A team of our size can deliver at a velocity that would normally require three or four times the headcount,” Tweed says, adding that those who have genuinely internalised AI operate at a fundamentally different level of output.

The meaning of AI-native

Tweed describes AI-native as a spectrum. At one end are firms that have bolted AI tools onto existing processes. At the other are organisations where AI is part of the operating system of the business itself, shaping structure, workflows, decision-making, and hiring.

Most financial services firms, he argues, remain at the early stage and underestimate the distance to travel. “The gap isn’t primarily technological — it’s cultural and structural.” Without adapting how teams work and are incentivised, firms will capture maybe ten percent of the value, Tweed says.

The real shift comes when work is redesigned around AI capability. “That means rethinking roles, rethinking how quality is assured, rethinking what a small team can realistically own.” Firms that grasp this early, Tweed says, will gain an extraordinary advantage.

The Tweed.AI offering

Chris Tweed describes Tweed.AI simply: “we automate the end-to-end advice journey — from the moment a client signs a letter of authority through to a fully compliant case ready for submission.”

Advisers must handle fragmented documents, extract and validate data, run calculations, meet regulatory requirements, and produce suitability letters that satisfy both FCA and network standards. “We’ve automated that entire pipeline,” Tweed says, reducing hours of work into minutes and allowing advisers to focus on decision-making.

At the core is the firm’s expert system. “Auto.SL is built on a deterministic, rules-based engine that encodes regulatory and compliance logic.” It can both generate compliant advice and validate advice produced elsewhere, acting as “a validation layer” for an AI-driven future.

Automation also creates a data layer. By capturing structured data across the advice journey, firms gain visibility into operations they have never had before. “It turns the advice process from a series of individual cases into a source of strategic insight”, said Tweed.

Ensuring compliant advice

Financial advice remains one of the most heavily regulated activities in the UK.

“LLMs on their own are fundamentally unsuitable for compliance-critical output,” Tweed says. “They’re probabilistic. They can’t guarantee that a specific regulatory rule has been applied correctly.” To address this, Behavioural Finance separates the layers.

At the core sit deterministic, rules-based expert systems encoding FCA requirements, network rules, and product constraints. “These systems don’t guess.”

LLMs are used above that layer, handling language generation and fluency, while the underlying compliance remains governed by the expert system. “The LLM provides the eloquence and the expert system provides the accuracy,” Tweed says. “Together, they produce output that is both readable and regulatorily sound.”

AI’s role in financial advice

Tweed argues the trajectory is clear: “AI will play an increasingly active role in the advice process — the question isn’t whether, it’s how.”

He frames the boundary as generation versus verification. “An LLM can draft a recommendation,” but validating suitability, tax treatment, and risk requires “deterministic logic that can be audited, explained, and held to account.”

He sees expert systems as the missing verification layer, with the potential to act as infrastructure across the sector — enabling AI-generated advice to be checked with certainty, not probability. “The underlying technology exists,” Tweed says. “The opportunity is to generalise it.”

The growth trajectory

Behavioural Finance has built deep traction within the UK wealth management sector, scaling as a predominantly software-only solution. Tweed notes that over the coming

year, compliance for billions of pounds of funds under management will be processed through its technology.

He points to the Appointed Representative model as a key proving ground, combining adviser autonomy with a shared regulatory framework — “exactly the kind of environment where automation delivers the most value.”

“The FCA requirements don’t change depending on which firm you sit in,” Tweed adds, highlighting the portability of the firm’s architecture.

While the focus remains on deepening impact in current markets, the challenges Behavioural Finance addresses are structural across UK advice. “We’ve built the technology, we’ve proven it at scale, and the underlying architecture doesn’t limit where it can be deployed.”

AI automation hurdles

What are some the hurdles that exist for AI automation? The first hurdle, Tweed says, is data readiness. Firms often operate with fragmented data, and “AI automation doesn’t work on chaos”, he remarked.

The second is regulatory uncertainty. While engagement is increasing, caution can become paralysis if not managed proactively. Third for Tweed is cultural resistance. “AI adoption isn’t a technology project — it’s a change management project,” he explained succinctly.

The fourth is architectural naivety. Firms treating LLMs as a universal solution risk failure. “You need layered architectures with deterministic validation,” said Tweed.

The future for AI and wealth management

For Tweed, the next five years will bring a fundamental restructuring of how advice is produced and delivered.”

AI will change the economics of wealth management, making it viable to serve clients at lower price points and greater scale. However, “LLMs will likely be commoditised.” The real differentiator will be infrastructure — compliance logic, validation systems, and trust.

He also expects the rise of AI-native advisory firms with smaller teams, broader reach, and faster response times.

Ultimately, the issue is trust. “Financial advice is built on trust,” Tweed says. The foundation for AI adoption will be expert systems, deterministic validation, auditable logic “Everything else is just a better interface,” he concluded. He also expects the rise of AI-native advisory firms with smaller teams, broader reach, and faster response times.

Ultimately, the issue is trust. “Financial advice is built on trust,” Tweed says. The foundation for AI adoption will be expert systems, deterministic validation, auditable logic “Everything else is just a better interface,” he concluded ●

CAIS



Founded: 2009



Employees: 251-500



Subsectors: Alternative Investment Solutions



Regions of Operations: United States

CAIS is a leading alternative investment platform built for the independent wealth management ecosystem. Founded in 2009, CAIS provides financial advisors, home offices, and alternative asset managers with a single platform to access, educate on, transact, and manage alternative investments and capital market strategies. The CAIS platform supports the full investment lifecycle, including pre-trade, trade, and post-trade, by combining technology, data integrations, independent due diligence, and dedicated human support. Today, CAIS serves more than 2,000 wealth management firms and over 62,000 financial advisors who oversee approximately \$7.5 trn in end-client assets. By integrating with custodians, reporting providers, and fund administrators, CAIS connects a historically fragmented ecosystem and helps advisors scale their businesses while delivering more sophisticated investment solutions to clients.

Capitalize®



Founded: 2020



Employees: 11-50



Subsectors: Digital Retirement Solutions, Financial Services Software, Retirement Account Transfer & Rollover Infrastructure



Regions of Operations: United States

Capitalize is an award-winning platform to help financial institutions and their users digitally locate and transfer retirement assets, such as 401(k)s. Its APIs are used by leading financial institutions to power rollovers and retirement account transfers natively for their users and its rollover platform is also available to individuals directly. Capitalize helps Americans better save for retirement by ensuring that they can easily find, transfer, and keep track of their retirement assets. Capitalize has been recognised as one of TIME's 100 Best Inventions, as well as by Fast Company as a World Changing Idea and Forbes as one of the Top 50 Fintech Companies in the US for multiple years.

collation.ai



Founded: 2023



Employees: 1-10



Subsectors: Portfolio Management & Reporting, Data & Analytics, Data Warehouse, Workflow Automation, Business Intelligence



Regions of Operations: Global

Collation.AI is a Compliance-Friendly AI Infrastructure for Financial Services. The company creates AI native infrastructure for wealth managers, enabling AI-powered analytics, reporting, workflows, and business efficiency. They originated from the WealthTech provider Canopy.Cloud, which reports on over USD 170 billion in assets and is supported by many Family Offices and UBS Bank.

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COMARCH



Founded: 1993



Employees: 5,001-10,000



Subsectors: Portfolio Management & Reporting, Financial Planning, B2B Robo Advisors, Risk Analysis & Management, Financial Services Software, Data & Analytics



Regions of Operations: Global

Comarch supports universal banks, private banks and wealth managers. No matter if clients handle retail, affluent or HNW customers, they will help keep clients' service at the highest level, any way they deliver it: through personal advisory, hybrid remote interaction, fully automated robo-advice or self-investing (DIY), all within a wealth management system. Comarch Wealth Management software helps them deliver personalised and relevant wealth services by leveraging traditional human expertise with an intuitive, multi-module and cloud-enabled platform. Regardless of their organisational maturity, business scale and operational needs, the platform is the perfect match for them.

CONQUEST



Founded: 2018



Employees: 101-250



Subsectors: Digital Retirement Solutions, Financial Planning, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: Canada, United States, United Kingdom

Conquest operates as a comprehensive planning ecosystem built on a unified calculation engine that powers both client-facing and adviser applications. The platform facilitates a seamless experience whether clients are independently completing fact-finding exercises, defining goals, and engaging in basic planning, or whether advisers are managing these processes on their behalf. It provides real-time guidance on optimal next steps whilst automatically generating configurable reports and actionable to-do lists to support efficient advice implementation. Conquest has reimaged financial advice delivery through its AI-powered Strategic Advice Manager (SAM), enabling the creation of hyper-personalised financial plans within minutes. This capability allows advisers to serve more clients and improve outcomes across the wealth continuum through flexible plans that adapt to changing life circumstances. The platform's user-friendly interface also provides retail investors with direct access to professional-grade financial planning tools through their financial institutions, supporting both accumulation and optimised decumulation strategies throughout clients' financial lifetimes.

doxim®



Founded: 2000



Employees: 501-1,000



Subsectors: Compliance & Regulation, Data & Analytics, Financial Services Software, Print and Mail of Regulated Documents



Regions of Operations: United States, Canada, United Kingdom, Africa

Doxim is a technology-enabled managed services provider delivering seamless customer onboarding and omnichannel communications across the customer journey on behalf of financial and regulated industries around the globe. By outsourcing engagement to Doxim, clients can optimise their compliance, costs, quality, and service delivery; shift customers to ePresentment at their own pace; and deliver a modern, streamlined, and future-proofed digital customer experience (CX). With Doxim, clients can communicate reliably and effectively, expand wallet share with cross-sell and upsell opportunities, and drive increased customer satisfaction and loyalty. Doxim is proud to work with over 1,300 clients across the US, Canada, the United Kingdom, South Africa, and Asia Pacific who benefit from its client onboarding and customer communications management solutions. Doxim is committed to delivering secure, seamless customer communications to highly regulated industries at scale.



COMPANY RESEARCH PROFILE



Founded: 1987

Québec, Canada

www.croesus.com

info@croesus.com

Employees: 250 - 500

Regions of operation: Canada

KEY EMPLOYEES



Rémy Therrien
Founder & Executive
Chairman of the Board



Vincent Lévesque
Vice-President,
Head of Products



Vincent Fraser
President and
CEO



Sanjay Kulkarni
Vice-President,
Chief Revenue Officer

COMPANY OVERVIEW

Croesus is a Canadian WealthTech company that has spent nearly four decades building institutional-grade portfolio management and rebalancing technology. Today, it is one of the most deeply embedded platforms in the Canadian wealth management industry — trusted by financial institutions to power the infrastructure behind their investment operations, at scale.

Today, the Croesus platform supports \$2.3 trillion in assets under management and serves 8.7 million Canadian investors, processing approximately 2.5 million transactions each day. With teams based in Montréal and Toronto, the company works with financial institutions across Canada to modernize portfolio management and streamline investment operations.

Croesus focuses on assisting firms scale their advisory services while maintaining high standards of oversight, reporting and client communication.

OFFERING

Croesus provides an integrated suite of wealth management solutions built around portfolio management, reporting and automated rebalancing. Its core products - **Croesus Advisor** and **Croesus Central** - help financial institutions manage portfolios, monitor risk and maintain compliance while automating many operational tasks.

The platform integrates with a wide range of third-party wealth management systems, allowing firms to consolidate portfolio data, run rebalancing scenarios and implement investment decisions at scale.

INNOVATION AND IMPACT

Croesus continues to expand its platform with technologies designed to simplify the work of advisors and investment teams.

Recent developments include the use of AI tools that allow users to query portfolio data and generate reports more easily. The platform's infrastructure is built to support large and complex datasets, currently managing more than 32 million accounts and 380 million positions.

Security and data protection remain central to the company's approach. Croesus maintains SOC 1 Type 2 and SOC 2 Type 2 certifications, with Canadian data residency and strict safeguards for client information.

The platform also provides advanced analytics that help firms identify portfolio anomalies, monitor client activity and manage investment risk more proactively.

PRODUCT ECOSYSTEM

Croesus offers an ecosystem of tools designed to support investment management workflows that sit at the heart of wealth management, including:

- **Croesus Advisor** – portfolio management systems with integrated CRM capabilities and portfolio modeling tools that support advisor productivity
- **Croesus Central** – an automated rebalancing and compliance solution that enables firms to manage large, multi-custodian portfolios while considering tax efficiency
- **Croesus Vidia (powered by Storyline)** – an award-winning AI-powered communication tool that converts financial reports into personalized video updates for clients
- **Croesus APIs** – integration tools that allow firms to connect Croesus technology with their broader technology environments and automate data exchanges

GROWTH

Over the past decade, Croesus has evolved from a portfolio software provider into a central technology provider for wealth management firms. The company now supports over 20,000 monthly users and continues to invest heavily in product development.

By automating operational processes and enabling large-scale portfolio management, Croesus helps wealth management firms grow their advisory businesses while maintaining a high level of personalization for investors.

How personalized communication is reshaping the advisor-client relationship

In an increasingly competitive market, Vincent Lévesque, vice-president, head of products at Croesus, believes personalized video communications help to give firms an edge over competition.



Shown Above: Vincent Lévesque, Vice-President, Head of Products

Building relationships with advisors has always been a fundamental aspect of the wealth management experience. Investors need to trust their advisor, and the best way of doing this is through engagement and a sense of understanding. A core part of this is personalization. If an advisor truly understands their client and provides them with a tailored experience, trust is strengthened, and retention is more likely.

However, while personalization was once an optional value-add, it has quickly become a necessity. Lévesque noted, "Personalization has shifted from a competitive advantage to a client expectation." Investors demand access to advice tailored to their goals, portfolios and specific circumstances, rather than a one-size-fits-all approach and standard market commentary. A PwC report found 66% of high-net-worth (HNW) investors wanted more personalization in their wealth management relationship. Similarly, a report from Accenture of investors ranging in net worth found that 55% believe the advice they currently receive is too generic.

Faced with increased demand, advisors are looking to offer clients tailored experiences; however, they must navigate more complex portfolios and vast amounts of data. This makes it difficult for them to turn the information into impactful client conversations, Lévesque explained. To address this challenge, technology can empower advisors to transform portfolio data into client-ready explanations.

Lévesque said, "With Croesus Vidia (powered by Storyline), advisors can quickly provide clients with clear updates, helping them understand their portfolios. This approach scales communication while building trust and relevance at the core of advisory relationships."

A common misconception wealth firms have with personalisation, is what it really looks like. Lévesque explained that firms often think adding a client's name to a message or putting communications into broad categories equates to personalisation, but that is not the case. "Genuine personalisation means communication that truly reflects a client's actual portfolio and individual financial goals."

Another pitfall comes on the other end of the spectrum; a belief that advisors must manually draft every communication. There are tools available that can help craft personalised communications, minimising manual workloads but still catering to customer demands. For instance, Croesus Vidia can structure portfolio details into explanations that advisors can review and share with clients.

Lévesque added, "When implemented thoughtfully, technology supports advisors by simplifying communication rather than replacing their expertise. This allows firms to deliver more relevant engagement without adding operational complexity."

Bringing personalisation to communication

Communication is a fundamental part of an advisor's personalisation strategy. A personalised portfolio is only half of the battle and a tailored interaction with clients can quickly foster a deeper relationship.

Croesus offers clients its Vidia solution to help them upgrade their communication capabilities. The AI-powered tool converts financial reports into personalised video updates for clients. These short videos can clarify portfolio activity and investment status in a compliant and engaging manner. This ensures advisors can sustain regular engagement without the manual preparation time, allowing them to focus more on strategic guidance and planning.

However, this is not to say the videos are a replacement to the human involvement, but a complement to their services. Lévesque said, "AI should not replace advisors - it should help them focus on what matters most: client conversations."

When it comes to communication methods, Lévesque believes video is emerging as the most effective tool for advisors, thanks to its engaging format and ability to clearly break down and explain complex financial details.

"Instead of lengthy written updates, advisors can deliver concise branded and tailored messages that clients can watch when it suits them. With Croesus Vidia, advisors can easily create short videos that explain portfolio performance and developments in a clear and accessible way. These tools help advisors communicate more clearly, maintain regular engagement and scale client communication without significantly increasing their workloads."



"Video is turning portfolio data into conversations clients can actually understand."

Lévesque noted that customer expectations are evolving rapidly. Investors want timely insights, clear communication and digital experiences that have the same level of convenience as other industries. In order to keep pace with this, Lévesque emphasised the importance of tools that can simplify portfolio communication. "Croesus Vidia helps advisors turn data into ready-to-share explanations, reducing preparation time and improving clarity.

"By enabling more frequent and meaningful communication, firms can strengthen relationships and demonstrate ongoing value to clients - two key factors in maintaining long-term loyalty and retention."

While other solutions might help advisors improve their communication, Croesus stands out for its ability to equip advisors with tools to build clearer, more meaningful interactions. He added, "The goal of technology in wealth management isn't automation - it's better conversations." This is what Croesus does, the combination of portfolio communication tools, advisor oversight and seamless workflow integration allows firms to scale relevant client engagement while fostering the trusted relationships that form the core of wealth management.

Trusting the AI and communication

While there is a lot of hype and excitement around AI, there are still trust issues surrounding the technology.. Lévesque noted that trust in AI videos relies on transparency and whether the technology is used to support the advisor or replace them.

Croesus always uses the technology as a support function. While Croesus Vidia generates summaries with verified data, it is always reviewed by advisors, and they deliver the final, personalized communication. The advisors retain full control of the message, with the technology serving only to structure and present portfolio details clearly. This ensures interactions always reflect professional judgment and regulatory standards. "This balance ensures technology improves efficiency while preserving the expertise and judgment that clients ultimately rely on."

Additionally, the platform operates on secure wealth management systems, allowing firms to maintain strong governance and compliance. This culminates in advisors having full control. "Croesus ensures that both advisors and clients can feel confident in the communications being shared."

Another concern customers might have with personalized communication is privacy. Whenever it comes to leveraging data, there is always a concern around data privacy and protection. When using personal data in a communication channel, failing to reassure a customer about protections could erode the trust they have. As such, Lévesque noted it is vital that firms ensure transparency, exercise strong governance, and follow regulatory frameworks.

"Clients seek assurance that their information is managed responsibly and solely to enhance their financial experience. Thoughtfully applied technology can meet these expectations. Croesus Vidia operates in secure advisory environments and leverages existing portfolio data to generate summaries and explanations without gathering extra personal information." Through this, firms can offer clearer communication and ensure high security standards. He added, "Personalization only works if clients trust how their data is being used."

A future for personalized communication

Looking ahead, Lévesque believes technology will have an increasingly important role in supporting advisors over the coming five years. As portfolios grow in complexity and client demands intensify, advisors will seek tools that help them translate financial data into easy-to-consume communication, he explained.

AI will play an important role in organizing and presenting portfolio information, but advisors will remain essential in interpreting insights and guiding clients through complex financial decisions. Alongside this, Lévesque ensured Croesus will remain committed to empowering advisors through technology that keeps personal relationships at the heart of wealth management, "helping firms deliver genuine value, adaptability, and trust for years to come."

As to what role Croesus will play, Lévesque concluded, "Croesus is focused on enabling that balance. Through innovations like Croesus Vidia, the goal is to simplify how advisors present portfolio performance and updates, helping them deliver clear communication that strengthens client relationships and supports the future of wealth management." ●

Contact Us

1-855-243-6101 | infoweb@croesus.com | croesus.com



Croesus **Vidia**

AI-powered video solution

Transform data and report into personalized video experience to improve:



Client experience



Performance



Productivity



Business growth

Powered by **Storyline**

The Trusted WealthTech Leader

To learn more: **croesus.com**



Founded: 2017



Employees: 11-50



Subsectors: Alternative Investment Solutions, Data & Analytics



Regions of Operations: United States

Edge Focus is a technology-enabled private credit firm providing capital and lending solutions that empower lenders and asset managers to deploy capital with confidence and precision. Leveraging the power of machine-learning informed by hundreds of billions of high-quality data points and grounded in core investment principles, Edge Focus delivers well-structured, return-focussed investment opportunities. Edge Focus engages with partners across the entire credit lifecycle – from underwriting and pricing to portfolio monitoring and capital markets execution – bringing transparency, discipline and performance orientation to private credit investing.



Founded: 2015



Employees: 251-500



Subsectors: Portfolio Management & Reporting, Data & Analytics, Financial Services Software



Regions of Operations: United States, India, Singapore, UAE, United Kingdom

Eton Solutions is an ERP software and services company founded to handle the complexities of servicing family offices and private equity firms globally. The company is based in the United States, in Research Triangle Park, NC, with its international headquarters in Singapore focussed on serving markets outside of the Americas. It offers two flagship products, AtlasFive® and EtonAI™, that together manage \$1 trillion on its integrated platform. Created by family office leaders, AtlasFive® holistically aggregates and manages all liquid and alternative investment assets alongside data, reporting, and workflow processes, whilst EtonAI™ brings advanced AI driven insights and automation to every aspect of operations. With a single source of truth, Eton Solutions propels family offices and PE firms into the future by maximising efficiency, minimising errors and risk, and has sustained a CAGR of over 100% since its inception.



Founded: 2010



Employees: 251-500



Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Data & Analytics



Regions of Operations: Europe

Etops Group is a pan-European wealth and asset management technology provider, empowering individuals and financial service companies through data and technology. Serving more than 2,000 clients across the full spectrum of financial services, including banks, wealth and asset managers, independent advisors, family offices, and insurance firms, Etops delivers modular, end-to-end technology solutions spanning the entire wealth and asset management value chain. Its platform enables clients to enhance customer experiences, streamline operations, and optimize core processes in an increasingly complex regulatory and competitive landscape. By combining deep domain expertise with scalable, flexible technology, Etops supports institutions of all sizes in modernizing their infrastructure and accelerating digital transformation across continental European markets.



COMPANY RESEARCH PROFILE



PRODUCT NAME:
OLYMPIC Banking System

www.olympicbankingsystem.com
info@olympicbankingsystem.com
 Employees: 251-500
 Regions of operation:
 Africa, Asia Pacific, Central America (incl. the Caribbean), Europe, Middle East, North America, South Africa

KEY EMPLOYEES:



Amine Khiat
Director



Franck Lamoureux
Director

Subsectors: **Portfolio Management & Reporting, Advisory, Investing Tools, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Financial Services Software, Fund Administration, Custody Services, Loan origination and lifecycle management, Payment processing**

OFFERING

ERI delivers **OLYMPIC Banking System**, a fully integrated, real-time technology platform designed for banks and financial institutions.

The solution supports private, retail, commercial, central banks, credit unions as well as institutions focused on custody, fund administration, and brokerage services.

OLYMPIC Banking System enables **end-to-end automation, digitalisation of complex processes, embedded compliance**, and cost control through seamless, customer-centric workflows.

PROBLEM BEING SOLVED

Financial institutions operate in increasingly complex, regulated environments where fragmented systems, manual processes, and legacy infrastructure limit agility and increase operational risk.

Managing heavily manual front-to-back workflows across onboarding, portfolio management, custody, and transaction processing can be costly and inefficient.

ERI addresses these challenges by providing a unified, parameter-driven platform that automates processes, ensures data accuracy and consistency, embeds compliance controls, mitigates risk, and enables institutions to innovate and scale while maintaining operational efficiency.

TECHNOLOGY

OLYMPIC Banking System is built on a fully integrated, service oriented architecture (SOA) with a 100% thin-client web interface. It supports omnichannel access and secure integration with external systems through a comprehensive API layer.

The platform runs on multiple operating systems and databases, including Red Hat Linux, IBM i, IBM AIX, Microsoft Windows Server, and Oracle Solaris.

It is deployable on private or public cloud environments such as IBM Cloud, Microsoft Azure, and AWS, or on-premises, ensuring scalability, security, and 24/7 real-time availability.

PRODUCT DESCRIPTION

OLYMPIC Banking System is a front-to-back, parameter-driven technology platform designed to streamline and automate core banking processes, and wealth management activities across the entire client lifecycle. The system combines a functionally rich, client-centric core with integrated front-, middle-, and back-office capabilities, including CRM, client onboarding, portfolio and order management, advisory tools, and digital banking services such as e-banking and mobile banking.

Its unified database ensures real-time data consistency and serves as a single source of truth, enabling accurate transaction processing, reporting, and decision-making. The platform's dynamic parameter configuration allows institutions to adapt rapidly to regulatory, market, and business changes without extensive redevelopment, helping control total cost of ownership. Available in SaaS or on-premises models, OLYMPIC Banking System empowers financial institutions to digitise operations, enhance client experience, mitigate risk, and unlock sustainable growth.

Why AI in wealth management depends on fixing the foundations first



Artificial intelligence is quickly becoming the defining battleground for wealth management. From predictive portfolio analysis to automated client engagement, firms across the industry are racing to integrate AI into the way they deliver advice and manage investments.

But beneath the excitement surrounding artificial intelligence lies a quieter reality. Many wealth managers are discovering that their existing technology infrastructure is not yet capable of supporting the scale of transformation they are aiming for.

As part of FinTech Global's prestigious WealthTech100, Harry Slade sat down with Adam Kasraoui, Regional Sales Manager at ERI, to explore the growing gap between AI ambition and the realities of legacy infrastructure within the wealth management industry.

Across the sector, institutions are investing heavily in AI capabilities. Yet for many firms, the real challenge is not building intelligent systems. It is fixing the fragmented data environments that sit beneath them.

The infrastructure gap beneath the AI boom

Artificial intelligence has rapidly moved from experimental technology to strategic priority within wealth management.

Industry research from [PwC](#) suggests that more than 70% of wealth and asset management firms now identify AI as a strategic priority, with firms investing in everything from generative AI to predictive analytics and automation tools.

Yet turning that ambition into operational reality has proven more difficult.

"The biggest gap sits at the infrastructure and data architecture layer," Kasraoui explained. "Across the industry, AI investment is accelerating rapidly, yet many institutions still struggle to move beyond experimentation."

The core problem lies in how financial institutions manage their data. AI systems depend on large volumes of accurate and

consistent information in order to generate meaningful insights. But in many organisations, that data is fragmented across multiple systems built over decades.

"The reason is simple," Kasraoui said. "AI cannot deliver reliable insights if it sits on top of fragmented systems or inconsistent data."

In wealth management firms, critical information such as client profiles, portfolio positions and transaction histories often sits across separate platforms that do not communicate easily with one another.

"When client, portfolio and transactional information is spread across multiple platforms, the intelligence generated by AI becomes unreliable," he said.

For many institutions, this means the real work of AI transformation lies not in adopting new tools, but in modernising the infrastructure that supports them.

Architecture as the new competitive advantage

The conversation around technology in wealth management has evolved significantly over the past decade.

Earlier digital initiatives focused heavily on client-facing applications. Firms invested in mobile platforms, online dashboards and digital onboarding tools designed to improve accessibility and user experience.

Those capabilities are now largely standard across the industry. Increasingly, the real differentiator lies beneath the surface.

"The competitive advantage in wealth management is increasingly shifting to the infrastructure layer that connects data, AI and advisory workflows," Kasraoui said.

Many wealth managers now operate complex technology stacks made up of dozens of different systems. While each platform may serve a specific operational function, together they often create fragmented environments that slow innovation.

Modern architecture aims to address this by creating unified data models and real-time integration across front, middle and back-office functions.

"Digital interfaces and mobile access have become standard," Kasraoui said. "What differentiates institutions now is their ability to integrate data, automate workflows and generate insights in real time."

As a result, technology modernisation is increasingly being viewed not simply as an IT project, but as a strategic business priority.

"That is why architecture modernisation has become a strategic business priority rather than simply an IT upgrade," he added.

The hidden cost of legacy systems

Legacy infrastructure remains one of the biggest structural barriers to innovation in financial services.

Over the past decade, many institutions improved digital client experiences without replacing their core systems. New tools were layered on top of existing platforms, creating environments that are increasingly difficult to maintain.

"Legacy platforms typically create data silos, operational complexity and limited interoperability," Kasraoui explained. "That significantly slows innovation."

The financial impact of maintaining these systems is also considerable.

Research suggests that financial institutions can spend [up to 70% of their technology budgets maintaining legacy infrastructure](#), leaving relatively little capacity for innovation or new product development.

Without modern infrastructure capable of supporting real-time data integration, open APIs and automated workflows, scaling AI becomes extremely difficult.

"Without the ability to support real-time data, open APIs and integrated workflows, it becomes difficult to deploy AI-driven processes or introduce new services at scale," Kasraoui said.

Data consistency and the trust challenge

Data architecture is not just an operational issue. It is also central to maintaining client trust.

Wealth managers hold vast volumes of sensitive information about their clients, including financial goals, investment histories and long-term planning strategies. If that data becomes fragmented or inconsistent across systems, its value quickly diminishes.

"Data consistency is fundamental for both AI effectiveness and client trust," Kasraoui said.

For AI systems to produce meaningful recommendations, they must be able to draw on accurate information across the entire client lifecycle.

At the same time, wealth management operates within a highly regulated environment where transparency is essential.

"When intelligent systems generate recommendations, both clients and regulators must be able to understand the rationale behind them," he explained.

This makes robust data governance a critical component of responsible AI deployment.

"Consistent and well-governed data is the foundation for scaling AI responsibly and delivering personalised advice with confidence."

Personalisation in the age of generational wealth transfer

The pressure to modernise infrastructure is likely to intensify over the coming decade.

Wealth management is entering one of the largest generational wealth transfers in history. According to analysts from the World Economic Forum, \$70tn in wealth will pass from older generations to younger investors over the next decade.

These clients often expect far more personalised, digitally enabled financial services.

Unified data architecture will play a key role in enabling wealth managers to meet those expectations.

"Unified data architecture allows institutions to bring together client profiles, portfolio information and transaction data within a single environment," Kasraoui said.

With that foundation in place, AI systems can analyse large volumes of information to identify trends, simulate market scenarios and generate personalised investment insights.

However, Kasraoui emphasised that technology will complement rather than replace human advisers.



"AI and unified data models will allow firms to deliver that level of personalisation while maintaining the human expertise that remains central to advisory relationships."

Building the foundations for the next decade

As wealth managers continue their digital transformation journeys, the industry is beginning to recognise that AI success depends on structural readiness.

The firms that succeed will be those that invest in modern infrastructure capable of supporting intelligent systems at scale.

"The key priority is structural readiness," Kasraoui said.

That includes building unified data architecture across the wealth lifecycle, supporting real-time data flows and embedding governance frameworks directly into operational systems.

"Firms that invest in these foundations will be far better positioned to scale personalisation, deploy AI responsibly and adapt to evolving client expectations over the next decade," he said.

Ultimately, the transformation of wealth management will not be driven by artificial intelligence alone.

It will depend on the quieter but far more fundamental work of modernising the systems that make intelligent technology possible.

Only once those foundations are in place will the industry be able to move beyond AI experimentation and unlock its full potential ●



Founded: 2020



Employees: 1-10



Subsectors: B2B Robo Advisors, Compliance & Regulation, Data & Analytics, Client Prospecting & Engagement



Regions of Operations: Europe, United States, Middle-East

As the WealthTech spin-off of KBC Group, everyoneINVESTED builds on years of innovation in digital investing to help financial institutions make investing more accessible, engaging, and compliant. Drawing on their unique blend of behavioral science, data science, and regulatory expertise, they design technology and offer consulting services that improve how people start investing and how they stay invested. Their solutions go beyond automation. They digitize the investment journey in a way that reflects how people actually make financial decisions, balancing emotional drivers with regulatory expectations. This enables institutions to activate more customers, personalise advice at scale, and navigate regulatory change with greater efficiency. Serving banks, insurers, and wealth managers internationally, they fill a critical gap that generic FinTech components do not address. everyoneINVESTED's enterprise-grade modules integrate seamlessly into existing channels, helping firms uplift their investment offerings and deliver experiences that clients trust and enjoy.

EXANTE
X V YEARS



Founded: 2011



Employees: 501-1,000



Subsectors: Investing Tools, Digital Brokerage, Financial Services Software



Regions of Operations: United Kingdom, Hong Kong, Cyprus, Malta, UAE, Poland

EXANTE is a global prime broker that launched its proprietary trading environment in 2011 with a clear objective: to overcome the fragmentation and inflexibility of traditional brokerage systems. EXANTE built its infrastructure and trading solutions from scratch, and are flexible to change on demand. Designed by professional traders, EXANTE has been custom-built to suit the needs of professional traders. Their goal was to create a full-service, secure, and scalable environment that would offer seamless access to global markets through a single multi-currency account. Its proprietary trading platform provides access to over 2,000,000 financial instruments from a single multi-currency account. EXANTE serves professional traders and institutional clients across Europe, Asia-Pacific, the Middle East, and beyond, remaining committed to innovation and client-centric solutions. Its platform is accessible via desktop, web and mobile applications. EXANTE is regulated by the FCA (UK), MFSA (Malta), CySEC (Cyprus), and SFC (Hong Kong).

FACTSET



Founded: 1978



Employees: Over 10,000



Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Alternative Investment Solutions, Data & Analytics, Data & Digital Solutions



Regions of Operations: Global

FactSet is a global financial technology provider delivering integrated data, analytics, and workflow solutions to help wealth management firms scale advice and operate more efficiently. Its open, modular platform connects market and portfolio data, analytics and digital infrastructure into a unified system that supports advisors, home offices, and technology teams. By embedding high-quality data and advanced analytics directly into advisor workflows, FactSet helps firms streamline operations, enhance client engagement and uncover new growth opportunities. Trusted by more than 117,000 wealth managers worldwide, FactSet is the strategic partner of choice for firms seeking to modernize operations and deliver more personalized, data-driven advice.



COMPANY RESEARCH PROFILE

FINA+PLUS

PRODUCT NAME:

Finaplus Platform



Founded 2023



Kaiserslautern, Rödermark,
Munich, Germany



www.finaplus.de



info@finaplus.de



Employees: 101-250



Regions of operation:

Germany, Austria, Switzerland,
Luxembourg, United States

KEY EMPLOYEES:



Christian Hank
CEO



Torsten Reischmann
CPO



Thomas Kiesgen
CTO

Subsectors: **B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Compliance & Regulation, Financial Services Software**

OFFERING

Finaplus provides a modular wealth management platform that enables financial institutions to deliver flexible and scalable digital investment services. The platform combines a modern client and advisor interface with a comprehensive portfolio management system and a powerful total wealth aggregation hub, creating a unified solution for banks, asset managers, and wealth management teams.

Built on a Wealth-as-a-Service model, the platform's modular architecture allows institutions to customise capabilities such as portfolio management, client onboarding, advisory workflows, benchmarking, and management of liquid and illiquid assets. Its open integration framework connects seamlessly with core banking systems, custodian banks, and CRMs, enabling smooth integration with existing technology environments.

Finaplus also provides mobile access for clients to monitor assets anytime and anywhere, alongside Business Process Outsourcing (BPO) services where specialists support operational tasks within the platform.



PROBLEM BEING SOLVED

Finaplus solves the complexity that wealth management institutions face when managing fragmented systems, operational processes, and client interactions across their organizations. Wealth managers, banks, family offices, and foundations often rely on multiple disconnected tools for portfolio management, client onboarding, advisory processes, and regulatory reporting, creating inefficiencies, data silos, and operational risk.

Finaplus addresses this challenge by providing cohesive, intuitive, and user-friendly software solutions that unify key wealth management functions within a single modular platform. By integrating portfolio management, client and advisor interaction, and operational workflows into one system, while also connecting seamlessly with existing core banking systems, custodians, and CRMs, the platform simplifies complex processes and reduces operational friction.

This enables institutions to streamline their operations, improve the client experience, and deliver more efficient and scalable wealth management services, enhance sales capabilities while maintaining the flexibility to adapt the platform to their specific needs.



TECHNOLOGY

Finaplus uses a modern, scalable technology stack designed for secure and flexible wealth management operations. The platform features responsive web and mobile interfaces built on a flexible Spring Boot architecture and developed using a standard Java technology stack with Kotlin. Deployment relies on Docker containerization, enabling high availability, security, and scalability. The platform can be implemented either in a self-operated cloud environment or on-premise to meet institutional requirements.

Finaplus integrates with external systems through batch and request-based APIs, providing uniform access to multiple data sources and enabling seamless connectivity with core banking platforms, custodians, and other financial tools. The platform is also ISAE 3402 certified, reflecting strong standards in change management and service operations.

Artificial intelligence is integrated to enhance usability, including an AI-powered chatbot in the help center using a multi-modal large language model (LLM) with Retrieval-Augmented Generation (RAG) to provide accurate, context-aware support.

PRODUCT DESCRIPTION

The Finaplus Platform is a comprehensive digital wealth management solution designed to help banks, wealth managers, family offices, and foundations streamline operations and deliver modern investment services. The platform unites a state-of-the-art client and advisor interface, with a powerful portfolio management system and a best-of-class wealth aggregation hub creating a single, integrated environment for managing portfolios, client relationships, and advisory processes while providing meaningful, sales relevant insights.

This document is being provided for information purposes only. It is not designed to be taken as advice or a recommendation for any specific investment or strategy decisions.

Key Features

1. **Unified Wealth Management Platform:** Provide a fully integrated environment for client interaction, advisory services, and portfolio management.
2. **Modular Architecture:** Highly configurable structure allows institutions to customise functionalities and workflows to match their specific operational and client requirements.
3. **Comprehensive Portfolio Management:** Supports the management and analysis of both liquid and illiquid assets with advanced portfolio data and benchmarking capabilities.
4. **Client Onboarding and Advisory Tools:** Streamlines onboarding processes and advisory workflows, improving operational efficiency and client engagement.
5. **Seamless System Integration:** Connects with core banking systems, custodian banks, CRMs, and other third-party solutions through a wide range of APIs and standard interfaces.
6. **Mobile Client Access:** Modern iOS and Android applications allow clients to monitor their portfolios and access asset information anytime and anywhere.
7. **AI-Enhanced User Support:** Integrated AI chatbot functionality powered by a multi-modal LLM with Retrieval-Augmented Generation (RAG) provides fast, accurate support within the platform's help center.
8. **Operational Support Services:** Business Process Outsourcing (BPO) services enable trained Finaplan specialists to manage operational tasks directly within the platform when required.

Addressing Critical Industry Challenges

- **Managing Operational Complexity** – A unified platform consolidates portfolio management, advisory workflows, client interaction, and sales impulses into a single system, reducing fragmentation and improving efficiency.
- **Integrating Legacy Infrastructure** – Flexible APIs and standard interfaces allow seamless integration with existing banking systems, custodians, and other financial technology tools.
- **Scaling Digital Wealth Services** – A modular Wealth-as-a-Service architecture enables institutions to expand capabilities, launch new services, and adapt to changing client needs without major system overhauls

Unlike fragmented solutions that require multiple disconnected tools, the Finaplan Platform delivers a cohesive digital environment for wealth management. Finaplan enables financial institutions to simplify operations, enhance client experiences, and scale their digital wealth management offerings with confidence.

 TRACTION/GROWTH

- Strategic platform partnerships continue to expand, including the **development of a new digital wealth management platform** with V-Bank, further strengthening Finaplan's position within the German wealth management ecosystem.
- Adopted by a range of leading wealth management institutions across Europe, including V-Bank AG, St.Galler Kantonalbank, M.M.Warburg & CO, DJE Kapital AG, Flossbach von Storch, Ellwanger & Geiger, HQ Trust, DZ PRIVATBANK, and HRK LUNIS.
- **Partners** – VUV, V-Bank, Six Financial Services, Microsoft

 MANAGEMENT BIO**Christian Hank – CEO**

Christian Hank is the CEO of Finaplan. A long-standing pioneer in wealth management technology, he developed one of the first portfolio management solutions for German financial institutions more than 30 years ago. At Finaplan, he leads the company's strategic direction.

Torsten Reischmann – CPO

Torsten Reischmann is the CPO of Finaplan with 15 years of leadership in wealth management technology. He brings expertise in product management, regulation, advanced analytics and post-merger integration. At Finaplan, he leads the strategic development of the Wealth-as-a-Service platform.

Thomas Kiesgen – CTO

His focus is on regulatory compliance, modern UI/UX and AI-driven, user-centric products. Thomas Kiesgen is the CTO of Finaplan. In this capacity, Thomas shapes the technological future of the Finaplan Platform. He ensures that the interests of all relevant internal and external stakeholders are taken into account on the technology side.

How Finaplus is laser-focused on shaping the future of WealthTech

Founded in 2023, German WealthTech firm Finaplus claims itself to be a pioneer of Wealth-as-a-Service with a strong focus on outstanding performance, security, user-friendliness, and versatile solutions. How is the company navigating a challenging global environment to reshape wealth management?



From Left to Right: Christian Hank, CEO and Torsten Reischmann, CPO

FINA+PLUS

According to Christian Hank, CEO and managing partner at Finaplus, 2025 was an eventful, demanding and exceptionally successful year for the company.

He explained, "With our revenue growth and 20+ new team members, we achieved our overarching operational goals. As planned, our growth resulted both from acquiring new clients and expanding existing partnerships."

A key highlight for the business was being chosen to develop the new B2B and B2C front ends for one of the largest German custodian banks, which serves wealth managers and family offices. "This and other major projects, combined with our expanding team, have led to substantial organizational changes that have strengthened our internal efficiency and improved our collaboration with clients," he said.

Hank added, "Further, we are pleased that several of our clients grew through acquisitions in 2025. Their continued trust in our Wealth-as-a-Service platform demonstrates that we can fully support even ambitious growth scenarios on our customers' side."

Lastly, Finaplus itself expanded through an acquisition. With the integration of wealthpilot, the company took another significant step in its M&A strategy announced last year.

Hank said, "This addition enhances our Wealth-as-a-Service platform and will further enable our customers to identify and leverage cross-selling and upselling opportunities effectively with new and existing clients."

The value proposition

In such a highly competitive and saturated industry as the wealth management sector, having a strong way to stand out amongst the competition isn't just a desire for many firms; it's a necessity.

According to Torsten Reischmann, CPO at Finaplus, the value proposition at the company's core that helps it stand out is simple. "We enable our clients to focus on what truly drives their business: managing wealth, acquiring new clients, and delivering a comprehensive service to their existing clients, while we handle everything that supports and extends their core value creation, he said.

Reischmann added that Finaplus covers the entire value chain of private banking and wealth management: from lead and prospect management to onboarding new clients, servicing and managing existing relationships. The platform also enables fully digital interactions and seamless information flows for all stakeholders. In addition, it supports comprehensive client lifecycle management, including succession planning.

The German WealthTech firm also emphasizes that it is able to map even the most complex asset structures and inheritance scenarios.

"Across all of this, one principle remains: We ensure that our platform integrates seamlessly with existing infrastructure, whether it's backend systems, custodian banks, or other components within the client's solution landscape," he remarked. "If and when needed, we go one step further by taking on operational tasks within our solutions through our business process outsourcing service. In short: True Wealth-as-a-Service."

The challenges to standing out

In 2026, the bar is continuing to rise in terms of what it takes to be a true stand-out business in the world of wealth management. The increasing speed of firms being able to go to market aided by automation and new technologies means many businesses are already playing catch-up before they've even really began.

For Reischmann, one of the biggest challenges to standing out is finding the right balance between maintaining a strong focus on its core competencies and expanding adjacent functionalities where it truly adds value.

The Finaplus CPO gave the example of the company's decision back in 2024 to develop a specialised financial CRM. "Many clients were dissatisfied with large, generic CRM solutions. The gap between what they needed and what those systems delivered was substantial: too many features they never used, and too little of what mattered," he explained.

Today, several large clients in private banking and wealth management already use the firm's Financial CRM and consistently highlight the distinct benefit it creates, said Reischmann.

He continued, "At the same time, our CRM is only one part of a broader ecosystem that extends beyond our Wealth-as-a-Service platform. This naturally creates infrastructural requirements, such as developing intelligent interfaces to ensure seamless integration with other components within the client's landscape.

"Remaining ahead of the competition as a market leader requires two things: staying sharply focused on what we do best, and expanding deliberately in areas where our clients experience clear, measurable benefits while ensuring that all components integrate smoothly in even the most complex environments."

WealthTech trends

For Hank, four key trends stand out for him in WealthTech this year. The first one, with no surprise, is AI. "At Finaplus, we use AI internally and, at the same time, prepare to integrate it into various parts of our platform, such as onboarding or wealth analysis," he said.

In addition, the holistic view of portfolios across all liquid and illiquid assets are important as a trend. "In the past, this topic was often approached with hesitation. Today, most market participants agree that a comprehensive perspective is essential for attracting and retaining clients with significant wealth. With more than 25 years of experience in the family office environment, we feel exceptionally well positioned to support this shift," said Hank.

Another key development Hank raised was the rising demand for outsourcing services within Finaplus' in-house BPO service. Complexity in wealth management continues to grow, he remarked, especially when wealth is viewed hostically, while more experienced professionals and fewer

new experts enter the industry.

Hank said, "This creates an increasing need for specialized operational support. By pooling expertise, creating synergies across clients, and leveraging AI, we help address exactly these challenges."

The final trend outlined by Hank, and one one he believes is often overlooked, is the shift in expectations among a new generation of investors:

Finaplus' future plans



"They are more informed and more confident in managing their own portfolios. At the same time, they are accustomed to outstanding digital experiences in other industries and now expect the same level of quality from private banking and wealth management providers as a given. Meeting these expectations will be crucial for anyone who wants to stay relevant."

Looking ahead to the future, what is next on Finaplus' radar? For Hank, the company will continue to pursue strong organic growth.

He said, "The Wealth-as-a-Service platform we have established over the past years provides an excellent foundation for this. We will further expand our footprint in our existing core markets and also enter new ones. In this context, and as the market continues to consolidate, we will also evaluate companies that align with the Finaplus DNA and could meaningfully extend our Wealth-as-a-Service platform."

Hank concluded, "The goal is to partner with organizations that complement our offering and share our passion to work on the leading private banking and wealth management solutions in continental Europe."●



Founded: 2015



Employees: 51-100



Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Financial Planning, Alternative Investment Solutions, Data & Analytics



Regions of Operations: Global

fincite is a WealthTech software provider, repeatedly recognized for growth and innovation (Fintech Germany Award 2025, WealthTech100 2025, ESGFinTech100 2025). The company addresses the wealth-management challenges of financial institutions with intelligent software solutions. Its customers include leading international banks, mid-sized financial advisory firms, established private banks, and digital challengers. The team consists of more than 60 employees from over 15 nations and has been part of the Harvest Group, headquartered in Paris, since 2025.



Founded: 2020



Employees: 11-50



Subsectors: Financial Planning, Estate, Tax and Insurance Planning



Regions of Operations: United States

FP Alpha is an AI-powered WealthTech platform that enables financial advisors and wealth management firms to deliver tax, estate, and insurance planning at scale. FP Alpha reads clients tax, estate and insurance documents, generates a highly visual summary and actionable planning insights. FP Alpha helps advisors move from reactive service models to proactive, planning-led engagement. The platform integrates seamlessly with leading CRM, portfolio management, and financial planning systems, allowing firms to embed advanced planning into existing workflows. FP Alpha is used by independent RIAs, enterprise firms, broker dealers, and advisor networks seeking to improve efficiency, deepen client relationships, generate more revenue, and differentiate their offerings. With a focus on accuracy, usability, and adviser adoption, FP Alpha is helping modernize how tax, estate, and insurance planning is delivered across the industry.



Founded: 1983



Employees: 251-500



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Financial Planning



Regions of Operations: United Kingdom, UAE, Australia, New Zealand, US, Canada

GBST provides financial services technology to the wealth management and advice sectors globally. The company creates technology solutions and offers digital services for wealth managers, life, superannuation and pension companies, investment, fund managers, and advisers. GBST helps clients streamline operations, reduce operating costs, reduce back-office administration headcount, drive automation, improve agility, increase security levels, reduce IT infrastructure with cloud-based solutions, and better engage and educate their customers. The company provides rules, reports, and processes to ensure its clients meet regulatory requirements. Founded in 1983 with offices in Australia, Vietnam, and the United Kingdom, GBST is a key technology partner to over 100 financial services organisations. The company delivers highly secure, robust, and scalable solutions to manage current and future client investments and wealth across Europe, Australia, New Zealand, the US, Canada, and the UAE. GBST's solutions support over 5.5 million investor accounts with Direct to Consumer, Advised and Employer channel solutions.



COMPANY RESEARCH PROFILE

FOUNDATIONSOURCE



Founded 2000



Connecticut, United States



www.foundationsource.com



info@foundationsource.com



Employees: 251-500



Regions of operation:

United States

KEY EMPLOYEES:



Joseph Mrak III
CEO



Louis D'Addario
Chief Revenue Officer



Stephen Kump
President of DAFs

Subsectors: **Charitable Planning, Financial Planning, Compliance & Regulation, Financial Services Software, Client Prospecting & Engagement, UHNW Client Services, Succession Planning, Compliance Management, Legacy Planning**

OFFERING

Foundation Source delivers enterprise-grade philanthropic software and services for wealth managers, financial institutions, donors, and nonprofits. Its platform supports donor-advised funds, private foundations, and planned giving programs through integrated technology and specialized administrative, compliance, and tax services. By embedding philanthropy into the advisor desktop, Foundation Source enables firms to offer holistic wealth management solutions that align financial planning with charitable strategy and long-term impact.



PROBLEM BEING SOLVED

While FinTech innovation transformed investing, banking, and payments, wealth managers have lacked integrated tools to address philanthropy alongside investments, estate planning, and tax strategy. This fragmentation limits advisors' ability to deliver holistic advice and efficiently manage charitable vehicles. Foundation Source bridges the gap between wealth management and philanthropy, enabling advisors and institutions to streamline charitable administration, ensure regulatory compliance, and scale giving programs within a modern digital environment.



TECHNOLOGY

Foundation Source operates a cloud-based philanthropic platform built on proprietary workflows refined over more than 25 years to meet IRS regulatory requirements. The system automates grants management, compliance, reporting, tax and accounting, and administrative processes within a centralized, scalable architecture. Designed for enterprise use, the platform supports secure operations and integrates seamlessly into existing advisor and institutional technology environments to streamline charitable lifecycle management.

PRODUCT DESCRIPTION

Foundation Source provides an enterprise-grade philanthropic platform that supports private foundations, donor-advised funds, and planned giving programs within a unified digital environment. The platform enables wealth management organizations to manage proposals, grant processing, compliance, tax reporting, and accounting through configurable dashboards that deliver firm, team, advisor, and end-client visibility. Native compliance workflows support IRS requirements, while collaboration tools and modular add-ons enhance grants management and impact tracking.

Firms can adopt the platform through flexible engagement models, including SaaS-based PhilTech solutions, outsourced back-office support, or fully white-labelled turnkey programs deployable in days. With embedded security standards, workflow automation, and expert service teams, Foundation Source centralizes philanthropic processes and assets, enabling institutions to scale charitable offerings efficiently while maintaining transparency, governance, and a seamless client experience.

TRACTION/GROWTH

- **Assets under administration** – Year-end 2025 - \$55.2bn
- **Total grants processed** – 2025: 191,072
- **Total grant dollars** – 2025: \$4.0bn
- **Total foundation clients (YTD)** – 5,624
- **Total DAF accounts (YTD)** – 20,656

PARTNERSHIPS

- **Clients** – Callan Family Office, Northern Trust, Temple University, Charles R. Wood Foundation, The Lubetsky Family Foundation, Herbert and Nell Singer Foundation, Morgridge Family Foundation, The Edwards Mother Earth Foundation
- **Strategic Alliances** – Morgan Stanley, Raymond James, UBS, Envestnet, BridgeFT, Technology Association of Grantmakers, Exponent Philanthropy, National Center for Family Philanthropy, Return on Good

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The PhilTech revolution: why philanthropy is the wealth management industry's next growth engine

When wealth management firms think of digitalisation, philanthropy might not appear high on their priority lists. However, Foundation Source CEO Joseph Mrak III believes it is a genuine growth engine that can help firms build lasting relationships between generations.



FOUNDATIONSOURCE

Foundation Source was launched in 2000 as a provider of foundation administration solutions for private philanthropists. After private equity firm GTCR acquired Foundation Source in 2023, Joseph Mrak III was appointed CEO to lead the company's next phase of growth. Mrak's vision was to evolve beyond an administration services provider into a scalable, technology-led platform that embeds within wealth management ecosystems.

Having spent over two decades working on building enterprise wealth infrastructure platforms, he identified that philanthropy was not fully integrated into advisor technology stacks. His strategy with Foundation Source was to focus on embedding charitable capabilities directly into institutional workflows, rather than positioning them as standalone services. He saw "PhilTech" as a way to solve the infrastructure gap and as one of the last major modernisation opportunities within wealth management. He said, "Philanthropy has been kind of this misunderstood part of the industry, and nobody really had a solid solution for it."

He added, "It's one of those things that has flown under the radar, but it's becoming important in an increasingly competitive advisory market. By integrating charitable planning into core wealth strategy, advisors move from managing assets to advising on total capital — deepening relevance, increasing wallet share and embedding themselves more fully in the client's financial life."

As part of its broader mission, Foundation Source has completed four acquisitions since 2023. These companies, PG Calc, Vennfi, Giving Place and Pacific Foundation Services, have grown Foundation Source's capabilities to establish it as a unified platform that administers a wide range of tax-efficient charitable vehicles including private foundations, donor-advised funds and planned gifts while complemented by specialized services that support nonprofit and tax-exempt organizations.

When Mrak started as CEO, Foundation Source was administering around 2,000 foundations and \$20bn in assets. Since 2023, assets under administration have more than doubled and annual grants and planned gifts have also expanded significantly. It now supports more than 5,600 private foundations, 20,000 donor-advised fund accounts, 1,700 nonprofits, \$55bn in assets and facilitates \$4bn in charitable aid annually.

Part of that success comes from Foundation Source's white-label approach that can simply become a part of an advisor's daily desktop. Donors, nonprofits, professional advisors and financial institutions can access a configurable suite of solutions that cover the entire stages of donations, removing any form of friction.

Mrak said, "The key thing we've found is to integrate it into the broader platform, which is what drives better adoption and enables institutions to offer philanthropy at scale without operational strain."

One of the biggest areas of adoption Foundation Source has seen is with large banks with private client services. When firms have ultra-high net worth clients, philanthropy tends to become an important area, but many firms only recognise this when a major client raises it. "Philanthropy

isn't seen as urgent – until suddenly it is, triggered by moments like liquidity events, succession or when an estate plan is activated.”

A growing market

Philanthropy within wealth management is a rising opportunity. A recent report from Barclays Private Bank and Wealth Management found that 98% of HNWIs in the UK are giving. It also found that 81% of donors want their advisers to raise philanthropy proactively, but only a third state this actually happens.

One of the big drivers of the growing popularity of philanthropy, according to Mrak, is surprisingly coming from the great wealth transfer. Over the coming years, it is estimated by the World Economic Forum that \$80tn of wealth will be transferred to new hands. However, Mrak noted that many ultra wealthy individuals are not simply passing on their wealth but are also establishing foundations, supporting charitable causes, and building a legacy of giving for future generations.

At the same time, younger generations inheriting wealth tend to be more philanthropic and motivated to support causes. Empowering advisors to engage clients on charitable giving strategies allows them to capture this growing opportunity. “Last year, we had our strongest year on record, and those demographic shifts to NextGen are fuelling a growing part of the business.”

A growth engine and differentiator

HNW and UHNW households represent the most influential segments in the wealth market – and their expectations of advisory firms are rapidly evolving. Rising client demand is not the sole reason firms should invest in philanthropy. Mrak believes these services can serve as an important growth engine and differentiator. Starting with the growth driver, structured charitable vehicles can create recurring engagement cycles, support multigenerational participation and reinforce long-term advisory relationships.

One of the unique aspects of Foundation Source is it helps foundations to retain greater involvement in how assets are administered and aligned with broader wealth strategies. Through Foundation Source, family offices and advisors can remain more closely involved in overseeing how philanthropic assets are integrated within the overall client relationship.

As an example, registered investment advisor Callan Family Office teamed up with Foundation Source to access a private label philanthropic platform. This allows them to streamline and improve the overall management of clients' charitable activities in lockstep with its core investment and planning services. Mrak said, “That's where we've created this unique value proposition and it's resonated very well with a lot of financial advisors.”

Not only does philanthropy serve as a growth engine, but it can also be a valuable differentiator in a time where people are happy to switch to providers that fully meet their demands.

Mrak noted that there is a long list of things financial advisors should do for their clients and philanthropy is just one of them. If they want to be a full-service provider for a client, then philanthropy is integral. He said, “This is just one more piece of that puzzle. It's a very real way to get to know your client, to interact, create value and make them sticky.”

By engaging clients and understanding their goals with philanthropy, it helps build a greater character profile for a client that can influence across all their portfolio. Charitable planning often introduces new conversations that go beyond portfolio performance, such as governance, family values, legacy intent and long-term capital allocation.

Philanthropy conversations also help advisors get to know the next generation better. By involving the whole family in philanthropic events, firms can build relationships deeper into the family and increase the chance for client retention when wealth passes down.

Major financial institutions are noticing the importance of philanthropy. Foundation Source recently expanded its footprint through partnerships with major financial institutions and universities, including Northern Trust, Callan Family Office, Envestnet and Temple University. These relationships show a growing incorporation of philanthropy within established players. Mrak said, “The investments in this area say a lot about how important it is to have philanthropic capabilities.”

Looking ahead

Mrak believes there is huge growth potential for the PhilTech space and its growth depends on the ability to put it front and centre in an advisor's daily routine. This means building tools that feature philanthropy in the advisor's desktop and part of the overall estate planning process.

“

“I think the opportunity over the next 5 to 10 years in PhilTech is really making that so seamlessly actionable for the advisor. That's where we will continue to invest our time.”

Since its acquisition in 2023, Foundation Source has had incredible growth momentum, and it is not planning to slow down. Over the coming years, the team will continue its pursuit of creating an “easy button” for philanthropy.

On a final note, Mrak said, “This has been the most interesting and fun job I've ever had. We're really helping people make an impact every day and we take great pride in that.”●



COMPANY RESEARCH PROFILE



Founded 2021
 London, United Kingdom
www.fundpath.com
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 Employees: 11-50
 Regions of operation:
 United Kingdom, Switzerland

KEY EMPLOYEES:



Jamie Hinchliffe
Co-Founder & CEO



Tom Porter
Co-Founder & Chief
Product & Data Officer



Allan Goodridge
Co-Founder & Chief
Client Officer

Subsectors: **Data & Analytics, Client Prospecting & Engagement, Investment Distribution Intelligence, Sales Enablement for Asset Managers, Wealth & Asset Management Connectivity**

OFFERING

Fundpath is transforming investment distribution through smarter connectivity via its business intelligence and data platform. It bridges the information disconnect between the buyers and sellers of funds, enabling more relevant, efficient, and meaningful engagement.

Fundpath's proprietary platform provides real-time, forward-looking insights into the fund selection preferences, asset allocation intentions, and investment mandates of wealth managers. By eliminating less relevant communication, it ensures that asset managers connect with the right wealth managers, with the right product, at the right time. By empowering asset management sales and marketing teams with its unique insight it enables them to better serve their clients and prospects.

With an extensive value proposition trusted by over 150 Tier 1, mid-range and boutique asset management firms, Fundpath delivers accurate data and insights on 1,200 wealth management firms and 9,500 wealth management professionals across the UK, Ireland, and the Channel Islands. In Switzerland, Fundpath holds data on over 500 wealth managers and more than 2000 relevant individuals with this figure growing daily.

Fundpath empowers investment professionals with structured, actionable intelligence. Its predictive analytics optimise prospecting, streamline sales and marketing, driving higher conversion rates.

PROBLEM BEING SOLVED

Fundpath addresses an "information disconnect" within the investment distribution ecosystem.

Traditionally, asset managers (fund sellers) struggle with outdated, incomplete, and fragmented data on wealth managers (fund buyers), resulting in misdirected sales and marketing strategies, and inefficient prospecting.

Meanwhile, wealth managers are inundated with irrelevant communications, receiving hundreds of emails and calls daily from asset managers, most of which are not aligned with their investment needs. This leads to wasted time, money, and effort on both sides.

In an industry first, Fundpath offers wealth managers a platform where they can request information directly from the asset management sector.

By streamlining this process, Fundpath reduces wasted time, enhances productivity, and improves sales conversion rates for asset managers, while wealth managers benefit from tailored and meaningful investment discussions.

TECHNOLOGY

Fundpath leverages Big Data, AI-driven analytics, and Cloud technology to optimise engagement between wealth managers and asset managers. The platform continuously aggregates, structures and updates proprietary data, ensuring asset managers have access to the most accurate, real-time intelligence on fund selection preferences, asset allocation intentions, and investment mandates, making it a single source of truth.

Key Technologies:

- **Big Data & Predictive Analytics:** Fundpath collects, standardises and harmonises vast datasets to generate actionable insights, enabling asset managers to anticipate market trends and buyer behaviour.
- **AI & Machine Learning:** AI-powered intelligence identifies high-priority sales opportunities, reducing time spent on discovery and prospecting therefore increasing conversion rates.
- **Cloud-Based Infrastructure:** Fundpath's platform is fully cloud hosted, providing scalability, security, and seamless access across desktop and mobile applications.
- **API Integration:** A direct CRM integration for asset managers enables automated data syncing and workflow optimisation.

 OFFERING (CONTINUED)

With Fundpath, investment distribution teams—from sales to strategy—spend less time on manual discovery and more time driving meaningful engagement and measurable growth across the business.

 PRODUCT DESCRIPTION

Fundpath is the only business intelligence and data platform that connects fund buyers (wealth managers) and fund sellers (asset managers), addressing the long-standing information disconnect within investment distribution.

Available via mobile and desktop applications, Fundpath provides real-time, forward-looking insights into fund selection preferences, asset allocation intentions, and investment mandates. Wealth managers securely share their investment interests, enabling asset managers to engage with them in a targeted, relevant, and timely manner. This eliminates cold outreach and irrelevant communication, ensuring both sides have more meaningful and efficient conversations.

Key Features:

- **Mobile Application:** Designed for sales professionals on the move, delivering instant access to critical fund buyer insights.
- **Desktop Application:** Builds on the mobile experience, enabling audience customisation, sales coverage profile creation, and data export, allowing asset managers to refine their engagement strategies. This is designed for leaders within sales, marketing and business intelligence teams.
- **API:** Integrates directly with asset managers' CRM systems, automating data flows and enhancing prospecting capabilities.
- **Knowledge Bank:** Proprietary datasets covering over 1,200 wealth management firms and 9,500 individuals across the UK, Ireland, and the Channel Islands, and over 500 wealth managers and more than 2000 relevant individuals in Switzerland.
- **Predictive Analytics:** Identifies key trends, helping asset managers anticipate fund buyers' evolving needs.
- **Market Intelligence:** Provides proprietary insights into fund buying behaviour across the entire wealth manager ecosystem.
- **Focus Centre:** Combines Fundpath's comprehensive market data with intuitive coverage tools, giving sales leaders sharper visibility, better prioritisation, and quicker access to real opportunities.

With accurate, structured, and actionable data, Fundpath ensures fund buyers and sellers connect with the right people, with the right outreach, at the right time—reshaping investment distribution for a smarter, data-driven future.

Fundpath is the only business intelligence platform delivering real-time, forward-looking data that enables asset managers and wealth managers to engage in relevant, efficient, and meaningful conversations.

Unique to Fundpath:

- **Proprietary Data & Insights** – Fundpath's dataset is built using a bespoke taxonomy designed specifically for the wealth and asset management industry, covering over 1,200 firms and 9,500 individuals. This structured intelligence provides an unparalleled view of fund buyers and their preferences, ensuring asset managers can refine their outreach with precision.
- **Forward-Looking Data** – Unlike static CRM data, Fundpath tracks asset allocation intentions, providing a live view of how wealth managers plan to shift their investment strategies. This ensures asset managers align their offerings with actual demand.
- **Live Sales Opportunities** – The unique "Talk To Me About" (TTMA) feature highlights what fund buyers want to hear about today. This helps asset managers to engage at the right time with relevant investment opportunities.

 TRACTION/GROWTH

- **150** clients including Morgan Stanley, PIMCO, Schroders, Invesco and M&G
- **90%+** client renewal rate
- **~500** wealth management firms actively sharing their fund buying preferences and asset allocation intentions

 MANAGEMENT BIO**Jamie Hinchliffe, Co-Founder and CEO of Fundpath**

With 30 years of B2B financial experience, he previously co-founded and successfully exited Last Word Media, a global financial B2B company which operated in 24 countries.

Tom Porter, Co-Founder and CTO

27+ years financial industry experience. Co-Founder of Last Word Media, Asia. Technology Director, Incisive Media.

Allan Goodridge, Co-Founder and CCO

20+ years financial services experience. Global Sales Director, Last Word Media. Built Last Word's 15 country Europe business from scratch.

Turning Market Intelligence into Opportunity

How Jupiter Asset Management and Fundpath Work Together to Identify Wealth Management Fund Buying Demand Earlier

Understanding where fund buyer demand within wealth management is emerging, and knowing when to engage, is one of the most important challenges facing asset managers in the UK intermediary market. To address this, Jupiter Asset Management has partnered with Fundpath to enhance its client insight capabilities through a more structured, data-led approach to engagement and strategy.

This relationship is focused on combining Jupiter's distribution expertise and established market presence with Fundpath's live intelligence and structured market data. The two organisations are aligning their strengths to create a more informed approach to identifying opportunity across the UK wealth management fund buying landscape.

A Shared Focus on Clarity and Insight

Jupiter has been modernising its distribution model and moving towards a more intelligence-led approach. The firm wanted a clearer, real-time view of the fund buyer market to support its sales teams, marketing teams and CRM functions. Fundpath has become an important contributor to that process, integrating early demand signals and structured market information into Jupiter's day-to-day workflows.

This collaboration helps Jupiter understand fund buyer needs more accurately, prioritise time and resources more efficiently, and engage with decision-makers based on relevant, timely insights into what they are actively researching or planning - ensuring client interactions are both targeted and respectful of their time.

Identifying Fund Buyer Demand Earlier

One of the clearest benefits of working together is the ability to identify fund buyer demand signals earlier in the sales cycle. In one example, Fundpath's live fund search data, known as "Talk To Me Abouts", revealed a growing interest in liquid alternatives within a large UK wealth management firm. This insight led Jupiter to a new contact, the Head of Fund Selection, and opened a series of meetings and due diligence sessions. A Jupiter strategy was later added as a core holding within the firm's centralised investment proposition.

The same approach has helped Jupiter identify active fund searches across areas such as global equities. With earlier visibility, the team has been able to start discussions while reviews are taking place, bringing Jupiter strategies into due diligence processes at the right moment.

Fundpath also revealed that a research organisation was reviewing UK equity income strategies. Jupiter used this early signal to connect with the research team, which resulted in a fund rating being awarded.

"Fundpath gives our teams the context they need to engage fund buyers in a more timely and relevant way. Ultimately, the partnership strengthens Jupiter's ability to respond proactively to client needs and market trends, refine its product offering, and deepen relationships across its client base."



**Selina Tyler, Head of UK,
Jupiter Asset Management**

Improving Campaign Targeting and Relevance

Jupiter's marketing team uses Fundpath intelligence to improve campaign targeting and reach. By filtering audiences based on asset allocation intentions, research interests and live search preferences, the team can focus on fund buyers who are more likely to engage.

A recent campaign that included twelve email sends over two weeks delivered impressive results. Five of the six most engaged sends were targeted using Fundpath insights.

Fundpath also enables Jupiter to reach new groups of fund buyers. A regional campaign in Scotland generated highly impressive engagement, with every fund buyer responding being new to Jupiter's internal CRM.

Enhancing Market Coverage

Working with Fundpath supports a clearer and more complete view of the wealth management fund buyer market. The platform helps Jupiter identify firms and decision makers not previously recorded in internal systems, especially across the London wealth market and among larger national wealth groups and consolidators.

This has allowed Jupiter to update its CRM more accurately and support salespeople who are taking on new regions.

Supporting Distribution Excellence

For Jupiter, the relationship supports a more informed and focused distribution strategy. Fundpath provides robust intelligence on client preferences, perceptions, and areas of opportunity, enabling Jupiter to deliver more targeted, relevant communication and improve overall engagement quality. The insights also support stronger alignment across marketing, product development, and senior management, ensuring that product positioning and resource allocation are informed by real client demand.

A Shared Commitment to Better Engagement

The work between Jupiter and Fundpath reflects a shared commitment to improving communication, transparency and relevance in wealth manager and asset manager interactions.

"Jupiter is a standout partner because they bring real clarity and decisive execution to everything they do. They use our intelligence in a structured, purposeful way that genuinely elevates fund buyer engagement. It's exciting to work with a team that turns insight into action so effectively."

**Jamie Hinchliffe, CEO,
Fundpath**





COMPANY RESEARCH PROFILE



Founded 2012
 London, England
www.growthinvest.com
enquiries@growthinvest.com

Employees: 11-50
 Regions of operation:
United Kingdom

KEY EMPLOYEES:



Daniel Rodwell
CEO



David Lovell
COO



Martin Cosgrove
CIO



Aled Treharne
CTO

Subsectors: **Portfolio Management & Reporting, Investing Tools, Financial Planning, Alternative Investment Solutions, Data & Analytics, Financial Services Software**

OFFERING

GrowthInvest is a fast-growing UK based adviser platform, specialising in UK tax efficient and global Private Market investments. As the only true whole-of-market investment platform for the tax efficient and alternative sectors, GrowthInvest provides advisers and wealth managers with transparency, efficiency, and control around their alternative advice proposition.

Our technology is built around our specialist knowledge of the alternative investment industry. Our clients benefit from digital investment access to EIS, VCT, IHT alongside global Private Market Funds. Alongside the ability to onboard historic client portfolios, enabling centralised portfolio reporting across all alternative assets.

PROBLEM BEING SOLVED

The GrowthInvest platform is an active solution to make tax-efficient and private market investing more accessible to the UK Private Wealth market.

We believe that alternative asset classes are an essential part of a diversified investment portfolio, and that alternatives, which have been underserved by main market platforms, are becoming increasingly important to advisers, wealth managers and private banks.

We aim to drive increased engagement with alternative and private investments by removing barriers to growth, such as inefficient paper driven administration, lack of transparency around fees and costs, and difficulties in diversifying portfolios.

TECHNOLOGY

Technology is at the heart of the GrowthInvest offering and is the key to achieving our high service levels. Our core platform is built in-house using industry leading frameworks and operating with full resilience and automatic scalability in the cloud. This combination of self-healing resilience and rapid scaling ensures that our platform provides the highest level of service no matter what the demand.

Alongside our core platform is Cascade, our data ingestion and reporting platform. Cascade provides high speed and high-volume data cleansing and transfer coupled with security, resilience and strong provenance.

PRODUCT DESCRIPTION

GrowthInvest delivers all the efficiencies you would expect from an adviser platform, but uniquely services alternative and tax-efficient investment markets. With specialist market-leading technology, GrowthInvest enable advisers and wealth managers to deliver the best of solutions to their clients.

- **Market-Leading Technology:** Smart proprietary technology delivers security, efficiency, and simplicity in this complex marketplace.
- **Superior Service:** The Client Services Team are always ready to provide support and guidance in this complex area of planning, backed by a catalogue of educational guides, webinars and FAQs.
- **Unrivalled Range of Alternative Investment Products:** Uniquely combining both listed and unlisted products on one platform, including EIS, SEIS, VCT, IHT, Private Equity/Credit/Infrastructure and Venture Capital Funds.
- **Complete Set of Product Wrappers:** A full range of relevant investment wrappers including ISA, VCT ISA, SIPP, SSAS, GIA; alongside the ability to treat clients as advised or execution-only.
- **Consolidate & Transfer Existing Portfolios:** GrowthInvest's dedicated onboarding teamwork with clients to reconcile, digitise and onboard their existing alternative Investment portfolio.

TRACTION/GROWTH

- GrowthInvest's Assets under Administration (AUA) have continued to grow rapidly (63% YoY) as a result of continued new client acquisition, alongside increasingly deep, integrated relationships with some of the UK's largest adviser firms
- The company's software is used by over 500 financial advisers and wealth managers, with over 3,000 underlying clients.
- GrowthInvest partners with over 70 fund managers, custodians and registrars, providing access to over 100 different investment offers and reporting on over 3,500 investment products.

Private markets are entering the mainstream - but is the infrastructure ready?



Private markets and tax-efficient investments are moving steadily into the mainstream of UK wealth management. Advisers are increasingly using them in everyday portfolio construction as clients look for diversification, tax planning and long-term growth.

The shift is happening quickly. The global private-wealth channel is estimated at more than \$450tn, and private-market exposure is becoming increasingly relevant to retail portfolios. Regulatory developments such as ELTIF 2.0 and the UK's Long-Term Asset Fund are accelerating access, while evergreen structures are making private-market funds easier for advisers to use.

But infrastructure has not kept pace. Much of the wealth-management technology stack was built for listed assets and simpler portfolios.

"It becomes obvious very quickly how many different parties are involved in a single private-markets transaction," says **Daniel Rodwell**, CEO of GrowthInvest. "What also stands out is how few of those systems speak the same data language. When you work with those disparate datasets every day, you realise how significant the integration gap has become."

Private-market information often arrives in fragments — valuation PDFs, emailed updates from fund managers, and inconsistent transaction records. This leaves advisers piecing together a full picture manually, creating broader operational challenges and limiting firms' ability to deliver a truly personalised client experience

A specialist platform built for a complex market

GrowthInvest was founded to address the operational challenges associated with tax-efficient and alternative investments, building a platform designed from day one around integration and data standardisation for advisers and wealth managers.

"It felt strange to me that no platform was delivering the efficiencies mainstream systems offered — but tailored to tax-efficient and private-markets investing," Rodwell recalls. "We kept meeting advisers who were facing exactly the same operational problems. That was the moment GrowthInvest was born."

Under CTO **Aled Treharne**, whose background in telecommunications included high-volume multi-party integration, real-time resilience and large-scale systems reliability, the company rebuilt its technology architecture from the ground up. The resulting platform ingests, normalises, reconciles and distributes private-market data across advisers' core systems.

A key step came through GrowthInvest's work integrating with multiple adviser back-office systems — supported by data-hub technology such as Sprint Enterprise's FINIO, and through direct integrations with leading platforms including Intelliflo Office, Xplan (Iress) and other major ecosystem providers. For the first time, advisers can manage and report on alternative and tax-efficient investments within their existing systems, receiving standardised portfolio data without manual intervention.

"Access to standardised and accurate portfolio data across private-market and tax-efficient assets has long been a problem for advisers," Rodwell notes. "This is a landmark moment because it finally brings these assets into advisers' core systems."

These integrations cover VCTs, EIS, SEIS, BPR/IHT services and a growing range of private-market funds including private equity, venture capital, private credit and infrastructure. At its core, GrowthInvest acts as a data and information consolidator for one of the industry's most complex asset classes.

Infrastructure as a competitive advantage

The private-markets landscape is entering a period of transformation. Evergreen structures are broadening access, global managers are seeking credible distribution partners, and advisers are increasingly relying on alternatives for diversification and tax planning. However, unlocking this next wave will require infrastructure to catch up.

Consolidation across adviser groups means firms now hold thousands of historic private-market positions, often spread across legacy systems. GrowthInvest's technology — combined with its analyst and consultancy teams — is now being used to standardise these portfolios, deliver clarity for Consumer Duty, and provide a single view across entire networks.

"We are now delivering transparency, value and insight on previously disparate portfolios within days," Rodwell says. "That simply was not possible even two years ago."

As WealthTech competition intensifies, success will depend less on product breadth and more on infrastructure: clean data, deep integrations and efficient adviser workflows. As private markets scale in UK wealth management, GrowthInvest is positioning itself as the partner that can fix the plumbing and bring structure to a complex asset class. Private markets expose the weaknesses of legacy architecture and reward platforms that can bring structure to one of the industry's most complex asset classes ●



GROWTH INVEST

the Alternative Investment Platform

Book a demo today:
Telephone 0300 303 0037
enquiries@growthinvest.com

INTERESTING FACT
On average, total client assets are >15% higher than first estimated by the wealth management firm.

the Case Study

the Client

- Rated as one of the UK's Top 25 financial adviser firms*
- >400 clients using EIS, VCT, IHT, Private Equity and Private Credit
- >£75m in historical investments, executing £11m per annum
- Using GrowthInvest as an integrated solution for all Tax Efficient & Alternative Investments since 2022

our Solution

- Corporate-branded client portal
- Fully digital client and investment application process
- Access, research and invest in over 100 tax efficient or private market products
- Maintain the firm's panel of approved investments for their clients (including single company EIS Investments)
- Provide a consolidated view of all clients and their holdings with comprehensive reporting, including full transactional level data, and integrations via API with 3rd party systems
- Centralised document portal holding all documentation including HMRC forms
- Dedicated account management team
- Standard platform fee model and facilitated adviser fees

client Problem

- Disparate sources for research, execution and reporting
- Client portfolios were recorded on spreadsheets with tax forms held in paper files
- No centralised post-investment support & documentation
- Heavy reliance on multiple in-house administrative staff
- No integration with existing back office systems



the Extras

Bespoke solutions delivered for this client

- Enhanced client portfolio analysis tools
- Enhanced trade lifecycle visibility
- Co-branded user guides & support collateral

INTERESTING FACT
Many clients found dividend payments that they had not received, or identified investments upon which they had not claimed tax relief

www.growthinvest.com

* The firm was part of FT Adviser Top 100 2022 (see <https://2022top100.ftadviser.com/>)



Founded: 2017



Employees: 501-1,000



Subsectors: Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Capital Markets Infrastructure, Financial Services Software



Regions of Operations: Global

GTN is the global FinTech infrastructure powering limitless investment through a unified API-first architecture. By combining cloud-native technology with deep institutional expertise, GTN provides brokers, banks, asset managers, and FinTechs with brokerage infrastructure spanning 90+ markets and 8 asset classes through a single API, enabling partners to create the next generation of investing and trading experiences. From fractional trading and micro-portfolios, including \$1 fractional bonds, to full-service brokerage, GTN automates the investment lifecycle from digital onboarding to post-trade settlement. As a single counterparty, GTN reduces technical and regulatory burdens, enabling investment banks, brokerage firms, wealth management firms, and FinTechs to scale without building technology from scratch. Regulated across six jurisdictions (FCA, DFSA, MAS, FINRA, FSCA, SFC), GTN is backed by strategic investors including IFC (World Bank Group) and SBI Ventures Singapore.



Founded: 2020



Employees: 1-10



Subsectors: Financial Services Software, Client Prospecting & Engagement, Advisor Marketing & Client Engagement



Regions of Operations: Global

HeyAdvisor is a WealthTech platform built to help financial advisers communicate more effectively with clients through compliant, ready-to-use educational content. The platform provides advisers with an originally created library of professionally designed videos and infographics that explain financial concepts in a clear, approachable way. Designed for a highly regulated industry, HeyAdvisor removes the friction advisers face when creating and sharing content by ensuring all materials are compliance-friendly and easy to integrate into existing workflows. Advisers can quickly brand and distribute content across social media, email, and client communications without adding to their workload. By making high-quality educational content accessible and practical to use, HeyAdvisor helps advisers stay visible, support meaningful client conversations, and reinforce their role as trusted guides in an increasingly competitive digital landscape.



Founded: 1998



Employees: 251-500



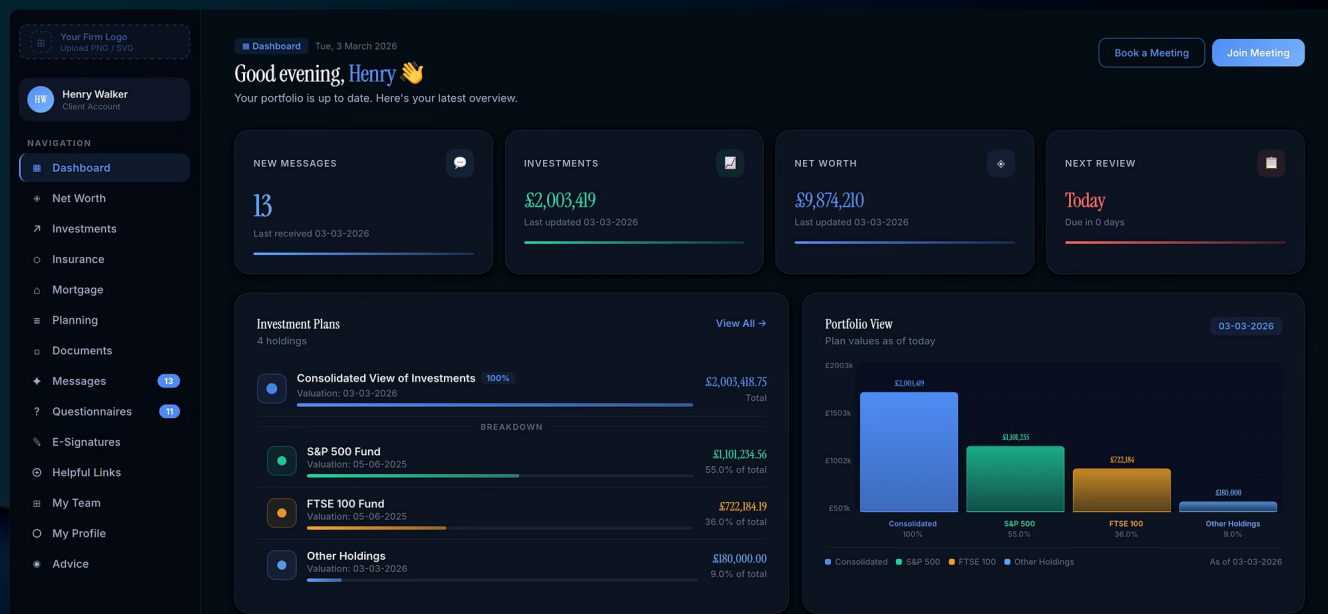
Subsectors: Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Risk Analysis & Management, Compliance & Regulation, Data & Analytics



Regions of Operations: Europe

Infront is at the heart of Europe's financial infrastructure, providing market data and end-to-end investment workflows across the entire investment management ecosystem. With a comprehensive data catalogue drawing on hundreds of sources, alongside valuation services and risk analytics, Infront delivers the actionable insights needed to make investment decisions with confidence. Its solutions help financial institutions to simplify data handling and day-to-day operations through robust, automation-rich tools that support portfolio oversight, regulatory processes and secure digital access for end clients. Infront also enables efficient trading workflows, supporting investors from order generation through execution, with direct access to deal desks and markets. Designed to integrate with existing technology environments, Infront's tools support scalable investment operations across asset classes and client segments. With around 3,000 clients and 90,000 professional users, Infront is renowned for its ability to accelerate growth and meet the diverse needs of clients in multiple sectors and regions across Europe.

Where your clients experience the difference.



The platform behind modern wealth experiences.

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Founded: 2014



Employees: 5,001-10,000



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Digital Brokerage



Regions of Operations: Global

Intellect's WealthForce.ai is a next-generation wealth management platform built on the composable eMACH.ai technology. Leveraging microservices, APIs, cloud-native infrastructure, and event-driven architecture, it enables institutions to rapidly launch and scale differentiated wealth offerings. Wealthforce.ai provides comprehensive front-to-back wealth lifecycle coverage, spanning client acquisition, onboarding, portfolio construction, advisory, order management, execution, custody connectivity, and post-trade servicing, supporting a broad spectrum of asset classes. With open marketplace integrations, firms can connect seamlessly with financial institutions, creating an extensible wealth ecosystem while maintaining operational and regulatory controls. WealthForce.ai embeds AI-driven intelligence across the client lifecycle. AI capabilities empower advisors and clients with insights through features like portfolio restructuring recommendations, contextual investment nudges, prospect propensity models, among others. Combined with advanced analytics, scalable data architecture, and real-time reporting, Wealthforce.ai enables hyper-automation and hyper-personalisation. It delivers a seamless omni-channel experience, supporting multiple engagement models including DIY investing, RM-assisted advisory, and hybrid digital-human wealth management journeys.



Founded: 2018



Employees: 11-50



Subsectors: B2B Robo Advisors, Investment Platforms, Portfolio Management & Reporting Tools



Regions of Operations: United States, EU, MENA

InvestSuite is a B2B-oriented company, founded with the mission of helping financial institutions thrive in an ever-digital world. The company takes pride in understanding the latest demands and continuously adapting its InvestTech solutions to best encompass client needs. The skills they bring, the products they develop and the tech stack they build are geared to help the most demanding companies quickly enhance their digital product range and stay ahead of the competition. At InvestSuite the team takes a rigorous scientific approach to performance and analysis. Quants and technologists demand relentless quality for the algorithms and processes that power all products and services, translating raw data into meaningful and actionable insights for the everyday investor.



Founded: 1998



Employees: 1,001-5,000



Subsectors: Portfolio Management & Reporting, Investing Tools, Order Management & Trading Platforms, Risk Analysis & Management, Financial Planning, Robo Advisors



Regions of Operations: Global

iTransition is a global consulting and software engineering company specialising in financial services. It helps banks, wealth and asset managers, RIAs, and FinTech firms overcome fragmented systems, manual processes, and regulatory complexity. Combining financial services consulting with deep engineering expertise, the company designs, builds, and scales end-to-end digital investment platforms, including B2B and B2C robo-advisors, portfolio management and reporting, investing tools, financial planning solutions, risk analysis and compliance automation, and alternative investment platforms. Its teams deliver secure, cloud-native solutions enhanced with data analytics and AI/ML to improve client onboarding, operational efficiency, regulatory compliance, and decision-making. The company works as a long-term technology and consulting partner, helping financial institutions modernise their platforms, accelerate time-to-market, and scale confidently in regulated environments.



WEALTHTECH

**COMPANY
RESEARCH
PROFILE**



Founded 1995



United States



www.ipipeline.com



sales@ipipeline.com



Employees: 501-1000



Regions of operation:

United States, Canada, United Kingdom

KEY EMPLOYEES:



Pat O'Donnell
CEO



Katie Kahl
Chief Product Officer

Subsectors: **Digital Retirement Solutions, Financial Planning, Data & Analytics, Financial Services Software**

OFFERING

iPipeline is a connected digital platform built to unify the life insurance and annuities ecosystem end to end. Designed for carriers, distributors, advisors, and financial professionals, it streamlines the full policy lifecycle. From quoting and application to underwriting, policy delivery, and commissions, iPipeline reduces fragmentation, improves data continuity, and accelerates speed to market.

At the centre of the platform is CHARLi, an embedded intelligence layer that operates across workflows rather than as a standalone AI tool. By bringing together real-time data, automation, and predictive insights, CHARLi enables smarter decision-making and more personalized user experiences. Built to augment human expertise, not replace it, the platform helps teams operate faster and more confidently while maintaining compliance. It delivers a scalable, cloud-based foundation that modernizes insurance operations with greater speed, transparency, and intelligence.

PROBLEM BEING SOLVED

Despite advances in financial services technology, the life insurance and annuities industry continues to rely on slow, paper-based processes, fragmented systems, and manual workflows. Lengthy application processing times, high Not-In-Good-Order (NIGO) rates. In addition, disconnected data across carriers, distributors, agents, and consumers create inefficiencies that delay policies, increase costs, and frustrate customers.

iPipeline addresses these challenges by providing cloud-based software that digitizes and automates the life insurance, annuities, and wealth management industries. By streamlining applications, improving data accuracy, and connecting stakeholders across the distribution chain, iPipeline reduces processing delays, minimizes NIGO rates, and creates a more seamless experience from submission to policy issuance.

Together, iPipeline and CHARLi transform legacy insurance operations into connected, intelligent ecosystems. Enabling faster distribution, more informed decision-making, and improved agent and customer experiences, while amplifying human expertise rather than replacing it.

TECHNOLOGY

CHARLi leverages advanced artificial intelligence, machine learning, big data, and cloud computing to embed intelligence directly across iPipeline's platform. Acting as an integrated intelligence layer, it analyses large volumes of policy, underwriting, and workflow data to enable automation, predictive insights, and intelligent recommendations throughout the insurance lifecycle.

Its cloud-based SaaS architecture ensures scalability, security, and seamless connectivity across carriers, distributors, and advisors. By combining advanced analytics with natural language processing, CHARLi allows users to access real-time insights, query business data in plain language, and make faster, more informed decisions. It enhances operational accuracy while augmenting, not replacing, human expertise.

PRODUCT DESCRIPTION

CHARLi is an AI-powered intelligence layer embedded throughout the iPipeline digital platform, designed to help life insurance carriers, distributors, and agents work smarter, faster, and more collaboratively across the entire policy lifecycle.

Key Features

- 1. Unified Data Intelligence:** Aggregates and normalizes policy, workflow, and operational data to deliver a single source of actionable insights.
- 2. Intelligent Automation:** Accelerates routine tasks, reducing manual effort and improving accuracy across underwriting, policy management, and distribution.

This document is being provided for information purposes only. It is not designed to be taken as advice or a recommendation for any specific investment or strategy decisions.

3. **Real-Time Decision Support:** Provides instant, data-driven recommendations to inform business decisions and optimize workflows.
4. **Personalized Guidance:** Tailors insights and prompts to the needs of individual users, enhancing productivity and engagement.
5. **Embedded Analytics Tools:** Powers applications like Policy Intelligence, delivering instant answers to complex policy questions.
6. **Conversational AI Capabilities:** Enables natural-language queries and interactive reporting for more intuitive data access.
7. **Seamless Platform Integration:** Works across iPipeline's suite of products without requiring separate tools or interfaces.

Addressing Critical Industry Challenges

- **Modernising Legacy Operations:** Deep AI integration transforms traditional workflows, streamlining processes without costly overhauls.
- **Improving Efficiency:** Reduces underwriting and distribution times through intelligent automation and real-time guidance.
- **Elevating Customer and Agent Experience:** Delivers accurate, contextual insights that enhance decision-making and service quality.

Unlike standalone systems, CHARLi is relational, building on historical data, user behaviour, and operational context to provide continuously improving, personalized insights. By embedding AI at the core of iPipeline's platform, CHARLi empowers insurers and agents to make smarter decisions, optimize sales and underwriting cycles, and deliver exceptional experiences while amplifying human expertise rather than replacing it.

TRACTION/GROWTH

- iPipeline is trusted by 100+ insurance carriers and 2,500+ broker-dealers, financial institutions, and distribution partners worldwide, connecting more than 500,000 agents and advisors and helping protect 49 million people since its establishment, demonstrating significant scale and global market penetration.
- The company recently launched its next-generation AI-first digital platform, powered by CHARLi, to accelerate product launches, streamline underwriting, and enhance sales experiences through intelligent automation and real-time insights across the policy lifecycle.
- Partners – FIDx (Fiduciary Exchange LLC): Expanded integration of iPipeline's AFFIRM® for Annuities (and OneView™) with FIDx's Insurance Exchange to streamline annuity research, order entry, tracking, and in-force management for advisors. Protective Life Corporation: Integrated iPipeline's Laser App™ forms automation to digitize and accelerate life/annuity order processing, reducing manual work and improving advisor productivity. Axonic Insurance: Alliance used iPipeline's AFFIRM® platform to digitize annuity order entry/contract execution, reduce NIGO, and support rapid launch of Axonic's VantagePoint MYGA for the IMO market. LIBRA Insurance Partners: Partnered to expand annuity distribution via LIBRA's IMO network, enabling BGAs/agents to submit business through iPipeline's modern AFFIRM® digital order-entry workflow. Luma Financial Technologies: Developed a fully integrated solution combining AFFIRM® with Luma's platform to standardize carrier products and automate annuity/life workflows end-to-end for BGAs, IMOs, and broker-dealers.

MANAGEMENT BIO

Pat O'Donnell – CEO

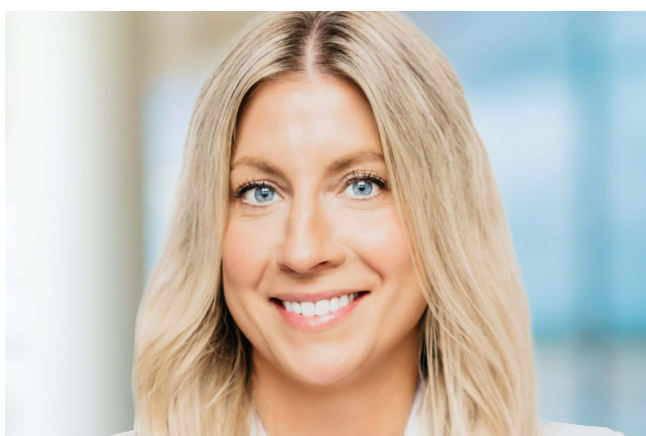
Pat has served as CEO of iPipeline since November 2023, bringing extensive experience leading software, sales, and engineering teams, including prior CEO leadership at Ministry Brands. He previously held senior executive roles at FLEETCOR and spent nearly 24 years at ADP, combining deep operational expertise with a background in economics, Six Sigma, and PMP certification.

Katie Kahl – Chief Product Officer

Katie has served as Chief Product Officer of iPipeline since April 2024, leading the strategic vision and innovation roadmap for its product portfolio to drive growth and customer value. She previously held senior product leadership roles at Applied Systems and began her career at Ceridian Dayforce, bringing deep expertise in product strategy and market expansion.

How iPipeline leverages AI to transform the life insurance market

iPipeline is a leading global provider of comprehensive and integrated digital solutions for the life insurance and financial services industries in North America, and life insurance and pensions industries in the UK. The company has positioned itself as an AI-first platform. What does that mean in practice?



For iPipeline, positioning itself as an AI-first platform with Novera is less about adding isolated machine-learning features and more focused on embedding intelligence directly into the fabric of how insurance distribution works.

As iPipeline Chief Product Officer Katie Kahl explains, “AI isn’t an afterthought or a bolt-on feature for us. Intelligence is embedded across the platform from the start.” In practice, that means AI is used to automate routine tasks, surface insights earlier in the sales and underwriting journey, and help carriers, advisors, and distributors make faster, better-informed decisions.

The impact is particularly significant in life, annuities, and wealth products. By connecting data across those stages and applying AI within the platform itself, iPipeline aims to replace that fragmentation with a more continuous, intelligent distribution experience—one where recommendations, underwriting signals, and product insights can be delivered earlier in the process, enabling faster decisions and more relevant guidance for both advisors and customers.

The impact of CHARLi

At the center of iPipeline’s platform strategy is CHARLi, the shared intelligence layer designed to connect data, workflows, and decision-making across the company’s ecosystem.

Rather than operating as a standalone AI tool, CHARLi functions as the connective tissue between distribution, underwriting, and product workflows across life, annuities, and wealth. “It’s a shared intelligence layer that connects our entire ecosystem,” explains Katie Kahl, contrasting it with the traditional model where systems and processes operate in isolation.

Kahl gave an example of when trying to complete an application, CHARLi is already thinking two steps ahead to underwriting decisions and trying to surface those trends earlier in the underwriting lifecycle.

“It is going to create a more unified experience for both advisors and agents, and is a fundamental shift from more disconnected tools to a platform-based approach that can evolve over time,” said Kahl.

Open approach

iPipeline’s platform – Novera, is designed to accelerate digital transformation by combining an open, API-enabled architecture with low-code configuration tools, allowing carriers and distributors to innovate without heavy IT investment.

This openness, Kahl explains, creates a more open, modern ecosystem for its customers, so it’s easier and quicker for them to plug in third-party solutions or proprietary solutions and scale them with more modern architecture.

Equally important is the shift from custom coding to configurable workflows. “We don’t want to limit the flexibility in what data is captured and the workflow,” Kahl notes. iPipeline accomplishes this through templates and a low-code toolkit rather than manual coding of rules.

The result is faster integration, accelerated innovation, and a platform that can evolve alongside client needs, enabling a modern, scalable digital experience without the typical IT lift that slows transformation in traditional insurance and wealth operations.

The impact of iGO Evolve®

iGO Evolve, the first module launched on Novera, is redefining the e-application process by combining speed, intelligence, and user-centric design.

Kahl highlights that one of the biggest wins is “the speed at which carriers can get new products on the platform - up to 50 to 75% faster than they can do that today.”

Maintenance updates are similarly streamlined, thanks to preconfigured templates and a centralized product repository that propagates changes across the entire ecosystem. AI further accelerates the process, automating custom rules and validations directly within the user interface, reducing both manual effort and operational friction.

From the user’s perspective, iGO Evolve delivers a modern, intuitive interface built on a common design system. It’s WCAG-compliant and easy for advisors and agents to learn, guiding them through the workflow seamlessly.

Other modules including SmartSell integrate underwriting insights into the application itself, enabling agents to view trending underwriting classes in real time rather than treating underwriting as a disconnected step.

All interactions feed into a centralized data lake, creating a single source of truth that powers deeper insights and operational analytics. The outcome is a fully connected solution that drives faster onboarding, reduces operational complexity, and enhances both efficiency and the customer experience across the entire lifecycle.

How iPipeline reduces friction

iPipeline’s approach to digital distribution is increasingly centered on real-time decision support at the point of sale.

As Kahl explains, the goal is simple: “How do we enable faster, more real-time decision support?” Tools like SmartSell are designed to remove friction from the traditional insurance sales journey by embedding underwriting logic directly into the sales workflow.

As agents collect information from a customer, Novera surfaces insights instantly, helping guide the conversation toward the most appropriate coverage options. “As you’re gathering information about the consumer, we’re providing those insights in real time at the point of sale,” Kahl says, allowing agents to adjust recommendations dynamically, whether that means upselling additional protection or steering the customer toward a more suitable product.

Because those suggestions are aligned with the carrier’s underwriting rules, the likelihood that a customer will

actually qualify for the recommended policy is significantly higher. As a result, the process is far more smooth for agents, it creates a better buying experience for consumers, and stronger placement rates overall. Automation can now accelerate sales without weakening compliance or risk discipline.

Greater personalisation

Personalisation is an increasingly evolving theme across the WealthTech sector. How does CHARLi enable carriers and distributors to deliver more tailored client and agent experiences without increasingly complexity?

On this question, Kahl explains that because CHARLi operates as shared intelligence across the platform, the company can quickly access data captured at any stage of the process.

She said, “Obviously, AI can also process and analyse that data at a much higher volume and a much faster rate than a human could and then CHARLi is able to surface those insights to our agents and advisors so they can start to provide more relevant product recommendations or better guidance or get to that decision support quicker.”

For the iPipeline CPO, embedding this technology removes complexity by integrating it directly into the workflows users already rely on.

AI evolution

Looking ahead, how does Kahl see AI evolving within the iPipeline platform over the next few years and what opportunities will this create for carriers, advisors and end-customers?

Kahl detailed, “Our initial focus has been on really optimising the sales process and automating that and driving speed. Where we see this going is that same automation and decision support shifts earlier in the cycle. This means being able to go and find consumers that best align with the products that are trying to be sold, making more upfront and more personalised recommendations.”

She also posed the potential to gather richer consumer data through natural language interactions, rather than requiring users to fill out traditional applications ●

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“Throughout the journey, we just see more and more opportunity to provide insights along the way that help agents and advisors make better, quicker, faster decisions,”



COMPANY RESEARCH PROFILE



Founded 2015



Pittsburgh, United States



www.iralogix.com



solutions@iralogix.com



Employees: 101-250



Regions of operation:
United States

KEY EMPLOYEES:



Peter de Silva
CEO



Pete Littlejohn
Co-founder,
President, & CRO



Lowell Smith
Co-founder and CCO

Subsectors: **Digital Retirement Solutions, Financial Services Software**

OFFERING

IRALOGIX is modernizing the \$18 trillion IRA market with fully digital, customizable retirement solutions designed for financial institutions of all sizes. Its cloud-native platform enables organizations to deliver efficient, paperless Individual Retirement Account (IRA) programs under their own brand without added operational complexity or high costs. The platform integrates seamlessly with existing systems and supports both internal teams and third-party providers, allowing institutions to scale their retirement offerings, expand client reach, and remain competitive in a rapidly evolving retirement landscape.

PROBLEM BEING SOLVED

IRALOGIX addresses the challenges financial institutions face in managing and scaling IRA programs across multiple account types and balance sizes. Traditional IRA administration often relies on fragmented systems, manual processes, and costly operations, making it difficult for firms to serve clients efficiently or expand their retirement offerings. IRALOGIX replaces this complexity with a unified digital platform that allows institutions to manage all IRA types, including Traditional, Roth, SIMPLE, and SEP, through a streamlined, scalable infrastructure.

TECHNOLOGY

IRALOGIX delivers an end-to-end digital platform built on cloud infrastructure and enhanced with artificial intelligence. Its API-driven architecture and real-time data connectivity enable the platform to integrate seamlessly with financial institutions' existing systems, effectively extending their infrastructure. This design supports secure data exchange, automates key retirement account processes, and enables the scalable delivery of IRA services, while remaining flexible enough to integrate with partners and third-party providers.

PRODUCT DESCRIPTION

IRALOGIX provides a cloud-native, end-to-end recordkeeping and trading platform designed to modernize and streamline retirement and investment services. The platform is highly flexible, scalable, and fully customizable, allowing financial institutions to deliver white-labeled solutions while maintaining full control of their client relationships and operations. Unlike traditional recordkeeping systems, which are often outdated, expensive, and difficult to adapt, IRALOGIX offers a modern alternative. Financial institutions can benefit from the efficiencies of outsourced infrastructure while continuing to manage their core business, client experience, and brand, in-house.

Products and Solutions

- **Cloud-Native Recordkeeping Platform**

IRALOGIX offers a next-generation recordkeeping platform built on cloud-native infrastructure, giving financial institutions exceptional scalability, security, and operational efficiency. The technology supports seamless data management, automation, and real-time processing, helping firms reduce administrative burden while improving accuracy and performance. Its modular design also allows institutions to tailor the platform to their specific operational needs and regulatory requirements.

- **White-Labeled Solution**

The IRALOGIX platform is fully white-labeled, allowing financial institutions to maintain their branding and client relationships while leveraging a best-in-class technology infrastructure. This approach enables firms to expand their market presence without significant internal IT development, integrating IRALOGIX's capabilities seamlessly into their existing business model. The platform's flexible design also allows providers to deliver a modern, sophisticated user experience entirely under their own brand.

- **Trading and Investment Management**

IRALOGIX provides an integrated trading and investment management platform that facilitates seamless execution across a wide range of financial products. The system is designed to handle high transaction volumes efficiently, ensuring financial institutions can meet clients' evolving demands. Leveraging automation and real-time data processing, the trading platform enhances decision-making, minimizes operational risk, and improves overall investment performance.

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End-to-End Retirement Solutions

IRALOGIX places a strong focus on the retirement sector, providing advanced tools for managing both workplace and individual retirement accounts. The platform enables financial institutions to offer a broad range of high-quality investment options, including solutions that were once available to primarily institutional investors. This expanded access helps ensure that investors across all market segments, regardless of account size, can benefit from more sophisticated retirement investment strategies.

The platform is designed to serve institutions of all sizes, from smaller firms entering the retirement market to large financial organizations managing extensive IRA portfolios. By removing many of the operational and cost barriers traditionally associated with IRA programs, IRALOGIX enables firms to support accounts across a wide range of balances and client segments in a more efficient and profitable way.

 TRACTION/GROWTH

- Partnerships – Investnet, Morningstar, and Broadridge
- **Doubled revenue** based on ARR/NTM basis every year since 2017
- IRALOGIX is looking to grow its existing client base and expand further into the asset management and workplace markets

 MANAGEMENT BIO**Peter de Silva – CEO**

Peter de Silva is Chairman and Chief Executive Officer of IRALOGIX. He serves on the company's executive committee and is recognized as a national not-for-profit leader. De Silva is also a Senior Fellow at Harvard University and a best-selling, award-winning author. Throughout his career, he has held senior leadership roles across business and community organizations, bringing strategic leadership and governance expertise to IRALOGIX. In recognition of his contributions to leadership and public service, he has been awarded a Doctor of Humane Letters.



IRA Solutions
That Help You
Serve
Every Investor.



How IRALOGIX is entering its next ten years as a force in retirement wealth

For IRALOGIX, 2025 was a milestone year. Not only did the company celebrate its 10-year anniversary, but it was an inflection point for the company as its services matured.



From Left to Right: Peter de Silva, CEO and Pete Littlejohn, Co-founder, President & CRO



IRALOGIX was founded in 2015 by Pete Littlejohn, Lowell Smith and Joe Hipsky to help wealth firms offer their clients institutional IRAs with no minimums. While the company has enjoyed significant growth over the past 10 years, 2025 was a breakthrough year that places IRALOGIX in a great position as it enters its next decade.

IRALOGIX CEO Peter De Silva attributes its growth to three components. First was organic growth with existing partners, with De Silva noting that its partners continue to send them new accounts helping to grow its partnership network. Second was growth through new partner acquisition supported by a strong pipeline. Finally, IRALOGIX has been busy expanding its services with the launch of several new products, with the defining launch being the first-of-its-kind Workplace Retirement Plan Portal.

One of the testaments to the strong year, according to De Silva, is its ability to scale as the business grows. Often companies can buckle under sudden growth as they try to upgrade their infrastructure to cope, often causing friction for clients. As IRALOGIX leverages its own, internally

built technology, it has the flexibility to adapt and scale at its own pace. This has also helped the company release new products. In addition to the previously mentioned Retirement Plan Portal, the team also launched the new Account Holder Portal, which is getting strong customer feedback.

De Silva said, "You might say companies do that every day and that's true, but what was unique about this is it really wasn't sort of a lipstick on the platform, it was a complete rebuild. It'll give us the kind of flexibility and agentic AI embedded in the platform."

IRALOGIX co-founder and president Pete Littlejohn added, "It takes a while to go from a startup to a company that starts to own a part of the marketplace. I think IRALOGIX is one of the top competitors in this space and we offer a lot of value for the things that we bring to the table technologically, our people, products and all of that. It's nice to finally see it all come together."

These achievements are helping IRALOGIX move closer to its long-term goal of expanding beyond its IRA offering and providing its clients with a broader array of financial products that empower them to support customers that do not fit their minimum. De Silva said, "If you can use our platform to address that marketplace effectively and efficiently, that's powerful."

A first of its kind platform

The retirement savings landscape is transforming across the US. More states are beginning to mandate that small employers offer some form of payroll deductible savings plan, with nearly half of the 50 states having implemented or proposed rules. Colorado, Connecticut and Maine are among the states with systems in place, while Minnesota and Washington are just a couple of those planning to implement similar mandates.

This has created a surge in demand from small and medium-sized employers looking for solutions that help them meet the changing rules. It is not just them scrambling, as the traditional financial firms are also looking for tools that can help them capture the market opportunity. While payroll IRAs have been around for decades, they are typically manual-intensive paper and excel-based systems that lack the efficiency and effectiveness needed in the modern digital world.

This is where IRALOGIX's Workplace Retirement Plan Portal comes in. Littlejohn said, "We built a digital front because that's where the hockey puck is going. We made it very easy for small employers to manage their monies and set up a solution for their employees."

He added, "It's been kind of refreshing to see that you got the right business model at the right time, but you also have the government pushing it."

The Workplace Retirement Plan Portal is a fully digital, white-label platform that modernizes employer-sponsored IRAs through automation, real-time self-service and data handling. IRALOGIX stylizes this as the first-of-its-kind that helps expand retirement access for small and mid-sized employers, who can quickly onboard employees, manage contributions and securely exchange data.

This solution supports both the employers and IRALOGIX's business partners. The latter gain access to a white-labeled solution to offer alongside their existing offerings. The scalable solution can be tailored to match their own branding and retain full control of the client relationship.

Having launched in August 2025, the platform has already generated a lot of excitement from clients. Littlejohn noted,

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"It's gone faster than we expected it to go and it's certainly made it easy. We've always had a digital platform for the employees, and I think the 'aha moment' was if we can make it easy for the employer through digital services it was going to go faster and in fact that's exactly what's taking place."

This eagerness for the solution has come from both the small employers and larger broker and advisory firms.

There is a big opportunity for wealth firms that can provide seamless access to IRA products, and it will only grow as more state regulators adopt similar mandates. De Silva noted, "No one's going to be allowed to not have an option for folks to save for retirement and we think this platform's going to be the nexus of that."

The retirement readiness gap

As part of IRALOGIX's growing mission to promote financial

wellness, it commissioned a national survey to assess the state of financial awareness in the US. The report gave a score of 57.7 for retirement readiness of the average American household, inferring an elevated risk of those Americans not achieving their retirement goals.

While there are many factors that cause this, such as Americans forced to live paycheck-to-paycheck, a lack of financial education in school and a culture of consumption rather than saving, this has culminated in a market where more support is needed for long-term planning. This is a need that IRAs can support.

Employers can serve as a conduit for financial wellness by offering these IRA products, building trust and loyalty with their staff. The survey found that two-thirds of Americans say access to financial education influences how they choose an employer. Littlejohn said, "I think it's a great opportunity for the wealth industry to step up."

Moving into the next decade

The future is strong for IRAs. De Silva noted that while 401(k)s have dominated the market for the past several decades, the tides are shifting and IRAs are increasing their market share. This is partly because investors are taking money out, but also due to government mandates. There are those previously mentioned, but also a rise in federal initiatives, such as the recently launched Trump Accounts, which when broken down is essentially a lifetime IRA.

As IRALOGIX enters its next decade, the company is prepared to continue the strong momentum of the past year. This will include the launch of new products, including offerings of other complementary account types, and a move closer to its mission of becoming a wealth-as-a-service platform.

A key part of its growth plans will be artificial intelligence. AI has been a seismic change for the wealth management sector, with firms spending the past few years experimenting with how it is used. While IRALOGIX is no different, it is not just an addition to the platform, it is central to the company. De Silva explained, "We're not just using it to build a platform, but how we're using it to build the experience."

IRALOGIX leverages AI to automate operations and write code, but unlike others in the market, it is also deploying it to improve the client experience. As such, it is currently experimenting with how AI can improve communication with customers or provide greater financial wellness with AI's support.

On a concluding note about IRALOGIX's future, De Silva said, "Think about all the things that you would need as an advisor or a broker dealer or a record keeper to provide a true wealth offering delivered fully digitally, delivered in a modern platform and in a way that's mutually beneficial to you and your account holders. That's what we're trying to build longer term." ●



Founded: 2014



Employees: 51-100



Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Data & Analytics, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: Asia Pacific, North America, EMEA

Jacobi Strategies (Jacobi) is a global investment technology firm founded in 2014, providing a next-generation, cloud-based platform for multi-asset portfolio design, analysis, and client engagement. Jacobi streamlines investment workflows by allowing firms to build and analyse portfolios using tools tailored to their proprietary data structures and processes, while its open architecture and API connectivity enable investment teams to seamlessly integrate their own models, code, and data to scale and systematise their investment approach. Built for client engagement, Jacobi enables firms to showcase their investment processes through interactive, white-labelled dashboards, apps, and dynamic reporting. Jacobi provides its technology to top-tier institutional investment firms globally - including wealth managers, asset owners, asset managers, and investment consultants - who represent over \$7tn in AUM. Jacobi is headquartered in San Francisco with offices in London and Brisbane.



Founded: 2006



Employees: 501-1,000



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: Global

Kaltura powers rich media experiences that help organisations engage audiences, drive action, and turn content into measurable impact. At the forefront are Agentic Avatars – real-time, realistic agents that guide customers, employees, learners, and audiences through personalised, interactive experiences that feel human, contextual, and always on. Built for enterprise-grade deployment in regulated environments, the Kaltura platform combines AI-powered rich media creation, intelligent content management, and experience delivery in one flexible cloud solution. With strong governance, security, and compliance controls, organisations can deploy interactive media experiences confidently at scale. The platform supports both live and on-demand experiences across marketing, learning, communications, and media. From AI-powered video creation and content repurposing to virtual events, content hubs, web experiences, and virtual classrooms, Kaltura enables organisations to create, manage, and activate rich media securely, turning knowledge and content into engagement, insight, and measurable outcomes.



Founded: 2011



Employees: 11-50



Subsectors: Holistic Financial Planning, Portfolio Management & Rebalancing, Financial Analytics, Risk and Compliance, Investment Data & Analytics, Digital Advice



Regions of Operations: Global

By distilling decades of research in quantitative finance and behavioural economics into easily accessible APIs, Kidbrooke empowers banks, insurers, and wealth managers to build next-generation investment, pension, and wealth experiences. Kidbrooke's API platform provides a unified, modular foundation for digital financial planning, investment advice, execution, and ongoing lifecycle management, supporting end-to-end customer journeys from data and product governance through to simulation, advice, execution, and operational oversight. Built around a single, consistent analytics engine, the platform ensures calculations, assumptions, and outcomes remain aligned across all channels and user roles, from customer-facing journeys to advisory and operational tools. APIs can be adopted independently or combined to deliver fully integrated customer and adviser experiences.

QPLIX: Your Software to Master Wealth Management

Originated from family office expertise, shaped to serve all industry experts. QPLIX is the software solution partner for those daring to redefine Wealth Management, at anytime, from anywhere.



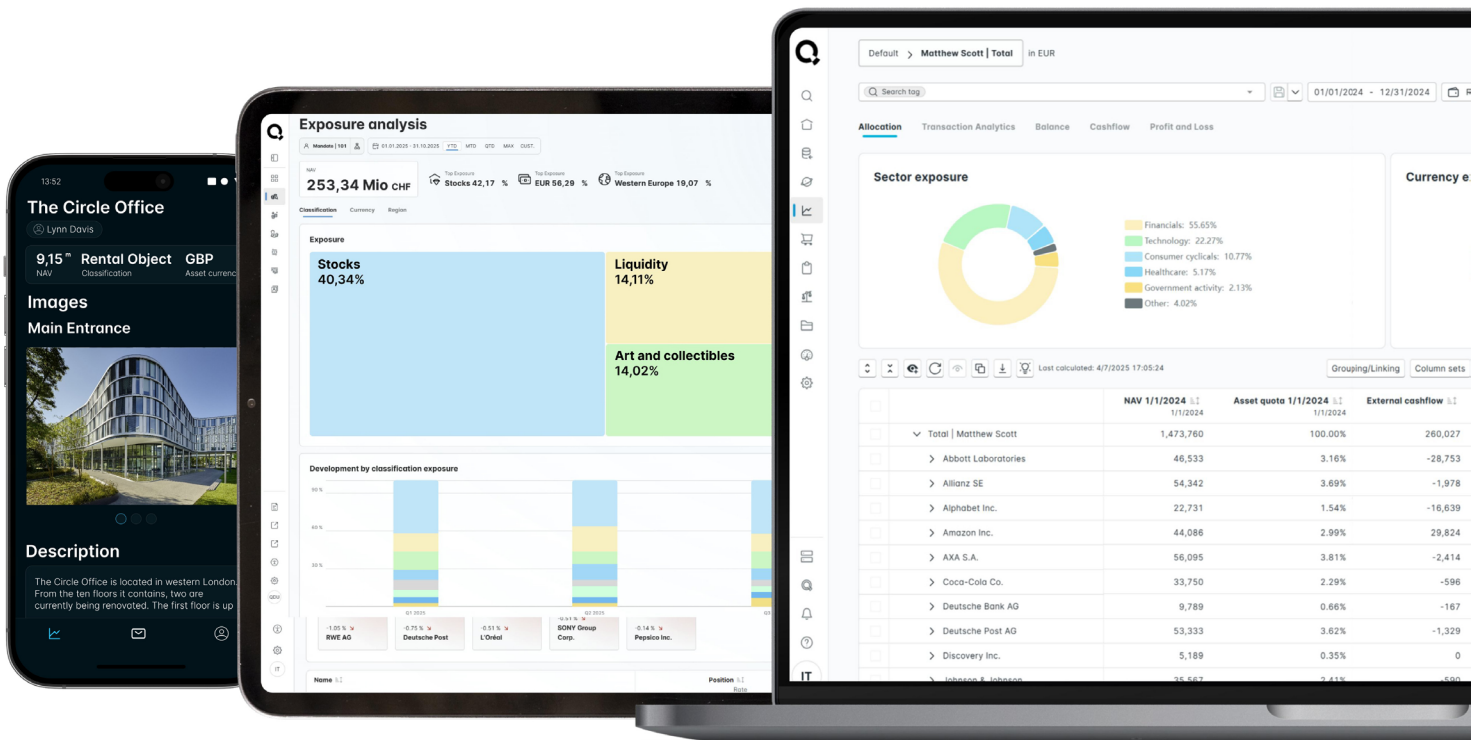
Trusted by over 170 industry leaders worldwide.



Representation of both institutional and private partners.



Partner of banks, family offices, wealth managers and more.



You master Wealth Management.
QPLIX masters the Software.



LSEG



Founded: 2007



Employees: Over 10,000



Subsectors: Portfolio Management & Reporting, Data & Analytics, Financial Services Software



Regions of Operations: Global

LSEG Data & Analytics, one of the world's largest providers of financial markets data and infrastructure. With over 40,000 customers and 400,000 end users across approximately 170 markets, we are an essential partner to the global financial community and redefining the future of data in financial services. We enable customers to draw crucial insights through data, feeds, analytics, AI and workflow solutions. With our unique insights seamlessly integrated into customers workflow, we can help them to identify opportunity and seize competitive advantage. LSEG's solutions empower Wealth Managers to improve advisor productivity, streamline digital onboarding, provide timely advice, and improve the overall experience for end investors. Create valuable and personalised experiences with our suite of solutions tailored for Wealth Managers.

lumenai



Founded: 2021



Employees: 1-10



Subsectors: AI-Driven Investment Management, Absolute Return Strategies, Multi-Asset Portfolio Management



Regions of Operations: United States

Lumenai is an AI-powered investment manager that provides adaptive, alpha-seeking absolute-return and multi-asset portfolios to family offices, wealth advisors, and institutional investors. Founded in 2021 by John Bailey in partnership with ETS Asset Management Factory—a global leader in quantitative and AI-driven investing with more than 35 years of experience—the firm applies advanced machine learning and systematic research to construct and manage portfolios across market regimes. Lumenai's models analyse large, multi-dimensional datasets to detect regime shifts, dynamically adjust asset allocation, and implement disciplined risk management frameworks. Its strategies are designed to deliver consistent alpha generation, capital preservation, and low correlation to traditional benchmarks. Through scalable outsourced investment management, Lumenai offers adaptive, research-driven solutions aligned with the evolving requirements of sophisticated investors.

Lyfeguard



Founded: 2021



Employees: 1-10



Subsectors: Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: United Kingdom

Lyfeguard is a London-based WealthTech company providing investment firms and advisers with a secure system of record for clients' essential life and financial information. The platform brings together financial data, documents, key contacts and life context into a single, structured record that is continuously maintained under the client's control. By replacing fragmented systems and static fact-finds with an always-current view, Lyfeguard helps firms reduce administrative overhead, improve onboarding and servicing efficiency, and gain richer insight to support better advice and client outcomes. Lyfeguard supports firms across the full client lifecycle, including complex life events such as loss of capacity and intergenerational wealth transfer. The company is FCA-authorised and certified to ISO/IEC 27001 and Cyber Essentials standards, meeting enterprise trust and security requirements for regulated wealth management environments.



Founded: 2002



Employees: 501-1,000



Subsectors: Knowledge Work Automation, Artificial Intelligence, Generative AI, Automation, Workflow, Collaboration



Regions of Operations: Global

M-Files is a Context-First Document Management system that helps wealth management and investment firms eliminate operational friction and gain a performance advantage. In an industry defined by regulation, client trust, and performance pressure, M-Files connects documents to the clients, mandates, transactions, and processes that give them meaning, so teams can instantly access trusted information in context. Native to Microsoft 365, M-Files enhances existing technology investments by embedding secure document management, workflow automation, and governance directly into familiar tools. Firms can streamline onboarding, investment operations, compliance monitoring, and reporting while maintaining full auditability and control. Built on an AI-native, metadata-driven architecture, M-Files unifies content across systems and repositories, strengthens governance, and enables secure collaboration. By organizing information based on what it is—not where it's stored—M-Files ensures that advisors, operations, and compliance teams work from a single source of truth.



Founded: 2024



Employees: 1-10



Subsectors: B2B Robo Advisors, Risk Analysis & Management, Data & Analytics, Financial Services Software, Client Prospecting & Engagement, Wealth Management



Regions of Operations: Brazil

At Maestro Wealth AI, the company is redefining how families and individuals plan, protect, and perpetuate their wealth. Its AI-powered platform delivers personalized estate and succession planning, asset restructuring, and tax-efficiency strategies—services traditionally available only to ultra-high-net-worth clients—now made accessible through intuitive, intelligent automation. Designed to function like a private wealth architect that is always on and aligned with each client's legacy goals, Maestro Wealth AI enables users not only to plan their wealth, but to thoughtfully orchestrate its future.



Founded: 2018



Employees: 51-100



Subsectors: Compliance & Regulation, Financial Services Software, Client Prospecting & Engagement

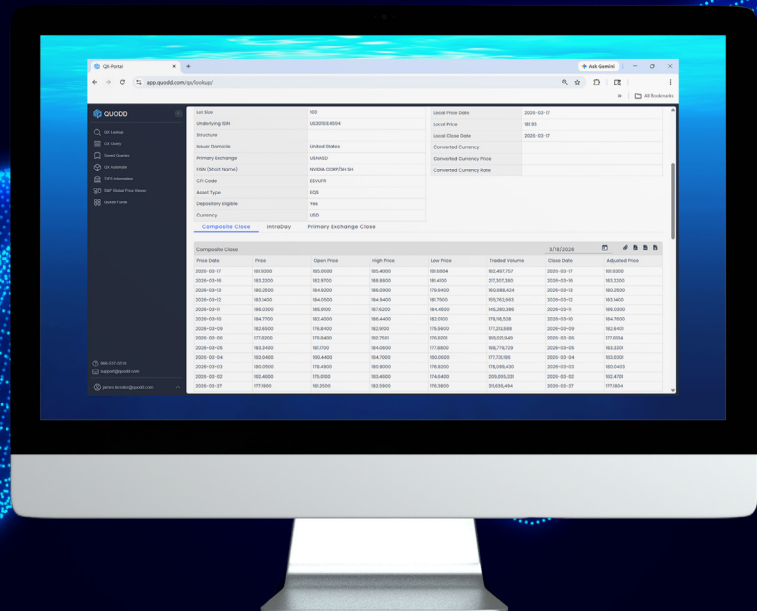


Regions of Operations: Canada, United States

Mako is a Montreal-based WealthTech company providing the most advanced document workflow solution in financial services, turning client onboarding and investment processes into cloud-native digital services for top-tier financial institutions. The platform helps firms digitise investor onboarding, compliance, and subscription processes that are traditionally managed through manual, paper-based workflows. Mako enables firms to configure end-to-end workflows for new account opening, fund subscriptions, repapering, approvals, and ongoing KYC refreshes. Client data is entered once, validated in real time, and securely reused across systems. Mako integrates directly with major custodians, CRMs, wealth technology platforms, and security providers, enabling secure, automated data flow across the investment ecosystem. Built on a SOC 2-certified infrastructure with bank-grade encryption, Mako reduces errors, operational risk, and Not-In-Good-Order submissions whilst improving audit readiness. By embedding compliance directly into automated workflows, Mako enables firms to onboard clients faster and deliver a modern, professional experience for advisers and investors.

Data That Keeps Up With Your Business

Fuel modern wealth experiences with real-time, investor-grade data built for APIs, automation, and AI-supported workflows.



Don't let data be the bottleneck.
QUODD delivers accurate, scalable market data across asset classes,
so your systems, agents, and users can act with speed and confidence.

Power Your Platform
www.quodd.com

QUODD



Founded: 2015



Employees: 51-100



Subsectors: Portfolio Management & Reporting, Data & Analytics, Financial Services Software



Regions of Operations: United States, Canada, Continental Europe

Founded in London in 2015, MDOTM Ltd is a global provider of AI-driven investment solutions for banks, insurers, and asset and wealth managers. Its proprietary platform, Sphere, enables institutions to construct, monitor, and deliver personalised portfolios at scale through advanced optimisation, automated oversight, API integration, and controlled generative AI for reporting and commentary—helping investment teams combine scalability with personalisation.



Founded: 1999 (ByAllAccounts)



Employees: Over 10,000



Subsectors: Data Aggregation and Integration



Regions of Operations: United States (ByAllAccounts)

ByAllAccounts streamlines the flow of financial account data across the entire wealth ecosystem—from financial data providers and custodians to WealthTech platforms and reporting platforms. Eliminating the need for multiple data integrations, they offer a single, secure gateway to financial data, significantly easing data exchange, speeding time to market, and cutting costs so wealth management firms and WealthTechs can focus on innovation.



Founded: 2016



Employees: 11-50



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Digital Brokerage



Regions of Operations: United Kingdom

Multiply is an AI-powered financial advice platform helping wealth managers and financial institutions deliver personalised, compliant advice at scale. Founded in 2016, Multiply was the UK's first FCA sandbox-tested automated advice platform and helped build the regulatory framework for AI advice in the UK. The platform combines a deterministic advice engine with adviser productivity tools to automate key parts of the advice lifecycle, enabling firms to increase client capacity without increasing headcount, while materially reducing cost-to-serve. Multiply is trusted by leading organisations, including Irish Life and Foster Denovo, and is backed by Octopus Ventures and Irish Life. With 60,000+ financial plans delivered and a growing enterprise client base, Multiply is reshaping how regulated financial advice is delivered at scale.



COMPANY RESEARCH PROFILE



PRODUCT NAME:
MSCI Wealth Manager



Founded 1969

New York, United States

www.msci.com

support@msci.com

Employees: 5,001-10,000

Regions of operation:

United States, Canada, United Kingdom, Ireland, Germany, France, Netherlands, Belgium, Switzerland, Italy, Spain, Sweden, Finland, Austria, Bulgaria, Israel, South Africa, Mexico, Brazil, Chile, Argentina, Colombia, Australia, Singapore, Hong Kong, China, Japan, South Korea, Taiwan, India, Sri Lanka, United Arab Emirates, Saudi Arabia

KEY EMPLOYEES:



Alex Kokolis
Managing
Director & Global
Head of Wealth
Management
Client Segment



Govinda Quish
Managing
Director & Global
Head of Wealth
Management
Product

Subsectors: **Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Data & Analytics, Financial Services Software**

OFFERING

MSCI is a leading provider of data, analytics, indexes, and research for the global investment community. Through MSCI Wealth Manager, the firm delivers institutional-grade portfolio construction, risk analytics, and total portfolio intelligence capabilities to wealth managers operating across both public and private markets.

By integrating insights across asset classes — including equities, fixed income, private assets, and sustainability data — MSCI enables wealth professionals to build more transparent, diversified, and outcome-oriented portfolios aligned with evolving client objectives.

PROBLEM BEING SOLVED

Wealth managers face growing complexity as portfolios expand across public and private markets, client expectations rise, and regulatory scrutiny increases. Traditional tools often assess asset classes in isolation, limiting visibility into total portfolio risk and opportunity.

MSCI addresses this challenge by providing a unified analytics framework that seeks to enable holistic portfolio oversight. By harmonizing data, risk models, and performance analytics across asset classes, MSCI helps wealth managers deliver enhanced transparency, stronger governance, and more informed investment decisions.

TECHNOLOGY

MSCI Wealth Manager is built on scalable cloud-based infrastructure designed to integrate large and complex datasets across public and private markets. The platform applies MSCI's proprietary quantitative research, factor models, and risk methodologies within a consistent cross-asset framework.

Advanced analytics support scenario analysis, factor exposure assessment, portfolio construction, and ongoing monitoring. The platform integrates with existing workflows through intuitive dashboards and tools, enabling advisors and CIOs to access institutional-grade insights while maintaining operational efficiency and oversight.

PRODUCT DESCRIPTION

MSCI Wealth Manager provides a suite of solutions that help wealth managers build, manage, and monitor portfolios with a total portfolio perspective.

The platform supports core use cases including asset allocation, portfolio construction, risk analysis, performance measurement, and governance oversight. By bringing together MSCI's globally recognized indexes, private asset analytics, and sustainability research, the platform seeks to enable firms to evaluate exposures across asset classes within a unified risk framework.

This approach helps wealth professionals deliver personalized strategies at scale while maintaining centralized risk controls and regulatory alignment.

TRACTION/GROWTH

- Over USD 18.3 trillion in assets as of June 30, 2025 benchmarked to MSCI indexes
- Over 50 years of index and analytics expertise
- Trusted by leading asset managers, banks, and wealth management firms globally across the Americas, Europe, and Asia-Pacific
- MSCI's longstanding institutional relationships provide a foundation of credibility and analytical depth that can help support wealth managers seeking to enhance portfolio transparency and resilience.

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Why wealth managers are rethinking how they analyse public and private assets



The structure of wealth portfolios has changed dramatically over the past decade. Private equity, private credit, infrastructure and other alternative assets are no longer niche allocations reserved for institutional investors. They are now a growing component of portfolios managed for high-net-worth and mass affluent clients alike.

But as wealth managers broaden the range of assets they invest in, a new challenge has emerged. The systems used to analyse portfolio risk, performance and exposure have often evolved far more slowly than the portfolios themselves.

Public and private assets frequently exist in different data environments, rely on different valuation cycles and are assessed through separate analytical frameworks. That fragmentation can make it difficult for advisers and investment committees to understand the true shape of portfolio risk.

As part of FinTech Global's prestigious WealthTech100, Harry Slade spoke with Govinda Quish, Managing Director and Global Head of Wealth Management Product at MSCI, about how the industry is addressing this challenge and why integrated portfolio intelligence is becoming increasingly important.

When portfolios outgrow their infrastructure

The expansion of private markets has introduced complexity that many wealth management systems were never originally designed to handle.

For years, portfolio analytics tools focused primarily on liquid assets where pricing and market data were widely available. The addition of private investments has introduced assets with

very different reporting structures, liquidity characteristics and transparency levels.

That has created an analytical divide within many firms. "Wealth managers are increasingly allocating across both public and private markets, but the data, analytics and governance frameworks supporting those allocations often remain fragmented," Quish explained.

The implications extend beyond reporting. Without a consistent analytical framework, it becomes harder for firms to compare risks across asset classes or evaluate how exposures interact within the same portfolio.

"By integrating public market data with private asset transparency and analytics, we enable firms to evaluate total portfolio risk, factor exposures, liquidity considerations and concentration risks in a consistent framework," he explained.

For investment teams, that consistency allows portfolio construction decisions to be made with a clearer understanding of how each asset contributes to overall risk.

"It helps advisors and CIOs move beyond siloed reporting and toward a holistic view of portfolio construction," Quish added.

Governance grows more complex alongside diversification

As portfolios incorporate more illiquid assets, governance frameworks have become just as important as analytics.

Private investments introduce different valuation timelines, liquidity constraints and reporting practices. Managing these assets alongside traditional securities requires oversight mechanisms that ensure portfolio decisions remain aligned with client objectives and regulatory expectations.

According to Quish, governance is becoming a central pillar of modern portfolio management.

"As portfolios become more diversified and include illiquid and alternative assets, governance becomes even more critical," he said.

In practice, that means embedding monitoring and oversight directly into the portfolio management process.

"Robust governance frameworks are designed to help ensure that investment decisions remain aligned with client objectives, risk tolerances, regulatory requirements and internal oversight standards," Quish explained.

Achieving that level of alignment requires more than simply collecting data from different sources.

"Total portfolio intelligence is not just about data aggregation," he said. "It is about embedding risk controls, scenario analysis and portfolio monitoring into the investment process."

Scaling personalisation without losing control

The growth of private markets is unfolding alongside another major shift in wealth management: the move toward personalised portfolios.

Clients increasingly expect strategies tailored to their specific financial goals, liquidity needs and tax considerations. For wealth managers, delivering that level of personalisation across thousands of accounts requires powerful analytical infrastructure.

“Personalisation at scale requires institutional-grade infrastructure,” Quish said.

Technology platforms capable of analysing exposures across large client bases are becoming essential.

“By leveraging advanced analytics, wealth managers can systematically assess exposures, stress-test portfolios and monitor drift across thousands of accounts simultaneously,” he explained.

This combination of automation and oversight allows firms to offer tailored portfolios while maintaining discipline across their investment processes.

“It allows firms to deliver differentiated, customised portfolios while maintaining centralised oversight and governance controls,” Quish said.

For many wealth managers, the ability to balance flexibility with consistency has become a defining operational challenge.

Structural differences

Despite growing demand for integrated portfolio analytics, combining data across public and private markets remains technically difficult.

Public assets benefit from continuous market pricing and well-established reporting standards. Private investments, by contrast, often involve periodic valuations and information sourced from multiple providers.

“One of the biggest challenges is inconsistency in data quality, valuation frequency and transparency between public and private markets,” Quish said.

These differences can obscure the underlying drivers of portfolio risk.

MSCI’s approach focuses on applying consistent methodologies across both asset classes.

“By applying consistent risk methodologies, factor frameworks and analytics across both markets, we help firms evaluate exposures and risk drivers across the entire portfolio,” Quish explained. Standardising these frameworks allows wealth managers to move away from disconnected analysis toward integrated reporting.

“By harmonising data structures and enabling integrated reporting, firms can evaluate risk drivers across the entire portfolio instead of relying on disconnected reporting streams,” he said.

Seeing the portfolio as a system

One of the most important benefits of unified analytics is the ability to identify relationships between investments that might otherwise remain hidden.

Traditional reporting often treats asset classes independently. Yet many of the forces shaping portfolio performance operate across markets simultaneously.

“Risks and opportunities rarely exist in isolation,” Quish said. “Correlations, factor exposures and macroeconomic drivers affect portfolios holistically.”

Understanding those interactions requires analysing the entire portfolio together.

“By analysing factor sensitivities, scenario impacts and concentration risks across both public and private holdings, wealth managers can identify unintended exposures, diversification gaps and emerging risks earlier,” he explained.

This perspective can help firms make allocation decisions that reflect the true structure of portfolio risk rather than isolated asset performance.

From competitive edge to baseline capability

Looking ahead, Quish believes integrated portfolio intelligence will soon become a standard expectation rather than a differentiator.

“Over the next several years, we expect total portfolio intelligence to move from being a competitive differentiator to a baseline expectation,” he said.

Investor expectations are evolving alongside the structure of portfolios themselves.

“Clients increasingly demand transparency, risk awareness and outcome-oriented portfolio construction regardless of asset class,” Quish explained.

To meet those expectations, wealth managers will need to embed a range of new capabilities into their technology infrastructure.

“Critical capabilities will include integrated risk analytics across public and private markets, scenario modelling under multiple economic regimes, tax-aware portfolio construction and scalable personalisation supported by automation,” he said.

The firms that succeed will be those able to integrate these capabilities directly into their operating models.

“Those that embed these capabilities into their core infrastructure will be better positioned to deliver consistent outcomes and adapt to market complexity,” Quish added.

As portfolios continue to evolve, the ability to analyse risk across public and private investments as a single system may become one of the defining capabilities of modern wealth management ●



Founded: 2013



Employees: 1-10



Subsectors: Compliance & Regulation, Client Prospecting & Engagement



Regions of Operations: Global

MyDocSafe is a secure client communication and transactional platform that simplifies complex transactions, improving customer engagement, retention and cutting time to revenue and lowering deal abort risk.



Technology solutions you can trust



Founded: 2020



Employees: 11-50



Subsectors: Data & Analytics, Financial Services Software, Cybersecurity Solutions and Software Development



Regions of Operations: United Kingdom

Navos are specialists in technology solutions with a focus on the Financial Services sector. With 120 years of combined experience at Hargreaves Lansdown, the UK's largest investment platform, their consultancy understands exactly how to navigate the toughest technology challenges. They blend expert knowledge with a track record of delivering innovative results to help businesses cross the uncharted waters of technology solutions. From building an innovative digital strategy, developing a bespoke financial platform, to implementing dependable cybersecurity, they can be the trusted technology partner for your business. With their team of like-minded technologists and global partners, Navos can champion technical success while you achieve your business goals.



Founded: 2019



Employees: 11-50



Subsectors: Data & Analytics, Financial Services Software, Investment Operations Workflow Automation



Regions of Operations: Europe

Next Gate Tech provides an AI-driven SaaS platform for asset managers, asset servicers and asset owners to transform investment operations. They unify fragmented fund data and automate complex workflows to radically improve efficiency, compliance and scalability. Trusted by industry leaders including BNP Paribas and Amundi, their platform supports over \$500bn in assets across the investment value chain.



COMPANY RESEARCH PROFILE



Founded 2017
 Hasselt, Belgium
www.myfaro.be
info@myfaro.be
 Employees: 1-10
 Regions of operation:
 Belgium

KEY EMPLOYEES:



Michelle Bovy
CEO



Bart Vanhoutte
CTO



Brad Geurts
CPO

Subsectors: **Compliance & Regulation, Portfolio Management & Reporting, Financial Planning, Financial Services Software, Data & Analytics, Client Prospecting & Engagement, Revops**

OFFERING

myFaro is a WealthTech platform designed as the operating layer for modern financial advisors and brokers. It centralises client data, financial products, advisory workflows, compliance processes, and reporting within a single, integrated environment.

Built for independent advisory firms and RIAs, myFaro enables scalable, provider-agnostic operations while supporting regulatory oversight and professionalisation. The platform empowers advisors to manage their full business lifecycle efficiently without being locked into specific product providers or closed ecosystems.

PROBLEM BEING SOLVED

Wealth advisors and brokers operate in fragmented environments across multiple disconnected tools for client management, products, compliance, and reporting. This fragmentation reduces efficiency, limits scalability, increases regulatory risk, and detracts from the client experience. myFaro addresses these challenges by replacing siloed systems with a unified operating layer that embeds compliance and workflow automation by design, allowing advisors to focus on delivering high-quality advice rather than managing operational complexity.

TECHNOLOGY

myFaro is a cloud-based SaaS platform built on a secure, scalable architecture using modular services and modern web technologies. Structured data models enable automation, reporting, and auditability across advisory workflows. Role-based access controls ensure data security and segregation. The platform integrates with external systems to preserve advisor flexibility while embedding workflow automation at the core.

Its architecture supports future expansion into advanced analytics and AI-driven insights while maintaining compliance with data protection and regulatory standards.

PRODUCT DESCRIPTION

myFaro is a horizontal WealthTech platform that functions as the infrastructure layer for financial advisors, unifying client management, product handling, compliance, underwriting, and reporting into a single operating environment. Unlike vertically integrated solutions tied to specific providers, myFaro remains fully provider-agnostic, allowing advisors to work with the banks, insurers, and asset managers of their choice while managing all relationships through one structured system.

The platform supports the entire advisory lifecycle, from onboarding and regulatory checks to portfolio oversight, underwriting coordination, performance monitoring, and client reporting. End-to-end workflow automation reduces manual follow-ups, eliminates duplicate data entry, and strengthens auditability. By combining an intuitive advisor-facing interface with robust back-end control, myFaro enables firms to professionalise operations, increase efficiency, reduce compliance risk, and scale sustainably in increasingly regulated markets.

TRACTION/GROWTH

- myFaro is looking to scale operations towards the Netherlands, Luxembourg, UK, France
- Clients:



How myFaro is leveraging tech to transform the financial advisory space



In the wealth management space, the rise of WealthTech has helped to digitise countless products and portals. Founded in 2017, Belgium-based myFaro is now changing the game: it is bringing digitisation to the financial advisory market.

According to Michelle Bovy, CEO and co-founder of myFaro, independent advisors operate across banking investments, investment-linked insurance contracts, pension solutions and private equity allocations - often within complex tripartite agreements between depository, insurer and asset manager.

Most tools, she outlines, solve one vertical problem. myFaro, on the other hand, acts as a horizontal infrastructure layer that unifies front office, compliance, underwriting and servicing into one structured ERP environment. Bovy states succinctly, "We are not another feature. We are an operating system."

Standing out in the wealth management industry often requires a business to deal with an unmet need considerably better than its competition. For myFaro, the business doesn't just consolidate data, it embeds the full advisory lifecycle across product types into one workflow engine.

Bovy remarked, "Independent advisors traditionally must follow different onboarding, compliance and underwriting flows depending on whether they are advising on investment-linked insurance contracts, banking investment portfolios, pension vehicles and private equity participations. This complexity becomes unmanageable when firms scale."

myFaro has made it its aim to abstract those differences. From onboarding to compliance, underwriting and ongoing servicing, Bovy claims workflows are product-aware and regulator-aligned - without the advisor having to manually navigate regulatory logic. This means the company is operationalising multi-product advisory end to end.

Scaling advisory

A key challenge for many WealthTechs today is to make advisory scalable. This is something which Bovy believes myFaro already achieves.

"Scalability is not about selling more products. It is about embedding process integrity," said Bovy. "Advisors must capture accurate client data, deliver correct documentation, secure compliant signatures and prove suitability to the regulator."

With this considered, the myFaro CEO stated that saving documents in folders or relying on email is no longer sufficient.

She said, "myFaro embeds compliance directly into workflow automation. Advisors are guided through intuitive, structured processes — together with their clients — while regulatory logic operates in the background. More business in less time, with less friction and less compliance anxiety - this is true scalability."

Advisor-client collaboration

Advisor-client collaboration is not peripheral to myFaro's model — it is foundational. As Michelle Bovy puts it plainly: "It is central."

She is clear that much of the industry still treats collaboration as an afterthought. "Many platforms serve advisors. Some provide read-only portals to clients. Very few create structured collaboration environments," she says. Digitisation alone, in her view, does not equal partnership. A portal may distribute information, but it does not necessarily create shared accountability.

myFaro was designed to change that dynamic. The platform enables secure, traceable, regulator-ready collaboration between advisor and client in a single shared environment. Structured data requests reduce ambiguity. Secure document and data exchange build confidence.

Full portfolio visibility across asset classes grounds advice in a comprehensive view of a client's financial life. Digital onboarding, sales, compliance, and financial planning workflows ensure that each interaction is embedded within a coherent and controlled process. Timestamped confirmations create an auditable record of decisions — when they were made, and on what basis.

For Bovy, the rationale is simple: "Financial advice is relational. Technology should strengthen that relationship — not fragment it."

Model portfolios

Model portfolios, in Michelle Bovy's view, are not about standardisation for its own sake — they are about strengthening independence through structure.

"myFaro allows advisors to design model portfolios per client type, combining multi-supplier banking and investment insurance solutions within predefined compliance logic," she explains.

The result is twofold. First, advisors can articulate value quickly and consistently. A well-designed model portfolio shortens the distance between strategy and implementation, allowing client conversations to focus on suitability and long-term objectives rather than administrative complexity. Second, independence is preserved — and provable. Because the logic is predefined and embedded within compliance parameters, portfolio construction becomes both repeatable and audit-ready.

For Bovy, the larger point is scale. "We enable independence at institutional scale," she stresses.

Data aggregation as infrastructure

Why does myFaro treat data aggregation as infrastructure rather than a feature?

Bovy said, "Because automation without reliable data is dangerous in a regulated market. We integrate via APIs where possible and structured formats such as CSV where necessary. Data is harmonised, validated and enriched before entering operational workflows.

"More than 1,000 structured data points per client can be managed within the system.

Single data entry at advisor level becomes the foundation of compliance, underwriting, reporting and profitability intelligence."

Bovy states the point succinctly: without reliable data, automation becomes fiction.

Structural opportunities

The structural opportunity, in Michelle Bovy's view, sits upstream — and too many institutions are still looking downstream.

"Many insurers have digitised underwriting. Few have truly digitised distribution enablement," she says. In other words, product engines may be modern, but the advisory workflows feeding them often remain fragmented. That fragmentation carries a cost. "If advisory workflows remain disconnected upstream, downstream integration stays expensive and inefficient."

myFaro positions itself as an infrastructural layer rather than another endpoint. "We provide a one-to-many infrastructure model," Bovy explains. "Insurers can integrate once with our layer instead of connecting to multiple CRM or PMS systems individually."

For insurers and wealth managers serious about B2B2C, the message is direct. "True B2B2C strategy requires investing in the advisor's operational backbone — not just in product portals. The path of least friction wins."

Buy-and-build

How does myFaro support buy-and-build strategies? "In consolidation environments, operational complexity reduces margins," Michelle Bovy says. Acquired firms arrive with their own workflows, compliance interpretations, and product preferences. Left unmanaged, that diversity erodes efficiency and delays integration. Scale, in other words, becomes heavier rather than more profitable.

myFaro's role is to introduce structure without erasing identity. "We standardise operational playbooks while preserving local identity," she explains. In practical terms, that means uniform onboarding workflows, embedded KYC processes, and centralised compliance visibility across the group. It also extends to intelligence: group-, client-, and product-level profitability insights that allow leadership to see where value is being created — and where it is leaking. Rapid integration capability ensures newly acquired firms can be aligned quickly without paralysing day-to-day operations.

All of this, Bovy stresses, accelerates integration and supports EBITDA expansion.

"Infrastructure becomes a value-creation lever," she says.

Boosting margins and integrating AI

In the critical area of boosting operational margins, Bovy makes clear myFaro embeds RevOps intelligence directly into the infrastructure layer. From this, advisory firms gain profitability per client, cost-to-serve visibility, pension limit monitoring, revenue-per-product tracking and bulk compliance orchestration.

"This reduces reliance on spreadsheets or fragmented BI projects," said Bovy, who added that the firm transforms operational data into strategic insight.

On a similarly critical area – integrating AI – Bovy made clear AI must operate within regulatory integrity.

She said, "We integrate AI to enhance data validation, detect anomalies in aggregation, enrich documents contextually, integrate reliable external data feeds and support intelligent servicing workflows."

Put simply, Bovy makes clear that AI strengthens accuracy and efficiency without bypassing compliance frameworks. "AI should reinforce infrastructure — not replace judgment," she said.

The long-term version

What is MyFaro's long-term version? According to Bovy, advisory will remain essential – especially in what is becoming an increasingly complex fiscal and legal environment.

However, Bovy stresses that advisors without structured infrastructure will struggle. "The next wave of WealthTech is not about more features. It is about operational enablement. By unifying data, workflows and compliance into one horizontal infrastructure layer, we allow advisors to focus on what truly matters. And yes — we bring back the fun in financial advice," she concluded ●



The Enablement Infrastructure for Multi-Supplier Financial Advice

Advisory execution, compliance and product distribution - unified in one enablement layer.

Advisors still operate across fragmented tools, siloed product providers and growing regulatory complexity.

myFaro unifies advisory execution, compliance and product distribution into one enablement layer.

Compliance by design

Compliance should not slow advisors down. In myFaro it is embedded directly in the advisory process.

Audit trails and documentation are created automatically.

Regulator-ready.

Multi-Supplier Intelligence

Financial advisors combine insurers, banks and asset managers to build the right solution for their clients.

myFaro helps advisors compare strategies, structure proposals and document advice across multiple providers.

Advisor-Client Collaboration

One shared workspace between advisor and client.

Information, documents and insights come together in one place.

Less operational friction. We bring back the energy to financial advice.

Designed to connect banks and insurers with advisors who power distribution.

myfaro.be



Founded: 2024



Employees: 1-10



Subsectors: Portfolio Management & Reporting, Financial Planning, Data & Analytics, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: Singapore, Hong Kong, Portugal, United States

Nextvestment is an AI-native wealth engagement and behavioural intelligence layer that enables wealth institutions to deliver personalised, institution-approved guidance at scale. The platform participates in the Monetary Authority of Singapore's PathFinder programme and powers the AI financial guidance capability behind Phillip Securities' POEMSGPT, embedded within its flagship POEMS trading platform. Nextvestment's client intelligence layer transforms client questions into behavioural signals and institution-controlled, audit-ready insights. Nextvestment enables banks to move beyond static digital experiences towards dynamic, insight-driven engagement. It provides both advisers and clients with compliant, explainable recommendations whilst preserving full institutional governance over data, models, and outputs.



Founded: 1990



Employees: 501-1,000



Subsectors: Portfolio Management & Reporting, Investing Tools, Financial Planning, Alternative Investment Solutions, Financial Services Software, Client Prospecting & Engagement



Regions of Operations: EMEA, North America

For more than 35 years, Objectway has built partnerships with private banks, wealth and asset managers to digitally transform their businesses through its proprietary platform. The company enables this transformation through a technology stack and unified digital design that addresses the full value chain of wealth and investment firms. Its applications create a seamless multi-language experience, enhancing engagement through simplicity. Objectway's collaborative tools remove friction, allowing clients to adapt to evolving customer expectations, streamline and de-risk operations, and increase efficiency and productivity. Clients deploy scalable and compliant solutions that holistically address the full wealth potential for each investor through onboarding, planning, investment solutions and administration. The company increasingly augments this capability through AI-enabled applications that anticipate client needs and support personalised, seamless client journeys across channels whilst addressing unique requirements. Objectway's scalable and cloud-ready solutions are flexibly deployed, available as licenced SaaS or BPaaS, leveraging a component-based open APIs architecture for straightforward integration.



Founded: 1981



Employees: 251-500



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Investing Tools, Risk Analysis & Management, Financial Planning



Regions of Operations: Global

Developed by Ortec Finance, OPAL helps banks and wealth management firms deliver scalable, compliant and personalised advice journeys. As a long-term partner, Ortec Finance brings decades of institutional investment expertise into wealth management through OPAL's institutional-grade economic forecasting and intelligent, goals-based planning. OPAL uses realistic economic scenarios, continuous monitoring and smart recommendations to help firms guide clients towards their long-term goals while managing risk and regulatory requirements. Its flexible, modular architecture integrates seamlessly with existing systems and supports different advice models, from self-service to full adviser-led engagement. The result: sustainable growth, higher client confidence and advice that truly fits your business.

**WEALTHTECH****COMPANY
RESEARCH
PROFILE****NICE Actimize****PRODUCT NAME:**
Compliancentral

Founded 1999



New Jersey, United States

www.niceactimize.cominfo@niceactimize.com

Employees: 1,001-5,000

Regions of operation:
More than 70 countries
across the globe**KEY EMPLOYEES:****Konstantinos Rizakos**
General Manager,
Compliance**Steve LoGalbo**
Director of Product
Management, Compliance**Matt Caine**
Head of Global Sales,
ComplianceSubsectors: **Compliance & Regulation****OFFERING**

NICE Actimize is a provider of artificial intelligence, platform services, and cloud-based solutions that help financial institutions prevent fraud, detect financial crime, and meet regulatory compliance requirements. Its solutions support risk management and monitoring across the customer lifecycle, delivering advanced analytics and intelligence that help organizations protect assets, gain deeper operational insights, and ensure consistent regulatory compliance.

**PROBLEM BEING SOLVED**

Financial institutions face increasing regulatory pressure to monitor communications, transactions, and advisor activity to ensure compliance across multiple obligations, including suitability. Managing sales practices oversight across large advisor networks is complex and often reliant on manual supervision and fragmented systems. NICE Actimize addresses this challenge by automating surveillance across the compliance lifecycle, enabling firms to maintain regulatory compliance, identify potential risks, and ensure advisors provide appropriate investment recommendations aligned with client objectives.

**TECHNOLOGY**

NICE Actimize solutions are built on a combination of artificial intelligence, advanced analytics, and cloud-based platforms designed to process large volumes of financial and behavioural data. The technology leverages AI, machine learning and behavioural analytics to detect anomalies, identify emerging risks, and monitor advisor and client activity.

Integrated dashboards, automated alerts, and reporting tools support real-time risk monitoring, while analytics services help build behavioural profiles that improve the detection of deviations from expected activity patterns.

i PRODUCT DESCRIPTION

Compliancentral, including the SURVEIL-X Suitability capability, is NICE Actimize's holistic surveillance platform, designed to support end-to-end compliance across the full lifecycle — from data capture and archiving to surveillance and investigation.

The platform enables firms to monitor sales practices, communications, and trading activity, ensuring investment recommendations align with each client's suitability profile while also addressing broader regulatory obligations. It automates supervision of advisor activities, helping financial institutions identify potential risks and areas of concern while maintaining strong compliance controls.

By consolidating capture, archiving, surveillance, and analytics within a single environment, the solution improves operational efficiency, reduces false positives, and strengthens transparency across compliance teams. It helps organisations mitigate regulatory risk, enhance client protection, and ensure brokers deliver investment advice that aligns with client objectives and regulatory expectations.

TRACTION/GROWTH

- NICE Actimize continues to expand its global footprint while investing heavily in AI innovation and R&D

How NICE Actimize is driving the shift to predictive suitability

Founded in 1999, NICE Actimize represents a dedicated, vertical line of business within the broader NiCE organization. Its competitive advantage? It doesn't operate in a vacuum, and leverages its wide-ranging product line to deliver a comprehensive end-to-end solution – Compliantcentral. Looking ahead, how is NICE Actimize transforming the industry?



NICE Actimize

NICE Actimize is coming off a red-letter year in 2025. According to Konstantinos Rizakos, general manager, compliance, at the firm, the year was successful both operationally and financially.

He said, "As you can see from our recently released corporate results, we performed exceptionally well across the board. We delivered an 8% increase in total revenue year-over-year, reaching \$2.95bn, which was largely fueled by a powerful 13% growth in our cloud revenue. The Compliance business was a significant contributor to these growth rates."

Meanwhile, on the operational side, the company's biggest achievement was a 'fundamental paradigm shift' in how the firm's clients approach surveillance.

"We successfully moved the needle from predominantly reactive, post-trade analysis to investing in proactive, pre-trade suitability alerts," said Rizakos. "These investments in pre-trade and best product analytics led to strong growth in client adoption, which played a major role in our recognition in the WealthTech industry rankings."

As the business looks ahead to the rest of 2026, Rizakos underlines its focus is on scaling predictive intelligence, with NICE Actimize rolling out its full 360-degree data silo integration

and expand the use of generative AI to automatically document the rationale behind suitability decisions.

Rizakos explained, "This feature will automatically document why a trade was deemed suitable, drastically reducing manual workload for compliance teams while enhancing auditability."

When suitability shifts

At what stage does suitability move from being a periodic assessment to a continuously evidenced obligation? On this point, Rizakos makes clear his belief that it moves exactly at the point where technology allows it to.

He said, "Historically, firms relied on annual KYC refreshers simply because constant monitoring was manually impossible. Today, with APIs instantly connecting CRM data, market feeds, and trading platforms, suitability must be continuous."

Rizakos added that if, for example, a client's marital status changes in the CRM, or a specific sector they are invested in drops 20%, their suitability profile shifts instantly.

He finished, "Our platform operates entirely on this premise—monitoring for "drift" on a daily basis so that the suitability obligation is being evidenced with every single transaction, not just once a year."

Regulatory certainty in suitability

Another question posed to Rizakos was what regulatory certainty meant in suitability – did it mean zero remediation, defensive decision-making at scale or zero complaints?

Rizakos quickly swatted away zero complaints and zero remediation as a myth but labeled defensive decision making as true regulatory certainty.

He said, "We are in the "show your work" era of compliance. Regulators don't expect perfection; they expect a consistent and well-documented process. Certainty means that if a regulator knocks on your door five years from now, you can instantly pull up the exact data, the market context, and the client profile that existed at the precise moment the trade was executed."

This, Rizakos remarked, is why NICE Actimize focuses heavily on the explainability of its AI – in that it doesn't just flag an issue – it

generates a clear, human-readable audit trail of why a decision was made.

Can suitability outcomes be guaranteed?

Volatile markets can be a big drag on firms being able to guarantee any form of certainty, and there is a big question around whether firms can realistically guarantee suitability in such a market.

For Rizakos, in volatile markets, a 'conservative' asset may suddenly behave like an aggressive one, and firms can guarantee that they are reacting to these dynamic changes appropriately.



"Our engine continuously cross-references portfolio volatility against the client's stated risk tolerance. If a portfolio breaches that tolerance due to market swings, we trigger an alert. We do not guarantee market outcomes, but the detection of drift. Regulators fully understand this, and expect a suitable process."

Balancing expectations with autonomy

Rizakos made clear in his view that balancing client autonomy with the regulatory expectation to prevent foreseeable harm is the 'ultimate tightrope', particularly in execution-only or advisory models.

He remarked, "We believe the balance is struck through intelligent friction rather than hard blocks. We don't believe systems should blindly block trades unless there is a blatant, undeniable breach. Instead, our technology can be configured to serve up "in-the-moment" warnings—for example, prompting a client with: "This trade pushes your concentration in tech stocks to 40%, which exceeds your stated risk profile. Do you wish to proceed?"

From here, Rizakos outlines, if the client proceeds, the firm has prevented foreseeable harm by ensuring the client is fully informed, and the system automatically logs that an active, informed choice was made to override the warning. "This of course requires real-time systems integration, or "predictive suitability monitoring", said Rizakos.

Another question Rizakos has considered includes that if suitability monitoring becomes predictive rather than reactive, where does the line exist between protection and paternalism?

Rizakos remarked, "The line is drawn by keeping the human advisor securely in the loop. AI should never act as a paternalistic overlord dictating to the client; it should act as a hyper-intelligent assistant to the advisor. Protection is pointing out that a client is taking on correlation risk they might not understand; paternalism is forcing them to sell it. This empowers the advisor to pick up the phone and have a consultative, value-add conversation with the client."

Required data threshold

What data threshold is required to move from after-the-fact reviews to proactive intervention - and do most firms truly have it? In order to move to proactive intervention, Rizakos stated that three pillars need to be synced in real time.

The first of these pillars is the client profile (CRM/KYC), then intent/action (order management system) and context (market data/communications).

"Do most firms have this data? Yes, almost every firm does," said Rizakos. "The problem is that it lives in disconnected silos, and the compliance team usually only sees it brought together weeks later in a spreadsheet. The required threshold isn't about gathering new data; it's about the ingestion layer. NICE Actimize's core differentiator is that we already have access to this data for our other solutions, for example KYC screening or eComm surveillance. We can pull this data together and analyze it holistically in milliseconds, pre-trade."

Over-standardization risk

A key question being asked in the industry currently is whether the push for certainty increases the risk of over-standardization, where client nuance ends up being sacrificed for regulatory defensibility.

For Rizakos, this is absolutely the case if the firm relies on old, rules-based technologies. He said, "Legacy systems force clients into rigid boxes—like "Conservative," "Moderate," or "Aggressive"—because hard-coded rules cannot handle nuance. That is the definition of over-standardization."

This, however, is where modern AI shifts the window entirely, in that machine learning doesn't require rigid boxes - it can analyze thousands of unique variables to understand a specific client's distinct context.

Rizakos concluded, "With NICE Actimize, you don't have to sacrifice nuance for defensibility. Our AI allows firms to offer highly personalized advice while simultaneously providing the robust, standardized audit trail that regulators require." ●

CASE STUDY

Top 25 Wealth Management Firm

COMPLIANCENTRAL for Suitability

Objective

Ensure Client Suitability

The Challenge

- Difficulty maintaining continuous suitability oversight in a dynamic market
- Legacy systems caused high false positives and compliance inefficiencies
- Limited ability to adapt models to unique business or market requirements

The Impact

- Selected Compliancentral for holistic compliance and surveillance
- Automates compliance processes around advisor recommendations and Best Interest obligations
- Leverages AI to continuously monitor suitability “drift” and generate explainable audit trails
- Allows rapid custom model development tailored to firm-specific requirements

Key Metrics

- ↓ Reduced false positives
- ↑ Enhanced regulatory compliance
- ↑ Improved efficiency
- ↓ Lower compliance costs
- ↑ Increased agility and adaptability

The Outcome

- Continuous regulatory coverage with defensible suitability decisions
- Rapid model development without disruption
- Path to holistic surveillance across multiple compliance areas
- Reduced compliance costs while maintaining client nuance

Oxford Risk



Founded: 2002



Employees: 51-100



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Investing Tools, Financial Planning, Financial Services Software



Regions of Operations: Global

Founded in 2002 by leading behavioural scientists from Oxford University, Oxford Risk uses behavioural finance software to help investors make better decisions. Each year investors lose on average 300 bps of returns due to the need for emotional comfort. Advisers, banks, wealth managers, pension providers, and financial institutions use Oxford Risk's software solutions to help guide investors to higher returns and enjoy greater client engagement, asset growth, and regulatory peace of mind.

Palindrome



Founded: 2024



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software



Regions of Operations: United Kingdom, South Africa, Australia

Palindrome is an AI-native platform built specifically for the needs of leading wealth managers and private banks. It combines deep domain expertise with cutting-edge agentic AI to help firms scale faster, serve clients better, and reduce manual workload across functions. Its platform integrates directly into existing systems and workflows. It automates time-consuming administration, accelerating onboarding, and enhancing every stage of the client lifecycle. Whether it's transforming the annual review process, generating documentation instantly, or automating compliance reviews, Palindrome makes work effortless, consistent, and secure. It is already being used by firms representing >\$100 billion in assets.

planda



Founded: 2023



Employees: 11-50



Subsectors: Data & Analytics, Client Prospecting & Engagement



Regions of Operations: Global

Planda is an intelligence platform that transforms how financial services firms understand and engage their customers. It replaces outdated 1990s-era segmentation methods with real-time behavioural AI that continuously learns from customer interactions across workflows. The platform unifies first-party data sources (from call transcripts to transaction patterns) creating a holistic view of each customer's behaviours, preferences, and needs. It can also augment this first-party data with third-party data to deepen customer understanding. Using frontier AI models and reinforcement learning, it identifies behavioural patterns, predicts customer propensities, and enables hyper-personalised engagement at scale. Wealth managers, banks, and financial advisers use Planda to increase conversion rates, deepen client relationships, and unlock revenue from previously untapped behavioural insights. Built as an enterprise-grade application with robust security and compliance frameworks, Planda meets the stringent requirements of regulated financial institutions.



Founded: 2017



Employees: 1-10



Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Data & Analytics, Financial Services Software



Regions of Operations: United Kingdom, Switzerland, EU, UAE, United States

Point provides the critical data infrastructure wealth and asset managers need to operate and innovate in the age of AI. Its Investment Data Intelligence (IDI) platform unifies fragmented investment data into a clean, reliable, enterprise-wide foundation - built on an Independent IBOR, a bi-temporal data warehouse, and a deterministic analytics engine. This enables firms to eliminate spreadsheet risk, automate reporting, and unlock intelligence across the business. Designed by experts in investment management, technology, and data science, the Point platform aggregates, transforms, activates, and distributes complex multi-custody, multi-asset data to power CIO analytics, RM reporting, operational automation, and C-suite insight. Rather than a one-size-fits-all system, Point acts as the adaptable “data orchestration layer” of the AI stack - turning investment data into an AI-ready strategic asset. With a data-first, infrastructure-led approach, Point enables managers to scale efficiently, enhance client engagement, and build resilient, future-proof operating models.



Founded: 2022



Employees: 1-10



Subsectors: Data & Analytics, Data Infrastructure and Storage



Regions of Operations: Europe, United States, Middle-East, Asia

Pretim is the investment data backbone for wealth management. Wealth data is structurally fragmented. Banks, custodians, funds, and private assets operate in silos, leaving wealth managers, family offices, private banks, and fintechs working from incomplete information. Pretim eliminates that problem. The company automates the full post-trade data lifecycle, aggregation, reconciliation, enrichment and delivery, across every asset class and counterparty, consolidating it into a single auditable source of truth. Pretim integrates with any existing infrastructure and provide the structured data layer that makes AI adoption viable. Fully GDPR and Schrems II compliant. No vendor lock-in.



Founded: 2014



Employees: 11-50



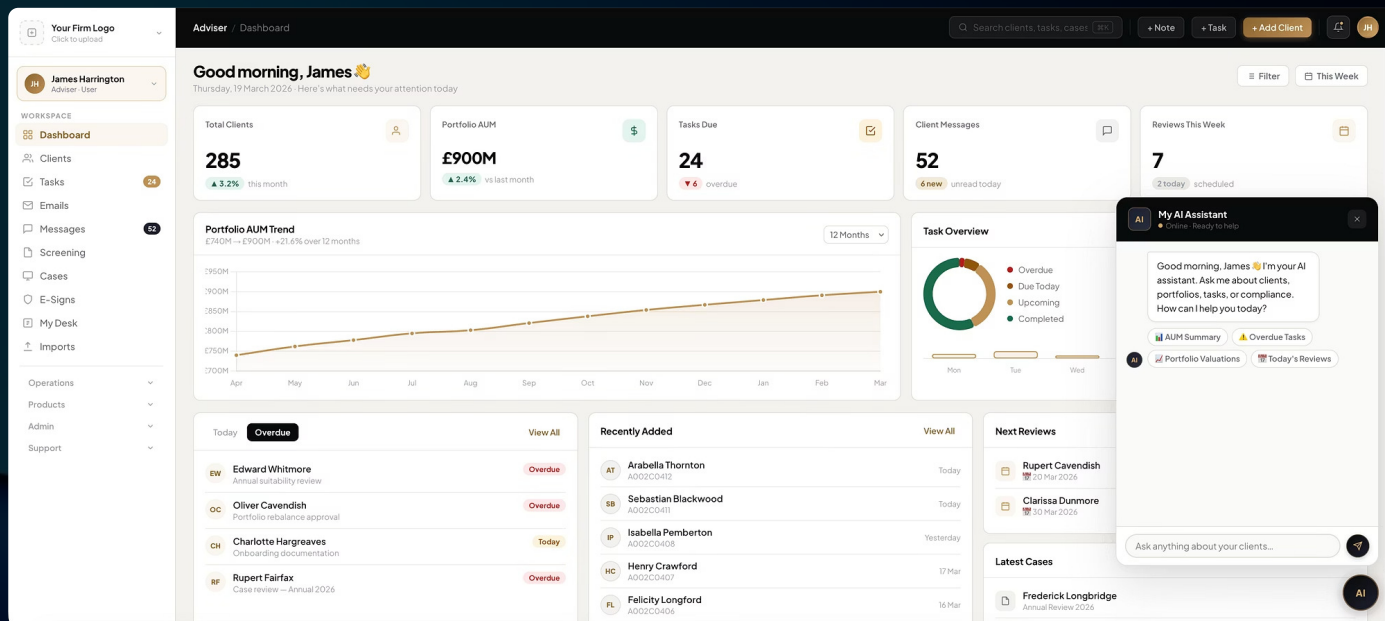
Subsectors: Portfolio Management & Reporting, Alternative Investment Solutions, Data & Analytics



Regions of Operations: United States, EMEA, APAC

Private Wealth Systems was founded in 2014 by an executive team that spent three decades working with complex family offices identifying the structural flaws of legacy reporting. Private Wealth Systems is a culmination of three previous platforms, built to bridge the gap between the COO, which is focussed on data quality, and the CIO, who is focussed on investment analysis and decision making. No other provider has this combination within their founding team.

Where your team performs at its best.



The platform behind high-performing wealth teams.

Streamlined workflows. Reduce manual effort. Deliver faster client outcomes.

End-to-end Platform

See the Platform in action. Visit **WealthObjects.com** or scan the QR code.





Founded: 1990



Employees: 101-250



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Compliance & Regulation



Regions of Operations: Global

Profile Software is a leading international software solutions provider for the banking and investment management industries. Profile Software's Axia Suite offers seamless client management, competitive functionality including order management, performance and risk analysis, consolidated reporting, robo-advisory, unified omni-channel experience, advanced security and compliance, cloud-based operations, automated integration with banks and market data feeds, digital wealth management services via web and mobile apps, customisable dashboards and AI-enabled portfolio management and reporting tools.



Founded: 1974



Employees: 1,001-5,000



Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Financial Planning



Regions of Operations: Bologna

Prometeia, established in 1974, is a leading independent European provider of WealthTech solutions, data and analytics and advisory services for financial institutions. Prometeia supports banks, wealth managers, asset managers and insurers with modular front-office capabilities covering client engagement, profiling/suitability, portfolio analytics, investment proposals, monitoring, reporting, governance and sustainability/ESG. Powered by 1,300+ professionals combining academic excellence with industry experience, Prometeia delivers mission-critical platforms and analytics used in production by leading institutions. Its Digital Wealth Management Platform supports the management of more than €2.5 trillion in assets across millions of private portfolios, helping clients scale compliant advice, improve productivity and deliver differentiated digital and hybrid propositions.



Founded: 2002



Employees: 51-100



Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Data & Analytics, Financial Services Software



Regions of Operations: APAC, EMEA, North America

Quantifi is a leading provider of risk, pricing and analytics software for financial institutions operating in complex markets. Its platform enables banks, asset managers, hedge funds and energy firms to accurately price, value and manage risk across derivatives, structured products and alternative assets. Quantifi delivers a unified analytics framework that supports front office trading, risk management and regulatory requirements, helping firms replace fragmented systems with consistent, transparent calculations. By combining advanced quantitative models with scalable technology, Quantifi enables clients to improve decision-making, strengthen risk governance and adapt to evolving market and regulatory demands. The firm is trusted by institutions globally to support critical risk and analytics functions across their trading and investment activities.



COMPANY RESEARCH PROFILE



PRODUCT NAME:
PureRevenue Platform



Founded 2010



Toronto, Canada



www.purefacts.com



info@purefacts.com



Employees: 101-250



Regions of operation:

United States, United Kingdom, Canada, Europe, Caribbean, APAC

KEY EMPLOYEES:



Robert Madej
Founder & CEO



Pete Hess
President



Jeff Marsden
Chief Product Officer

Subsectors: **Digital Retirement Solutions, Portfolio Management & Reporting, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software**

OFFERING

PureFacts delivers end-to-end revenue management through the PureRevenue Platform, purpose-built for wealth and asset management firms that want revenue operations to perform like a mission-critical system. PureRevenue unifies the full revenue lifecycle on one platform, combining the core modules PureFees, PureRewards, and PureInsights to help firms price, calculate, bill, pay, and optimize revenue with accuracy and control.



PROBLEM BEING SOLVED

Fragmentation drives cost and risk. Manual intervention-heavy processes increase overhead at the exact moment fee pressure demands efficiency, and they create compliance exposure when accuracy depends on spreadsheets and heroics. At the same time, weak pricing execution quietly suppresses growth, with firms leaving meaningful revenue unbilled and discounting to the bottom of the band because they lack benchmarks, confidence, and end-to-end visibility.



TECHNOLOGY

PureFacts is built on a Revenue Book of Record (RBoR), a unified data layer that consolidates billing, compensation, and revenue signals into one trusted source of truth. On top of that foundation, PureFacts provides an enterprise-grade calculation engine and AI-enriched insights.

PRODUCT DESCRIPTION

The PureRevenue Platform is purpose-built for wealth managers, asset managers, and asset servicers to run revenue as a disciplined, auditable, enterprise-grade system. It brings together PureFees for accurate fee calculation and billing execution, PureRewards for transparent compensation and incentive alignment, and PureInsights to deliver ongoing visibility, benchmarks, and analytics that improve revenue performance.

PureRevenue helps firms adopt zero tolerance for revenue errors, reduce the cost of fragmented and manual operations, and strengthen governance to lower regulatory and reputational exposure. With a unified view across the revenue lifecycle, teams can execute pricing with confidence, capture the revenue they are entitled to, and scale growth without scaling complexity, turning revenue management into a durable competitive advantage.

TRACTION/GROWTH

- PureFacts and its predecessor firms bring 20+ years of revenue management experience and have grown into a leading global provider with offices across Canada, the United States, the UK, and continental Europe. The company supports 130+ clients across 11 countries, backed by a team of approximately 175 employees.
- PureFacts is trusted at enterprise scale, with \$15T+ AUM on platform, 200M+ transactions processed annually, \$3B+ fees calculated, 4M+ fee groups and models, and 72,000+ advisors compensated. Customers include leading institutions such as:

Scotiabank



The hidden revenue problem wealth managers are solving with PureFacts



Artificial intelligence, personalisation and digital client experiences are dominating conversations about the future of wealth management. But beneath many of these innovations sits a quieter operational challenge that can significantly influence a firm's profitability: how effectively it manages revenue.

Pricing structures, billing processes, adviser compensation and revenue analytics determine how value flows through a wealth management business. Yet for many firms, those functions remain fragmented across multiple systems, spreadsheets and manual workflows.

As part of FinTech Global's prestigious WealthTech100, Harry Slade spoke with Pete Hess, President of PureFacts Financial Solutions, about how the company is helping wealth and asset managers transform revenue management from a back-office process into a strategic capability.

At the centre of that effort is PureRevenue, the firm's unified platform designed to manage the full revenue lifecycle across pricing, billing, compensation and analytics.

Building infrastructure for the revenue lifecycle

PureFacts was founded on a simple but powerful belief from our founder, Rob Madej, that more people deserve access to stronger financial outcomes," Hess explained.

But delivering those outcomes consistently requires systems capable of managing the complex economics behind modern wealth management.

Over time, many firms have invested heavily in front-end capabilities such as digital client experiences and portfolio tools, while the underlying processes governing pricing, billing and adviser payouts have remained fragmented.

That fragmentation can create significant operational inefficiencies and financial leakage.

"Firms could be exceptional at attracting assets and advising clients, yet still lose value through inconsistent pricing, unmanaged discounting, billing leakage, compensation friction and poor visibility into revenue performance," Hess said.

PureFacts built its PureRevenue platform to address that problem directly.

The system integrates fee billing, adviser compensation and enterprise analytics into a single platform designed specifically for wealth and asset management firms. Rather than managing revenue across disconnected systems, organisations can operate from a unified environment with consistent logic, governance and real-time visibility.

Today PureFacts supports firms representing more than \$15tn in assets under administration, calculates over \$3bn in fees, and executes more than 200m revenue-related actions annually.

For Hess, that scale reflects the complexity the platform was built to handle.

"We built PureRevenue as a unified revenue management platform for wealth and asset management," he said. "It allows firms to manage the full revenue lifecycle in one place."

Eliminating fragmentation across pricing, billing and compensation

One of the biggest challenges PureFacts aims to solve is the fragmentation that often exists between different revenue functions inside wealth management firms.

In many organisations, pricing decisions, billing calculations, compensation rules and revenue reporting operate in separate environments, creating operational inefficiencies and governance challenges.

"What makes PureFacts different is that we do not approach these issues as isolated software categories," Hess said. "We approach them as one connected revenue system."

When these processes are disconnected, firms introduce delays, disputes and reconciliation challenges. Teams spend time investigating discrepancies rather than analysing performance or improving strategy.

"When pricing lives in one process, contracts in another, billing calculations elsewhere and compensation in spreadsheets, firms introduce delay, rework and governance gaps," Hess explained.

By integrating these processes within PureRevenue, firms gain a common source of truth across the revenue chain. This not only simplifies operations but also improves transparency and governance.

It also enables wealth managers to scale revenue operations without increasing costs at the same rate.

"That operating leverage is increasingly important in an environment defined by fee pressure and rising complexity," Hess said.

Enforcing pricing discipline and protecting margins

Pricing discipline is another area where PureFacts believes technology can have a significant impact.

Across the industry, unmanaged discounting has become a common challenge. Advisers may lower fees to win business or retain clients, sometimes without clear oversight or alignment with firm-wide pricing strategy.

However, Hess believes the issue often stems from a lack of clarity rather than deliberate pricing erosion.

"Unmanaged discounting is not just a pricing issue. It is a confidence issue," he said.

When advisers cannot easily quantify the value they deliver to clients, pricing conversations often default to lower fee levels.

PureRevenue helps firms bring structure and visibility to pricing decisions by integrating fee structures, approval workflows and analytics into a single environment.

Rather than allowing pricing decisions to occur in disconnected pockets of the business, firms can establish clear pricing rules, monitor adherence and identify where discounting behaviour diverges from strategy.

"When advisers can clearly understand and communicate the value they deliver, they are in a much stronger position to defend price appropriately," Hess said.

This shift enables firms to move from reactive discounting toward more disciplined pricing strategies that protect revenue and reinforce the firm's value proposition.

Capturing revenue through automated billing

Billing is another area where wealth managers often underestimate the impact of operational inefficiencies.

Complex fee structures, manual calculations and fragmented workflows can lead to missed billings, delays or inconsistent treatment of exceptions.

"Billing is one of the most underestimated sources of value loss in wealth and asset management," Hess said.

PureFacts addresses this through PureFees, its automated billing capability within the PureRevenue platform.

The system allows firms to automate complex billing calculations, manage exceptions more efficiently and maintain detailed audit trails across every transaction.

"With automated, rules-based billing, firms are in a much stronger position to ensure that the fees they have earned are actually invoiced and collected accurately," Hess explained.

In an environment where margins are under pressure, capturing revenue accurately can significantly improve financial performance.

"That is why we increasingly describe billing not as a back-office necessity, but as a growth lever," he added.

Aligning adviser incentives with firm performance

Compensation structures also play a critical role in shaping behaviour within wealth management firms.

They influence how advisers prioritise pricing decisions, client relationships and growth strategies. Yet in many organisations, compensation models have evolved gradually over time and can become disconnected from broader business objectives.

PureFacts brings compensation into the same platform as pricing, billing and analytics, allowing firms to align adviser incentives more closely with profitability.

"You cannot truly optimise adviser incentives if the compensation system is disconnected from the revenue realities underneath it," Hess said.

With unified data and real-time visibility, firms can design compensation structures that reward behaviours aligned with long-term growth and client outcomes.

"When that alignment is done well, everybody wins," Hess explained. "The firm protects margin, advisers are rewarded more intelligently, and clients benefit from a stronger organisation."

Preparing wealth managers for an AI-native future

Looking ahead, PureFacts sees its platform playing a central role in helping firms navigate the increasing complexity of wealth management.

Fee pressure, regulatory scrutiny and rising client expectations are all placing new demands on operating models across the industry.

To address these challenges, the company is continuing to expand PureRevenue's capabilities with AI-driven analytics and automation.

"We have had AI embedded in our technology for years, and we are accelerating our investment," Hess said.

But he emphasises that AI must operate within the governance and transparency requirements of a highly regulated industry.

"Being AI-native does not mean being reckless," he said. "It means building intelligence into the platform in ways that improve foresight and decision-making without compromising trust."

For PureFacts, the ultimate goal is to elevate revenue management from an operational necessity to a strategic capability.

"When revenue management becomes strategic, firms stop accepting leakage, discount drift and manual inefficiency as unavoidable parts of doing business," Hess said.

Instead, organisations gain greater control over how revenue is priced, captured and distributed, strengthening both profitability and long-term enterprise value.

As wealth managers continue to modernise their technology infrastructure, platforms like PureRevenue are increasingly positioned at the centre of that transformation.

Because in a market defined by tighter margins and rising complexity, how firms manage revenue may become just as important as how they generate it ●

Case Study of Large U.S. RIA and Independent Platform Provider

Enterprise-wide automation of Advisor Compensation, Fee Billing & Revenue Governance



Business Context

- One of the fastest-growing RIA platforms in the United States, managing over \$25 billion in Assets Under Management (AUM).
- Backed by institutional capital to support aggressive national expansion.
- Operates a dedicated advisor platform and needed a more scalable operating foundation to support continued growth, advisor enablement, and stronger financial oversight.



Pain Points

- Proprietary system was heavily manual, reliant on spreadsheets, and could not scale with the firm's growth.
- Existing portfolio management and reporting systems could not adequately handle complex business needs.
- Advisor compensation workflows were slow, fragmented, and highly advisor-intensive.
- Advisors were frustrated with a lack of fee transparency and inadequate reporting.
- Leadership needed the ability to run real-time analysis on the business.
- The firm urgently needed a more defensible revenue governance model and a stronger way to identify and eliminate revenue leakage.



Value Delivered

- Implemented PureRewards to automate complex advisor compensation.
- Implemented PureFees to ensure accurate, transparent billing.



Growth & Scalability – Replaced unscalable, manual processes with enterprise automation capable of supporting rapid expansion and increasing operational complexity.



Efficiency & Cost Savings – Reduced the time and effort spent by staff on manual, spreadsheet-based compensation and billing processes, improving operating leverage across the business.



Advisor Satisfaction – Improved fee transparency, reporting, and compensation accuracy, creating a better advisor experience.



Leadership Visibility – Enabled stronger real-time insights into business performance and key revenue drivers.



Risk Mitigation & Governance – Established a more defensible revenue governance framework while helping identify and eliminate revenue leakage.

Financial Impact

- Generated a **19x ROI** over a 5-year timeline.
- Contributed to a **\$350 million** impact on Enterprise Value (EV).
- Identified and recovered **\$37.6 million** in revenue leakage.



COMPANY RESEARCH PROFILE



PRODUCT NAME:
QPLIX-Q



Founded 2012



Munich, Bavaria, Germany



www.qplix.com



info@qplix.com



Employees: 101-250



Regions of operation:
Global

KEY EMPLOYEES:



Kai Linde
Co-Founder, CEO



Philipp Pötzl
Co-Founder, CTO

Subsectors: **B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Risk Analysis & Management, Financial Planning, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics, Financial Services Software**

OFFERING

With QPLIX Q, financial experts finally are able to consolidate all asset classes in one solution. These do not only include liquid assets such as securities, crypto currencies or bank accounts but also illiquid investment vehicles such as private equity, direct holdings or collectibles.

Over 120 interfaces to custodian banks, market data providers and service partners ensure a high-density data network, providing relevant information on all assets and minimising manual workflows.

Consolidating all information in one central, single source of truth enables ad hoc analyses and reporting at any given moment. More than 400 performance and risk indicators, benchmarking options, guidelines and thresholds cover any requirements the financial landscape requires.

PROBLEM BEING SOLVED

QPLIX leverages a modern, API-driven architecture to integrate financial data seamlessly, eliminating manual reconciliation and inefficiencies.

The platform connects seamlessly to banks and brokers, custodians, accounting systems, and tax advisors and several partner systems, consolidating all investment data into a powerful single source of truth.

It provides comprehensive coverage of both liquid and illiquid asset classes as well as diverse client structures.

Its on-premise infrastructure ensures scalability, while highest security standards are maintained. Several certifications such as ISO 27001 and ISAE 3402 reflect these standards.

TECHNOLOGY

Due to the high flexibility of its software solution, QPLIX successfully addresses the challenges faced by various customer segments such as family offices, wealth managers, institutional investors, banks and more.

QPLIX provides a fully integrated, flexible Portfolio Management System that consolidates and automates financial data in real time. This factor, paired with the ability to depict all asset classes within one application, creates the single source of truth required for profound investment decisions.

Investment professionals put their trust in the Munich Wealth Tech solution – the best get better with QPLIX.

PRODUCT DESCRIPTION

QPLIX develops and operates a leading software solution for the successful and efficient wealth management of complex portfolios. Its clientele includes single- and multi-family offices, foundations, asset managers and banks. QPLIX platform provides comprehensive coverage of both liquid and illiquid asset classes and diverse client structures, consolidating all investment data into a powerful database. The software enables users to perform real-time analyses, whether through the robust core application, two customised client portals, or a smartphone or tablet app. Additionally, QPLIX is responsible for its own IT infrastructure and security, proving itself to be a trusted partner.

TRACTION/GROWTH

- **Key Clients & Partners:** Deutsche Bank, Partech
- **Clients in total:** +170
- **Markets in total:** +10
- **AuM in total:** + EUR 300bn

Building a single source of truth for modern wealth portfolios

Wealth portfolios have grown dramatically more complicated over the past decade. Across family offices, private banks and asset managers, investments now stretch well beyond traditional equities and bonds.



Private equity funds, real estate projects, infrastructure holdings and a range of alternative assets increasingly sit alongside public securities within the same portfolio.

For the professionals responsible for overseeing that wealth, the operational challenge is obvious. Each asset class tends to arrive with its own reporting cycles, data providers and systems. Understanding the full structure of a portfolio can quickly become a problem of consolidation.

As part of FinTech Global's prestigious WealthTech100, Harry Slade spoke with Kai Linde, co-founder of QPLIX, about why this challenge has become central to wealth management and how the company's platform is designed to address it.

The persistent challenge of fragmented data

For many wealth managers, the difficulty lies not in obtaining information but in organising it.

Portfolio data often arrives from custodians, administrators and market data providers in different formats and on different schedules. Bringing those sources together into something usable requires significant effort before any analysis can even begin.

"For a long time the biggest issue has been what I would call data fragmentation," Linde said.

Even assets that appear straightforward on the surface can involve complicated information pipelines once multiple providers are involved.

"Even in bankable securities there was no easy way to gather all the information in one place," he explained. "We invested a lot in understanding how to collect data, how to normalise it and how to make the most out of it."

The goal, ultimately, is to make that information usable for the people making investment decisions.

"When the data is structured properly, our clients have full transparency," Linde said. "Then they can work with it and hopefully make faster and smarter decisions."

A platform designed around consolidation

QPLIX was built around the idea that portfolio data should live within a single operational environment rather than across disconnected systems.

"We started with what we call a single source of truth," Linde said.

Bringing portfolio data together allows investment teams to analyse exposures and monitor performance without switching between multiple tools.

"It means pulling together all data from different assets, portfolios and entities in order to have one consolidated view," he explained.

Once the underlying data layer is established, additional capabilities become possible.

"With that information you can do analytics and decision-making," Linde said. "You can use it for reporting, for accounting if necessary, and ultimately create operational transparency."

Over time, the platform has expanded beyond consolidation to support a broader range of operational tasks.

"It is not only about gathering data and reporting," he said. "It also supports portfolio optimisation, trade execution and client relationship management."

For institutions managing complex multi-asset portfolios, integrating these functions can significantly simplify day-to-day operations.

Shaped by experience

The concept behind QPLIX did not originate from a technology incubator but from direct experience managing diversified portfolios.

Linde and his co-founders first encountered the challenge while working inside a family office.

"Like most family offices, we had a very diversified portfolio," he said.

Those portfolios often extended across a wide range of investments. "We were investing in liquid assets like stocks and bonds, but also in illiquid assets like private equity, airplanes, collectibles and many other things."

The search for software capable of managing that diversity proved frustrating.

"We were looking for a platform where we could consolidate and manage all this data," Linde said. "After a long time searching and not finding anything suitable, we decided to build it ourselves."

Family offices became the company's first clients, largely because the operational problem was widely shared.

"Our first customers were family offices because they were facing very similar challenges," he explained.

As the platform evolved, its client base expanded beyond that initial market. Today, QPLIX works with wealth managers, banks, insurers and institutional investors across multiple jurisdictions.

Differentiation through depth and trust

From the beginning, QPLIX was designed to handle the complexity of modern portfolios rather than focusing only on liquid securities.

That meant supporting specialists responsible for managing very different types of assets.

"We try to support the specialist managing real estate in the same way that we support someone focusing on bond selection," Linde said.

Maintaining that level of functionality requires constant development as investment strategies and asset classes evolve.

"The requirements are constantly changing," he said. "So we try to stay ahead of the curve and deliver new features frequently."

As the platform becomes the central system through which clients manage their wealth, protecting the data within it becomes equally important.

"Data security is always on top of your mind," Linde said.

To maintain control over how sensitive information is handled, the company operates its own infrastructure across multiple locations.

"We run our own services in different countries and data centres, so we have full control over the infrastructure," he explained.

The firm is also regulated in Germany, placing it under the supervision of national financial authorities.

"That means we are closely monitored," Linde said. "We try to do everything possible to be the most secure provider our clients can work with."

Expansion beyond the domestic market

Although the company began in Germany, QPLIX's client base has gradually expanded across international markets.

"We started in Germany, but today we have customers in roughly 20 countries," Linde said.

Growth outside the company's home market has become a major driver of the business.

"The international part of our business is growing much faster than the German one," he explained.

Supporting that expansion involves building teams capable of operating across multiple jurisdictions while maintaining a consistent technology platform.

Partnerships are also becoming increasingly important as the ecosystem around wealth technology evolves.

"We want to strengthen our ecosystem and find the right partners that bring value to our customers," Linde said.

An eye to the future

Looking ahead, Linde believes advances in artificial intelligence will open new possibilities for how wealth platforms manage complex portfolio data.

"AI gives you many possibilities that we probably would not have imagined a few years ago," he said.

One of the most immediate opportunities lies in processing information that previously required manual interpretation.

"Dealing with data fragmentation becomes much more feasible," Linde explained. "AI can help bridge the gap between unstructured information and the structured data we need for analysis."

Once that foundation exists, the interaction between users and portfolio data can evolve as well.

"When the data is there, you can make more natural interactions with portfolios possible," he said. "You can really get more out of the information."

For firms managing increasingly complex portfolios, the ability to extract insight from large volumes of data will likely become a defining capability of the next generation of wealth technology.

But for Linde, the central objective remains the same as when QPLIX was first conceived. Turning fragmented information into a clear and reliable view of wealth ●



COMPANY RESEARCH PROFILE

QUODD

PRODUCT NAME:

QX Marketplace (APIs), QX Digital (Platform)



Founded 1999



New Jersey, United States



www.quodd.com



sales@quodd.com



Employees: 51-100



Regions of operation:

United States, EMEA , APAC ,
Canada, LATAM

KEY EMPLOYEES:



Bob Ward
CEO



David Kirk
CTO



Scott Argyres
Head of Product

Subsectors: **Data & Analytics, Financial Services Software, Financial Market Data**

OFFERING

QUODD delivers cloud-native market data solutions that provide real-time, delayed, historical, corporate actions, and reference financial data across global asset classes.

Through its QX Marketplace APIs and QX Digital platform, QUODD enables wealth managers, FinTech companies, and financial institutions to power portfolio analytics, valuation, compliance, reporting, and digital wealth workflows.

The company simplifies data access, reduces operational overhead, and empowers firms to innovate without reliance on legacy data infrastructures or restrictive vendor contracts.



PROBLEM BEING SOLVED

Accessing institutional-grade financial market data is often costly, complex, and constrained by legacy infrastructure and inflexible vendor agreements. Fragmented data sources create inefficiencies across portfolio management, compliance, reporting, and client-facing applications.

QUODD eliminates this friction by delivering unified, scalable data access through flexible APIs and platforms, enabling institutions to streamline workflows, reduce costs, and build modern investor experiences without operational bottlenecks.



TECHNOLOGY

QUODD's platform is built on a cloud-native, API-first architecture designed for scalability, reliability, and high performance. Leveraging microservices, modern data pipelines, and automated workflows, the system supports real-time streaming feeds, advanced query capabilities, and secure enterprise integration.

Elastic cloud infrastructure ensures high availability and robust data governance.

QUODD enables clients to apply AI, machine learning, and big data analytics to its comprehensive financial datasets for modelling, forecasting, and automated investment strategies.

PRODUCT DESCRIPTION

QUODD's core offerings include the QX Marketplace APIs and the QX Digital platform, forming a unified, cloud-native suite of market data solutions for WealthTech and financial services workflows. Clients gain access to real-time, delayed, and historical pricing across equities, fixed income, ETFs, options, futures, indices, FX, and crypto, alongside reference data, security master records, corporate actions, dividends, and fundamentals.

The platform integrates seamlessly into front-, middle-, and back-office systems to support automated valuation, portfolio analytics, compliance reporting, risk modelling, and client applications. Flexible delivery methods include APIs, streaming feeds, user-friendly dashboards, and scheduled bulk distribution. By consolidating data ingestion into a single modular platform, QUODD enables firms to scale digital wealth services efficiently, reduce vendor complexity, and accelerate product innovation while maintaining data accuracy and operational control.



TRACTION/GROWTH

- **1,800+** clients
- **150+** Market Data sources
- **250bn** Data points collected and curated
- **Clients** – Addepar, Alliance Global Partners, Circle Black, Derivitec, Infovisa, Zephyr (an Informa Company), Tako

How QUODD is helping firms take back control of market data



Data is the lifeblood for modern finance, and how it's managed can make or break a business. QUODD was built to help firms improve their relationship with, and take control of, financial market data.

QUODD is a New Jersey-based market data company and NewSpring Holdings portfolio company. Originally focused on the wealth management space, QUODD has expanded its reach to serve asset managers, capital markets firms, and financial technology companies worldwide. At the core of that growth is a simple conviction: market data should be flexible, accessible, and priced fairly. CEO Bob Ward captures it plainly, "The old model was built for the vendor, not the buyer." Historically, clients were forced to negotiate contracts for one or more feeds; Often bundled with far more data than they needed, and little support to manage or integrate it. "There was no other option," Ward added.

Over the past five years, QUODD has established itself as a major provider of global financial market data through a combination of organic investment in core technology and key acquisitions, including Vertical Management Systems, a proprietary mutual fund data company, and Xignite, an API market data company.

QUODD's technology and cloud-based infrastructure gives clients access to real-time, delayed, historical, and reference data across global asset classes. It boasts over 250 market data sources (collected and curated) and serves 250 billion API calls weekly. QUODD supports more than 1,800 clients across wealth management, banking, asset servicing, broker dealers, WealthTech, insurance, and more.

While the initial challenge of getting firms access to data has largely been solved, the tougher challenge is managing data

once it is inside the enterprise. "This is where much of the industry is still catching up," Ward said.

Success in the current market depends on the ability to ingest, validate, and distribute enormous volumes of data simultaneously across trading systems, client platforms, and internal analytics. QUODD's mission has evolved to meet this new reality, Ward said.

"We are no longer just a data provider. With a major investment in our core infrastructure (QUASAR) and our institutional platform (QX Digital), we help institutions take back control of how they source, manage, and consume data."

Growth, Innovation, and Competition over the years

QUODD has grown into a major player in the last five years, but the road there wasn't easy. Ward noted that entrenched players are not easy to compete against. While their respective offerings are far from perfect, decades of embedded relationships and switching costs made even dissatisfied clients hesitate when considering vendor replacement.

These advantages quickly turned into liabilities as firms pushed to digitize, creating an opening for QUODD.

"Proprietary terminals and bundled packages worked for a long time, until they became anchors for institutions trying to modernize. The cost, the complexity, the technology debt: it all compounds."

Winning market share is only half of the battle and without evolving, QUODD would just become the same replaceable solution in the future.

To stay competitive in the market, QUODD has invested heavily in cloud architecture, APIs, and modular data packages. Rather than forcing clients to adopt QUODD's delivery models, the platform is designed to adapt to meet their delivery and file formats needs. Offering a wide variety of delivery options, QUODD ensures that both new applications, and legacy systems have a delivery method that makes integration seamless.

This approach resonated with both FinTech firms and digital wealth platforms that craved speed without inheriting another's infrastructure. It also came with the added benefit of significantly reduced switching costs for institutions with a legacy tech stack.

An alternative approach to market data

Demand for market data has grown substantially, Ward noted, driven by digital client experiences, AI-driven development, increasingly complex multi-asset portfolios, and an expectation of real-time visibility across global markets.

There is still a common misconception that accessing the data is a procurement problem, rather than an infrastructure problem.

Typically, firms license large volumes of data from multiple vendors and spend years reconciling it internally. Ultimately, they end up with duplicative costs, inconsistent security masters, and operational friction that bleeds across the front, middle, and back office, Ward said.

"The firms pulling ahead have reframed the question. They've stopped thinking about data as something you license and started treating it as something you utilize based on demand, with integration and oversight built in from the start."

QUODD ensures firms can avoid the common pitfalls of traditional licenses through an API-first approach. Firms can select individual datasets, specific asset classes, or particular delivery methods and integrate them directly into their applications and workflows. This negates the need for heavy infrastructure or paying for unnecessary data.

"The practical result is a more honest commercial relationship. You scale up when you need to, pull back when you don't, and you always know exactly what you're paying for and why."

Another powerful feature of QUODD is its cloud-native infrastructure. On-premise infrastructure made everything slow and expensive, with storing, processing, and distributing data requiring large operational teams.

Instead, cloud-based infrastructure allows clients to access data on demand, quickly deploying it uniformly across their front, middle, and back-offices.

"The economics shift dramatically," Ward explained.

This method empowers wealth and asset managers with faster product launches, real-time analytics, dynamic client reporting, and the ability to experiment with new digital services without the need for major infrastructure changes.

"Speed to test is increasingly a competitive differentiator," Ward added.

Cloud-native infrastructure, modular data delivery, APIs, and modern pricing structures are some of the core differentiators of QUODD, but Ward believes they reflect something more.

He said, "Taken together, these aren't just feature differences. They reflect a different philosophy about what the relationship between a data provider and an institution should look like. We think it should be a platform relationship, not a vendor dependency. Instead of asking clients to conform to our delivery method, we built a platform that fits their technology strategy."

What is next for QUODD

To stay relevant in the market, consistent innovation is critical. That's exactly what QUODD intends to continue focusing on.

The WealthTech company has a major product update scheduled to launch later this year, which will help to solve fragmentation.

Ward noted that most institutions are managing market data workflows across multiple vendors and systems that lack synergy. For instance, data sourcing happens in one place,

governance in another, and then consumption in another, leading to silos.

"The operational overhead of stitching it together is substantial and largely invisible until something breaks."

QUODD's new QX Automate solution will bring both human and agentic workflows together into a single environment so customers can automate and centralize their workflows. This update will ensure sourcing, governance, and consumption will all be connected.

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"Right now, too many teams are flying blind with data moving between systems without a clear audit trail and reconciliation happening after the fact."

Wealth managers, asset managers, FinTech firms, and enterprise data teams will be able to leverage the tool to save hours of time each week.

These professionals waste hours validating pricing inputs, managing security master data, and manually bridging gaps between systems. QX Automate will transform how data consumers spend their time, allowing more focus on higher-value work that drives growth and efficiency.

This product is a culmination of the company's wider technology foundation rebuild. Over the past several years, QUODD has been working hard to develop cloud-native and agentic frameworks.

It is also the result of integrated capabilities from strategic acquisitions, such as API provider Xignite, which helped QUODD combine enterprise-grade market data breadth and quality with modern delivery methods.

Looking further ahead, QUODD has several growth plans for the next couple of years. This includes expanding its QX platform with new datasets, automation tools for human and agentic workflows, and analytics capabilities.

It will also expand integrations with FinTech platforms and technology providers to support native market data flows into a wider range of financial applications.

Finally, QUODD has its sights on increasing depth across international asset classes and data sources to further support institutions operating across multiple regions.

Ward said, "QUODD's DNA is a belief that financial institutions should be able to access, govern, and consume data on their own terms. Firms are all operating at a different scale and need a market data partner who can meet them where they're at in their journey, and scale with them as they grow." ●

ROYC



Founded: 2022



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Alternative Investment Solutions, Financial Services Software



Regions of Operations: Global

ROYC is a leading global Platform-as-a-Service provider for alternative investments, delivering a unified digital operating system that enables financial institutions to access, structure, distribute, and manage private-markets programmes with institutional-grade efficiency. Designed to eliminate the operational and regulatory complexity traditionally associated with private markets, ROYC integrates fund structuring, investor onboarding, execution, payments, reporting, and lifecycle management within a single, compliant European framework. Its cloud-native, API-driven infrastructure allows banks, wealth managers, and asset managers to scale alternative-investment distribution rapidly whilst maintaining full ownership of their client experience. ROYC's modular architecture supports multiple investor segments, including retail, affluent, HNW and UHNW clients, and enables seamless integration into existing banking and advisory systems. With a focus on automation, security, and exceptional user experience, ROYC is redefining how alternative investments are delivered across the private-wealth ecosystem and setting a new industry standard for operational excellence.

SimCorp



Founded: 1971



Employees: 1,001-5,000



Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics



Regions of Operations: Global

SimCorp is a provider of industry-leading integrated investment management solutions for the global buy side. Founded in 1971, with more than 3,500 employees across five continents, SimCorp is a truly global technology leader that empowers more than half of the world's top 100 financial companies through its integrated platform, services, and partner ecosystem. The Axioma analytics suite provides comprehensive factor risk models, multi-asset enterprise risk management, portfolio construction, and regulatory reporting solutions. SimCorp is a subsidiary of Deutsche Börse Group.

SPRINTTM ENTERPRISE TECHNOLOGY



Founded: 2010



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Data & Analytics, Financial Services Software



Regions of Operations: United Kingdom

Sprint Enterprise is a technology company specialising in data integration and reporting solutions for the wealth management industry. They are best known for Fastrak, a client reporting solution that enables the delivery of high-quality, fully customised annual reporting, and for FINIO, an award-winning data hub connecting platforms and DFMs, with software providers and advice firms, enabling the flow of complex investment data.



Founded: 2001



Over 10,000



Subsectors: Risk Analysis & Management, Compliance & Regulation, Data & Analytics, Financial Services Software



Regions of Operations: Global

SS&C Blue Prism fuels the world's most complex businesses with agentic automation that is trusted, tested, and ready to run. Backed by SS&C Technologies, a \$25 billion enterprise, SS&C Blue Prism combines advanced AI-driven software with deep industry expertise to turn agentic automation from idea to impact. Its agents operate where it matters most: in high-stakes, highly regulated environments across banking, healthcare, insurance, asset management, and more than 70 other industries. With built-in governance, proven execution, and a clear path to value, SS&C Blue Prism helps enterprises work faster, safer, and smarter. As SS&C's own "customer zero" the platform powers more than \$4 trillion of SS&C customer assets with the same engine delivered to clients. SS&C Blue Prism makes agentic AI operational.



Founded: 2023



Employees: 1-10



Subsectors: Portfolio Management & Reporting, Investing Tools, Data & Analytics, Financial Services Software, AI-Powered Portfolio Management and Investment Solutions



Regions of Operations: North America, Europe

STRATxAI serves as the core infrastructure powering model management and portfolio customisation for enterprise RIAs, adviser networks, and TAMPs. By adapting to adviser workflows and embedding directly into existing systems, STRATxAI enables advisers to build, customise, and manage model portfolios at scale, without operational overhead. The platform delivers institutional-grade portfolio construction, model management and investment analytics, helping advisers deliver personalised investment solutions efficiently, regardless of client base size, within a unified workflow. Available as a standalone platform, through fully custom enterprise builds deployed in under four weeks, or as a white-label API integration, STRATxAI provides adviser-centric technology that gives firms the flexibility they need to maintain their brand identity whilst delivering customised portfolios at enterprise scale.



Founded: 2001



Employees: 1-10



Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software



Regions of Operations: United States

Tactive Advisors is an adviser-centred WealthTech platform that turns fragmented point tools into one operating system for growth. It combines disciplined portfolio construction with an intelligence-led workflow so advisers win new clients, onboard in minutes, and deliver consistent outcomes. Its digital marketing engine drives qualified demand with done-for-you campaigns, landing pages, and nurture, all tracked inside the platform. Behavioural finance objectives shape plans and portfolios. Straight-through processing connects proposals to paperwork and funding for an unified onboarding experience. At the core is ScruffyAI, the adviser intelligence layer that ingests data, builds customised financial plans in minutes, surfaces next best actions, and auto-generates compliant client-ready content. Leaders gain live visibility into pipeline, capacity, revenue, and client health without spreadsheets. Tactive gives firms clarity, capacity, and control in one platform.



COMPANY RESEARCH PROFILE



Founded 2014



New York, United States



www.symphony.com



interest@symphony.com



Employees: 251-500



Regions of operation:

North America, South America,
APAC, EMEA, Africa

KEY EMPLOYEES:



Ben Chrenlich
President & CEO



Michael Lynch
COO



Dietmar Fauser
CIO

Subsectors: **Compliance & Regulation, Data & Analytics, Financial Services Software**

OFFERING

Symphony is an AI-powered communication and technology company delivering secure messaging, voice, directory, and analytics platforms for financial institutions. Its interconnected solutions enable firms to communicate across internal and external channels with regulatory compliance. Serving over 1,400 institutions, Symphony empowers organisations to accelerate AI adoption, strengthen data security, meet complex recordkeeping requirements, and optimise advisor and client interactions.



PROBLEM BEING SOLVED

Wealth management firms face a persistent “compliance versus convenience” paradox: clients expect seamless digital communication across familiar apps, while regulators demand strict oversight, encryption, and record retention. The use of unapproved channels has resulted in significant regulatory fines and operational risk. Symphony resolves this tension by enabling compliant and auditable communication across client-preferred channels without compromising advisor productivity or data protection.



TECHNOLOGY

Symphony leverages a modular, high-security technology stack built on enterprise-grade end-to-end encryption, where institutions retain exclusive ownership of encryption keys. Its Messaging architecture enables compliant connectivity across external channels such as WhatsApp, WeChat, and SMS, while applying real-time Data Loss Protection and expression monitoring. All messages, attachments, and voice calls are encrypted, captured, and retained to create complete audit trails. Embedded integrations with CRMs and advisor portals streamline workflows, while Virtual Business Number technology enables compliant voice and messaging on personal devices with strict separation of business and personal identities.

PRODUCT DESCRIPTION

Symphony delivers a secure, omnichannel communication platform purpose-built for regulated financial services environments. Through Symphony Messaging, firms can extend compliant communication to client-preferred applications while maintaining surveillance, and automated recordkeeping. Every interaction—whether messaging, file sharing, or voice—is captured and available to be archived to meet global regulatory standards.

The platform integrates directly into advisor desktops, CRMs, and proprietary portals through embedded Messaging, eliminating context switching and manual data entry while improving workflow efficiency. Real-time Data Loss Protection and expression filtering actively prevent the transmission of sensitive or non-compliant content before it occurs. Symphony's Virtual Business Number enables advisors to conduct compliant business communications on personal devices, preserving mobility without sacrificing governance. By combining interoperability, security, and automation, Symphony enables wealth management firms to deliver modern digital experiences while maintaining strict regulatory control.

TRACTION/GROWTH

- **500,000+** users
- **1,400+** institutions served
- **Clients** - Bank of America, Goldman Sachs, HSBC, J.P. Morgan, Morgan Stanley, Wells Fargo

Why secure communication is wealth management's overlooked growth opportunity

Improving communication capabilities might not strike wealth management firms as important as tools that streamline trading or insight generation. However, Michael Lynch, chief operating officer at Symphony, believes this space opens up a range of often overlooked growth opportunities for firms.



Symphony is a technology firm pioneering the transformation of communication within wealth management. The company was originally founded just over a decade ago in 2014 by a consortium of Wall Street firms. It was initially built to address the need among investment banks, hedge funds and asset managers for a cross-firm chat platform with data security and encryption at its core, as well as open APIs.

Symphony was designed with three critical components that have been vital to its growth over the past ten years. The first is encryption, with clients owning their own keys, meaning Symphony has no access to client data. Second is compliance, with the firm ensuring it is always up to date across all markets and jurisdictions its clients operate in. The final piece is workflow automation, which has empowered the company to drive powerful interactions between humans, bots and agents.

Over the years, the company has grown strategically with the acquisition of three companies. It currently supports

over 500,000 global users and 1,400 institutions with their messaging, voice, directory and analytics needs.

Growth has also been supported by the company's defining architecture. Lynch noted, "What differentiates us is really our DNA around security and workflow. Because of the nature of where we cut our teeth early on as a firm, we understand natively what it means to operate in a highly regulated business where your customer trust is everything.

We've seen a lot of organizations and firms try to take a product that was built outside of that industry and pull it in and it's hard because retroactively adding security and compliance is never as secure or as compliant as having it from day zero."

Having this foundation has also allowed the company to evolve more organically to meet customer needs. Similarly, the open API allowed the company to have a natural evolution to support generative AI and agentic AI flows from customers.

How Symphony works

Symphony is powered by four interconnected platforms: messaging, voice, directory and analytics. Combined, they provide advisors with flexible tools to safely and efficiently connect with clients and counterparties, as well as AI and market intelligence capabilities so users can make informed decisions.

Symphony Messaging is the secure chat platform that can be leveraged natively as a desktop or mobile app, as an app within Microsoft Teams or embedded within the firm's workflow. To enhance the service even more and meet customer demands, the team expanded its support to historically off-network channels like WhatsApp, WeChat, SMS, LINE and more.

This allows clients to communicate in preferred channels without the added compliance risks. Regulations around communications continue to become stricter and advisors engaging clients on unregulated or monitored channels leaves the firm at significant risk. The solution builds trust

that the right guardrails are in place, whilst improving the customer experience.

"We can actually take Symphony Messaging and fully embed it in the firm's CRM or other platform so they can have the workflow experience of communicating with their customers natively in the product they're already using to generate insights or other capabilities. The key for that customer side is they have the flexibility to communicate with their advisor how they want."

He added, "We're increasingly describing our product as a middleware solution that allows this compliant connectivity seamlessly for our users."

To express how Symphony can help firms transform their customer interactions in real use cases, Lynch pointed to HSBC, which has been a long-term partner. HSBC was one of the first to engage with the solution and was seeking a way to engage with clients in Asia through WhatsApp and WeChat, which are critical communication tools in the region.

"We were able to partner with them to not only deliver the connectivity to WhatsApp and WeChat that they were looking for, but also to work with them on a curated kind of experience for their advisors and their customers. That really was kind of game-changing for them."

Why communication is vital for modern wealth management

In the race for digitalisation improving communication might not jump to the top of priority lists, but that is the wrong stance to take. A report from YCharts in 2024 claimed that 77% of clients believe improved and personalised communication boosts confidence, while 78% said it prevents them from switching.

Lynch noted that the importance of communication within wealth management comes down to two factors. The first is the changing customer demographic. He explained, "It is very clear that the way wealth is distributed in the world is changing and more wealth customers expect digital-native and self-service capabilities. Being able to deliver that is a competitive differentiator for wealth managers and that includes how they communicate." Firms that force clients to stick to old methods, such as phone calls and e-mails, could risk alienating clients that want quick and modern communication methods.

The second factor is the drive towards AI technology and its insight generation capabilities. An exciting development in generative AI is its ability to provide customers with personalised insights, whether it is about their finances or their investments. While this opens up a lot of opportunities, getting those insights to customers at the right time is critical.

He added, "Whether that's a market moving event that has happened and you want to make sure your customer understands your point of view on it and what it might mean for their portfolio, having the immediacy of real-time

secure compliant communication has really never been more important to this market."

On the topic of AI, Symphony is gearing up to roll out its AI Agent Studio solution to help clients make the most of the advances in generative AI. The framework, which builds on the thousands of bots that power a variety of workflow automations on its Messaging platform, will allow institutions to easily create and deploy AI agents across internal and external workflows. Clients can either choose to leverage the agents created by Symphony, or clients will be able to connect their own data and large language models to the orchestration layer.

By leveraging AI agents, Lynch believes clients will gain a competitive advantage over other firms.



"You'll be able to engage your customers with their questions, their needs and your recommendations at a level that we've never been able to."

A continued focus on growth

With over a decade in the market, Symphony is always looking at how it can grow and better serve its clients. This next year will be no exception. Lynch noted that the company is investing in its tools for wealth management and building deeper integration into CRMs, mobile apps and more.

As for products, the company also recently released its Confidential Cloud offering, which offers the scalability of the cloud with the level of security that was previously restricted to on-premise solutions. As mentioned, it is preparing for the deployment of the AI Agent Studio and is also set to release WhatsApp Voice, which offers secure call recording and flexible archiving and storage options. These are just a small selection of developments the team has planned for 2026.

On a concluding note as to why firms should work with Symphony, Lynch said, "We try to ensure our wealth management customers have the data control and compliance capability they need to be comfortable using a product like ours, while giving them the user experience and flexibility that delights their end users and helps them have a competitive differentiation in the market."●

Wealth management, accelerated: How global leaders automate trust at scale

Client 1

Global private bank, serving ultra-high-net-worth clients across 60+ countries and territories. Responsible for over \$3 trillion in assets.

Personalized service automated at scale

Challenge

Ultra-high-net-worth clients demanded 24/7 personalized investment opportunities on mobile channels, but relationship managers were bogged down by 15-minute phone-based risk disclosures.

Solution

Deployment of “GPB Chat” using Symphony Messaging and Authenticated Chat, allows clients to receive personalized insights and supports the trade execution workflow via WhatsApp.

Result

Achieved a 230% increase in client onboardings over two years and significantly drove revenue through the platform by cutting response times for relationship managers.

Client 2

Top-tier global financial services firm, providing critical wealth management, corporate and investment banking services worldwide.

Harmonizing global compliance

Challenge

Needed to meet strict regulatory standards for their wealth management division while satisfying client demand for convenient mobile messaging apps like WhatsApp and WeChat.

Solution

Expanded its use of Symphony Messaging with federation capabilities to enable WhatsApp, providing a compliance-enabling gateway for its wealth management division to interact externally.

Result

Successfully integrated WhatsApp for secure recording, enabling relationship managers to engage clients on their preferred channels while managing compliance risk. Next up, the firm plans to roll out WeChat with Symphony Messaging.

Client 3

Leading regional investment bank who is a primary gateway for international institutional investors to access Latin America.

Bridging the gap from WhatsApp to trade execution

Challenge

The trading desk was overwhelmed by manual, unstructured communication and bottlenecks, where advisors had to manually relay every quote between clients and the desk.

Solution

Implemented Symphony Messaging to reach clients on WhatsApp, replacing unstructured text with “Smart Cards” and programmable logic that automatically detects regional jurisdictions.

Result

Reduced trader error and execution latency by centralizing collaboration in shared rooms where multiple traders can price complex bond and FX requests in real-time.



Book a demo
symphony.com

Learn more symphony.com/wealth-management or read our latest whitepaper on [Building trust in next-generation wealth management](#)



COMPANY RESEARCH PROFILE

temenos

PRODUCT NAME:
Temenos Wealth



Founded 1993



Grand-Lancy, Switzerland



www.temenos.com



salesteam@temenos.com



Employees: 5,001-10,000



Regions of operation:

Temenos serves clients in over 150 countries and operates 49 offices across 36 countries, spanning North America, Europe, the Middle East and Africa, and Asia-Pacific

KEY EMPLOYEES:



Takis Spiliopoulos
Chief Executive Officer (CEO)
and interim Chief Financial
Officer (CFO)



Barb Morgan
Chief Product and
Technology Officer (CPTO)



William Moroney
Chief Revenue Officer
(CRO)

Subsectors: **B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement, Payments, Financial Crime Mitigation, Digital Self Service, Mass Affluent**

OFFERING

Temenos is a global provider of banking technology that delivers a comprehensive suite of core banking and composable financial services solutions. Its platforms enable financial institutions to modernise operations and deliver next-generation digital banking and wealth services. Banks of all sizes use Temenos technology—deployed on-premises, in the cloud, or as SaaS—to launch new products, improve operational efficiency, and provide AI-enhanced, customer-centric financial experiences.



PROBLEM BEING SOLVED

Temenos Wealth addresses the challenge faced by wealth managers attempting to deliver differentiated, digital-first client experiences while operating on complex, fragmented, and costly legacy systems.

The platform enables firms to modernise front-to-back wealth operations through a unified, composable solution that enhances advisor productivity, improves client engagement, and automates key processes.

By combining digital wealth capabilities, front-office tools, data and analytics, and integrated securities and portfolio services, Temenos helps firms reduce operational costs, manage risk and compliance more effectively, and scale personalised wealth services across channels and markets.



TECHNOLOGY

Temenos Wealth is built on a modern, cloud-native and cloud-agnostic platform that supports deployment via public cloud, private cloud, SaaS, or on-premise infrastructure.

The architecture is API-first and composable, enabling standalone adoption and seamless integration with third-party systems. A unified data foundation consolidates client, portfolio, transaction, and market data to support analytics, risk management, and reporting.

Automation and straight-through processing enhance operational efficiency, while enterprise-grade security and compliance controls support regulated wealth management operations.

PRODUCT DESCRIPTION

Temenos Wealth is a comprehensive wealth management platform designed to support the full lifecycle of wealth services for private banks, universal banks, retail banks, investment firms, and wealth managers. The solution brings together digital client engagement, advisory capabilities, portfolio management, securities processing, reporting and market data management into a single integrated environment that enables financial institutions to deliver personalised investment services while improving operational efficiency.

At the front end, Temenos Wealth provides advanced digital wealth capabilities that enable firms to deliver consistent omnichannel client experiences. Clients can onboard digitally, access investment services through self-service interfaces, and interact with advisors through integrated digital channels. These capabilities allow institutions to design personalised investment journeys that combine digital engagement with human advisory support, enabling wealth managers to serve clients efficiently across different segments and geographies.

The platform also includes a robust wealth management front office designed for relationship managers, advisors and portfolio managers. Through a consolidated dashboard, advisors gain a unified view of clients, portfolios, holdings, and transaction histories.

This integrated perspective improves the quality of client interactions, supports suitability assessments, and allows advisors to deliver tailored investment advice more efficiently. The system also assists with day-to-day client servicing, portfolio monitoring, and client reporting.

Beyond the front office, Temenos Wealth incorporates integrated portfolio and securities services that support multiple asset classes and the full transaction lifecycle. These services cover order management, trade execution, settlement, custody, and corporate actions processing. By combining these capabilities within a single platform, the solution ensures consistency and efficiency across markets while reducing reliance on multiple disconnected systems.

A strong data layer underpins the entire platform, consolidating client, portfolio, transaction, and market data into a single source of truth. This data infrastructure supports analytics, reporting, and regulatory compliance while enabling wealth managers to make informed investment and operational decisions. The solution also integrates with Temenos DataSource, which helps institutions manage market and reference data efficiently while reducing operational risk and maintaining compliance with evolving regulatory requirements.

The platform is designed to support multiple wealth management business models, including advisory, discretionary portfolio management, and self-directed investing. Its composable architecture enables firms to adopt the solution either as a complete end-to-end platform or as individual capabilities that integrate with existing infrastructure. This flexibility allows wealth managers to modernise their technology environments progressively while continuing to operate critical legacy systems where required.

In addition, Temenos Wealth enables institutions to scale their operations and expand into new client segments by standardising processes and improving automation across wealth operations. Straight-through processing reduces manual intervention across portfolio management and securities servicing workflows, while advanced data capabilities improve transparency and decision-making. By replacing fragmented legacy systems with a unified, scalable platform, Temenos Wealth helps financial institutions simplify technology landscapes, increase operational efficiency, and deliver differentiated wealth management experiences to clients at scale.

TRACTION/GROWTH

- **150+** countries on Temenos model bank framework
- **100+** FinTech companies on Temenos Exchange
- **Clients** – ABN AMRO, Banco Itaú, Banque Internationale à Luxembourg SA, ING Belgium, Julius Baer, LarrainVial, Swissquote, EFG, Eurobank, Schroders
- **Partners** – Accenture, Aspire Systems, BCT (Bahwan CyberTek), Capgemini, ClearSight, Cognizant, DXC Technology, IBM, ITSS, Microsoft, Amazon Web Services (AWS), Google Cloud, Huawei, Red Hat, Alibaba Cloud, RapidCX, Systems Ltd, Accompany, Accutive, Banktech Software Services

MANAGEMENT BIO

Takis Spiliopoulos - CEO and interim CFO

Panagiotis “Takis” Spiliopoulos is Chief Executive Officer and interim Chief Financial Officer of Temenos AG. He joined the company as Chief Financial Officer in March 2019 and was appointed interim Chief Executive Officer in September 2025 before becoming CEO in December 2025. Prior to Temenos, he served as Head of Research at Swiss bank Vontobel and was a member of its investment banking management team, where he built the firm's leading Swiss equities franchise and advised clients on capital markets transactions, including several IPOs. Earlier in his career he led technology research at Vontobel and served as Head of Investments at a venture capital technology company. Spiliopoulos began his career as a management and technology consultant at Accenture, advising financial institutions on strategy and IT transformation. He holds a Master's degree in Computer Science and Business Economics from ETH Zürich, an Executive MBA, and a CEFA/EFFAS qualification in financial analysis.

Navigating the next era of AI-enabled banking



temenos

Artificial intelligence is no longer a side project in banking. It is becoming the engine reshaping how institutions operate, how advisers work and how clients experience financial services. But the real barrier to scaling AI lies deeper than the tools themselves.

Much of the industry still runs on technology foundations built decades ago, and systems designed for batch processing and siloed data cannot support the speed and intelligence modern AI demands.

As part of FinTech Global's WealthTech100, Harry Slade spoke with Kaue Tozzi, Head of Product Strategy & Partnerships at Temenos, about how AI is reshaping the architecture of financial services and what banks must do to remain competitive in the next phase of industry transformation.

From feature to foundation

The financial services industry has experimented with AI for years, but its role is now shifting from experimentation to core capability.

"The most significant technological shift shaping wealth management is AI," Tozzi said. "Its impact is redefining how banks operate, compete and serve clients."

The constraint is not the technology itself but the infrastructure supporting it.

Many institutions still rely on rigid systems designed long before real-time analytics or machine learning were possible. Fragmented data flows and batch processing make it difficult to deploy intelligent systems that depend on constant access to current information.

"AI cannot be adopted effectively on legacy, monolithic systems," Tozzi explained. "Batch-based infrastructures

designed decades ago cannot support the scale, speed and adaptability that AI demands."

As a result, attention is shifting toward platform architecture. Instead of adding isolated AI capabilities, banks are beginning to modernise core systems so intelligence can be embedded across everyday operations.

For Temenos, that means cloud-native, composable platforms capable of integrating real-time data and analytics across the organisation.

"Banks that embed intelligence directly into their core platforms, rather than bolting it on, gain a structural advantage in agility, cost efficiency and client experience," Tozzi explained.

Trust remains the industry's most valuable currency

Technological transformation is occurring alongside rising regulatory scrutiny and customer expectations. For banks, innovation must be balanced with the responsibility to safeguard data and maintain resilience.

"Trust has become the true differentiator, especially in wealth," Tozzi said.

The spread of AI across banking platforms is also prompting a rethink of security architecture.

"This is forcing a clear shift away from perimeter-based security toward zero-trust models," Tozzi explained. "Access is continuously verified, controls are enforced by design and trust is earned at every interaction."

Embedding these controls within core platforms allows banks to innovate without compromising governance.

"AI innovation is paired with explainability, auditability and operational resilience," Tozzi explained.

In wealth management, institutions must show that automated decision-making remains transparent and compliant with regulatory standards.

AI begins to reshape the client experience

While much of the debate around AI focuses on infrastructure and governance, its most visible effects are beginning to appear in the everyday interactions between financial institutions and their clients.

Banks are already using AI to remove administrative friction from wealth management. Tasks such as onboarding

documentation, compliance checks and client preparation are increasingly handled automatically.

For Tozzi, this marks the beginning of a wider shift in how financial services are delivered.

"AI is already improving financial services experiences in a very practical way. It removes friction and adds intelligence at scale without compromising trust," he said. "In wealth, that means automating the heavy administrative lift, including onboarding, checks, preparation and documentation, and turning data into guidance with clear explanations, next-best actions and more relevant personalisation."

The implications extend beyond efficiency.

"The shift is that AI is becoming the interface, not just a feature," Tozzi explained. "It is moving financial services from static workflows to conversational, contextual support across channels."

Despite these advances, human judgement remains central.

"In a regulated industry, the winning model is human-in-the-loop, transparent and accountable," Tozzi said. "AI doesn't replace advisers. It amplifies judgement and acts as a force multiplier across teams."

Flexibility becomes essential for global banking

As technology capabilities expand, banks are also confronting a more complex operating environment. Clients, assets and regulations increasingly span jurisdictions, forcing institutions to rethink how infrastructure supports international growth.

"There is no single operating model that fits every market, client or regulator, especially in wealth management where clients, assets and regulatory obligations increasingly span jurisdictions," Tozzi said.

Technology platforms must therefore accommodate differing regulatory requirements while maintaining global scale.

"Flexible deployment models allow institutions to scale globally and meet local requirements around data, security and resilience," he explained. "Cloud-native architectures deliver speed and scalability, while hybrid models provide the control and compliance many banks still require."

The dangers of getting modernisation wrong

Recognising the need for modernisation is one challenge. Executing it successfully is another.

"Banks most often get modernisation wrong by trying to do too much at once," Tozzi said. "They either attempt high-risk big-bang core replacements or they layer new technology on top of fragmented legacy systems. Both approaches limit agility and slow real progress."

Instead, Temenos advocates a structured approach.

"The smarter path is progressive modernisation," Tozzi explained. "Fix the data foundations first, modernise the core through composable capabilities, extend innovation through targeted solutions and embed intelligence directly into everyday workflows."

Under this model, transformation becomes continuous rather than disruptive.

"Modernisation is not about bolting AI at the end," Tozzi said. "It is about building a foundation that can continuously evolve."

The capabilities defining the next generation of banks

Several capabilities are beginning to distinguish the most competitive banks.

"In wealth management, we see six capabilities standing out," Tozzi said. "AI embedded directly into adviser workflows rather than treated as a separate tool. Digital-first service models combining self-service with human-led advice. Global cross-border operating capabilities reflecting how wealth and clients are increasingly mobile."

He also points to the growing importance of real-time intelligence.

"Real-time portfolio, risk and compliance intelligence will replace batch-based processes," he explained.

New forms of digital infrastructure are also reshaping the asset landscape.

"Banks will also need support for digital and tokenised assets, including custody, compliance and secure integration," Tozzi said, "as well as composable platforms that allow institutions to integrate and manage best-of-breed solutions as the ecosystem evolves."

Rethinking technology as a strategic asset

For Tozzi, the institutions best positioned to navigate this transition will rethink how they view technology.

"Stop treating technology as a cost to control and start treating it as a driver of trust, growth and differentiation," he said.

"Technology alone isn't the answer," Tozzi added. "But when it is combined with strong human judgement and a relentless focus on client outcomes, it becomes a powerful competitive advantage."

The banks that modernise their foundations today will be best positioned to lead the next era of AI-enabled banking ●

tieto



Founded: 1968



Employees: Over 10,000



Subsectors: Client Acquisition/Servicing, Investment Planning, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting, Risk & Compliance



Regions of Operations: Global

Tieto provides mission-critical solutions cross different industries through our specialized software businesses Tieto Caretech, Tieto Banktech and Tieto Indtech as well as Tieto Tech Consulting business. Our around 14,000 talented vertical software, design, cloud and AI experts are dedicated to empowering our customers to succeed and innovate with latest technology. Tieto's annual revenue is approximately EUR 2 billion. The company's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

Tikker



Founded: 2024



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Compliance & Regulation, Financial Services Software



Regions of Operations: United Kingdom

Tikker is a multi-award-winning SaaS automation vendor on a mission to advance digital integration in wealth management, overcoming supply chain fragmentation in order to deliver safer, more consistent, and more efficient outcomes for retail investors. Tikker's dealing workflow application connects investment platforms' legacy infrastructure with modern processes - reducing risk, strengthening regulatory alignment, and freeing investment teams to focus on delivering value for clients instead of spending time on repetitive, manual operations.

TITANBAY



Founded: 2019



Employees: 51-100



Subsectors: Portfolio Management & Reporting, Investing Tools, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics, Financial Services Software



Regions of Operations: Europe

Titanbay is the infrastructure private markets has been waiting for. Today, the gap between an asset manager wanting to distribute a fund and a wealth manager wanting to offer it to their clients is filled with manual processes, fragmented systems, and operational risk. Titanbay closes that gap, connecting both sides through a single operating layer that makes private markets simpler, more accessible, and built to scale.



Founded: 2019



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Financial Planning, Data & Analytics, Financial Services Software



Regions of Operations: Brazil, United States, Europe

TRAAD is an Agentic WealthTech platform designed to address the difficulty faced by individuals and advisers in continuously understanding, monitoring, and making decisions across increasingly fragmented and complex financial lives. Positioned as a Trusted Adviser Operating System, TRAAD transcends traditional dashboards and robo-advisory services by delivering a unified decision intelligence layer that synchronises clients and independent advisers across institutions, asset classes, and jurisdictions. The platform's AI-powered engine ingests, normalises, and analyses over 30,000 investment products from more than 60 global issuers, consolidating fragmented portfolios into a single, coherent decision surface that enables clearer goal tracking, risk assessment, and long-term planning. TRAAD's Agentic AI deploys specialised personal agents that monitor markets, issuers, regulations, and behavioural signals in real time, surfacing only what truly matters whilst preserving human judgement. Rather than replacing advisers, TRAAD multiplies their effectiveness—offloading monitoring and analysis so advisers can focus on strategy, trust, and lasting relationships—thereby reshaping wealth management into a continuous, human-centric decision ecosystem.



Founded: 1998



Employees: 251-500



Subsectors: Portfolio Management & Reporting, Digital Brokerage, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software



Regions of Operations: United States

TradePMR is a technology-driven custodian and brokerage platform purpose-built for independent registered investment advisers. Founded with the mission to support adviser independence, TradePMR combines modern infrastructure, open architecture, and high-touch service to help RIAs operate efficiently and scale confidently. The firm provides custody, brokerage, clearing, and integrated technology solutions designed to reduce operational friction, enhance compliance, and improve the adviser and client experience. By prioritising flexibility, transparency, and adviser choice, TradePMR enables firms of all sizes, from emerging practices to established enterprises, to deliver personalised financial advice whilst maintaining control over their business and technology stack.



Founded: 2022



Employees: 11-50



Subsectors: Alternative Investment Solutions, Portfolio Management & Reporting, Financial Services Software, Investing Tools



Regions of Operations: Global

Treble Peak is a London-based firm modernising private markets for fund managers, wealth managers, and professional investors. Founded in 2022 by a group of European family offices with deep experience across finance and technology, Treble Peak streamlines the investment journey across private markets. Through a single, modern, and scalable technology-led platform, Treble Peak digitises the investment lifecycle from onboarding and subscription to reporting, and lowers traditional barriers to entry by enabling institutional grade private equity, venture capital, and alternative investments with lower minimums. Treble Peak partners with leading private market fund managers to streamline capital raising, and enables family offices and investors to connect, raise, and deploy capital more efficiently and at lower minimums. Treble Peak's technology and nominee aggregation structure help increase portfolio diversification, reduce complexity, and enhance operational efficiency for both investors and managers.



Founded: 2013



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Financial Services Software



Regions of Operations: Global

Trendrating is a FinTech and financial analytics company founded in 2013 that specialises in advanced trend-capture technology for professional investors. Headquartered in Lugano, Switzerland, with subsidiaries in London (Trendrating Ltd) and Boston (Trendrating Inc.), the company serves a global client base across Europe and North America. Trendrating develops proprietary, data-driven analytics that systematically measure and rate price trends across equities, ETFs, sectors, indices, and other financial instruments, helping institutional asset managers, wealth managers, private banks, hedge funds, and advisers better understand market direction. Its platform transforms complex market data into clear, actionable trend signals that support portfolio construction, strategy design, performance enhancement, and proactive risk management. Designed to complement rather than replace existing investment approaches, Trendrating's solutions are used by professional investors and integrated into major financial ecosystems to improve decision making through objective, transparent, and consistent trend intelligence.



Founded: 1991



Employees: 101-250



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Data & Analytics, Financial Services Software



Regions of Operations: Europe, North America, Latin America

Univeris is the unified execution platform for wealth management firms globally. It is the most trusted, compliant, and intelligent system of record powering dealer operations at scale. For over 30 years, Univeris has specialized in enterprise-class retail wealth management solutions, serving 25,000+ advisors and 3 million investors across 12 countries. Headquartered in Toronto with operations in Madrid, the company delivers a fully integrated technology stack spanning front-, mid-, and back-office applications. At the front office, the Univeris Advisor module empowers professionals with sophisticated portfolio management tools, enabling real-time rebalancing, automated proposal generation, and a holistic view of investor wealth through a sleek, intuitive interface. The back office platform supports mutual funds, segregated funds, GICs, cash, and exchange-traded products within a single CRO-ready database. By embedding compliance directly into execution workflows and automating operations end-to-end, Univeris enables dealers to achieve Tier-1 scale without linear headcount growth. Univeris connects the entire dealer ecosystem, including Fundserv, custodians, banks, CRM, and planning tools, eliminating fragmented systems and operational friction.



Founded: 2020



Employees: 11-50

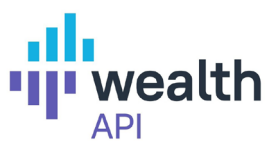


Subsectors: Financial Planning, Data & Analytics, Client Prospecting & Engagement



Regions of Operations: United States

VRGL is the growth platform for wealth management firms, supporting organic growth across client acquisition, engagement, and retention. Inspired by Virgil—the Roman poet known for guiding Dante through uncertainty with clarity—VRGL brings structure and consistency to the workflows behind advice. The platform transforms raw client data into objective insights and client-ready deliverables, helping advisors prepare more efficiently, engage more confidently, and deliver consistent experiences. At the firm level, VRGL introduces standards, visibility, and governance that allow organizations to scale without sacrificing advisor flexibility. Built for independent RIAs and enterprise wealth management firms, VRGL adapts to different operating models while creating a repeatable system for how advice is prepared, presented, and implemented—strengthening client relationships and enabling more scalable growth.



Founded: 2023



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Data & Analytics, Financial Services Software



Regions of Operations: Germany, Austria

wealthAPI is the German market leader in transaction and asset data processing and a pioneer in the Open Wealth sector. As a BaFin-licensed Account Information Service, the company provides high-quality data foundations that go far beyond standard PSD2 requirements. wealthAPI develops turnkey, multi-banking, and multi-custody solutions tailored for banks, fintechs, and financial advisors. At its technological core, wealthAPI excels at aggregating and refining complex data, encompassing payment accounts, securities, crypto, real estate, and tangible assets like art or classic cars. By leveraging advanced AI-based algorithms, the platform transforms raw data into actionable insights. Key innovations include automated portfolio analysis, dividend forecasting, and a smart recommendation engine that creates hyperpersonalized “perfect match” investment profiles for users.



Founded: 2022



Employees: 11-50



Subsectors: Financial Services Software, Data & Analytics, Financial Planning, Compliance & Regulation



Regions of Operations: France, Belgium, Luxembourg, Switzerland

Wealthcome is a French WealthTech company developing a software ecosystem dedicated to wealth management and financial advisory professionals. Its mission is to facilitate and optimise all the business tasks of advisers by offering them powerful, secure and easy-to-use tools. At the core of this ecosystem is WealthPro, the central platform that aggregates data, automates regulatory compliance and enables advisers to manage and monitor their activity from a single interface. WealthLab and WealthTreet complement this core by providing advanced portfolio analysis, simulation, optimisation and decision-support tools, allowing advisers to structure their recommendations and enhance the quality and traceability of their advice. By reducing operational and administrative constraints, Wealthcome enables professionals to focus on value creation and client relationships, which are central to their profession.



Founded: 2024



Employees: 1-10



Subsectors: B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Data & Analytics



Regions of Operations: Hong Kong, European Union, Singapore, Switzerland, United States

Wealth Horizon is an AI-native wealth intelligence layer empowering financial advisors with personalized next-best-action recommendations and tax strategies. By integrating client, market, portfolio, and preference data, it doubles advisor client capacity, saves 15+ hours per week per advisor, increases client engagement by 40%+, and drives compounding alpha through proactive outcomes.



COMPANY RESEARCH PROFILE



Founded 2015



London, United Kingdom



www.wealthobjects.com



hello@wealthobjects.com



Employees: 11-50



Regions of operation:
EMEA, APAC

KEY EMPLOYEES:



Uday Nimmakayala
CEO



Praveen Chagapuram
COO

Subsectors: **Financial Planning and Adviser Tools, Wealth Management, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Financial Guidance and Digital Advice, Compliance & Regulation, Data & Analytics, Client Prospecting & Engagement**

OFFERING

WealthObjects is a modern, unified wealth platform built to help firms deliver advice and investment services with speed, simplicity, and full regulatory confidence. Designed for wealth managers, financial advisers, and investment platforms, it replaces fragmented legacy systems with a single, high-performance environment that feels intuitive from day one.

WealthObjects is one cohesive platform, resulting in a faster, more responsive experience across both adviser and client portals. Everyday activities such as onboarding, financial planning, reporting, and ongoing servicing are streamlined to reduce friction, minimise clicks, speed up tasks.

The platform is designed for rapid adoption. Firms can launch in weeks, configuring journeys, modules, and services without large-scale transformation programmes or complex custom builds. Its API-first architecture ensures seamless integration with existing systems, enabling modernisation without disruption. By combining speed, intuitive design, and flexible deployment, WealthObjects empowers firms to enhance adviser productivity, elevate client experience, and bring new advice and investment propositions to market faster.



PROBLEM BEING SOLVED

The wealth management industry is constrained by fragmented, legacy technology. While firms strive to deliver seamless, personalised advice, many still operate across disconnected systems that span CRM, onboarding, financial planning, portfolio management, reporting, and client communications.

This patchwork approach creates duplication, manual workarounds, inconsistent data, rising operational costs, and increased regulatory risk and limiting both adviser productivity and the overall client experience.

WealthObjects addresses this challenge with a unified wealth and advice platform designed to support the entire client lifecycle. By bringing adviser-led, hybrid, and digital models together with consistent data, embedded workflows, and full auditability, it enables firms to operate more efficiently and with greater control.

By unifying technology and governance, WealthObjects helps firms reduce operational risk, improve client outcomes, and scale sustainably. All while maintaining the oversight and regulatory confidence required in a modern wealth and investing business.



TECHNOLOGY

WealthObjects' cloud-native platform combines modular SaaS delivery with an API-first architecture to provide a scalable, connected foundation for modern wealth management. This unified design enables firms to integrate seamlessly with custodians, product providers, trading systems, and existing enterprise infrastructure.

The platform also features:

Embedded AI with Governance

Controls: Artificial intelligence is integrated across the client lifecycle to support document processing, data extraction, meetings, CRM insights generation. All capabilities operate within structured governance frameworks, including human-in-the-loop oversight, explainability, and full audit trails to meet regulatory expectations.

Unified Data Intelligence Layer: Built on data principles, the platform consolidates and normalises structured and unstructured data into a single, consistent client record. This enables real-time reporting, analytics, and monitoring at both client and firm level.

Enterprise-Grade Cloud Security: Hosted on secure cloud infrastructure, the platform includes encryption in transit and at rest, robust access controls, high availability, backup, and disaster recovery, ensuring resilience and regulatory confidence by design.

PRODUCT DESCRIPTION

WealthObjects is a modular, end-to-end wealth and advice platform designed to help firms deliver compliant, scalable, and client-centric services across the full lifecycle, bringing together core capabilities into one cohesive environment while maintaining flexibility across business models.

i **PRODUCT DESCRIPTION (CONT.)****Key Features**

1. **Unified Client Lifecycle Management:** Combines CRM, digital onboarding, KYC and risk profiling, financial planning and cashflow modelling, portfolio management, reporting, compliance workflows, and secure client engagement within one consistent platform.
2. **Multi-Model Advice Support:** Enables adviser-led, hybrid, guided, simplified, self-directed, and digital retirement propositions to operate on a single architecture, configurable by client segment, regulatory scope, and service model.
3. **API-First & White-Label Ready:** Integrates seamlessly with custodians, product providers, trading platforms, and enterprise systems. Delivered as a configurable SaaS solution with branded portals and mobile apps, ensuring firms retain ownership of the client experience.
4. **Embedded AI with Governance Controls:** Automates administrative tasks, extracts structured data from documents and meetings, generates insights, and supports planning workflows, all within governance frameworks.
5. **High-Performance User Experience:** Streamlined workflows, minimal clicks, and responsive adviser and client interfaces enable core tasks to be completed in seconds, significantly improving productivity and engagement.
6. **Rapid Implementation:** Designed for lightweight deployment, allowing firms to go live in weeks rather than years without complex transformation programmes or extensive custom development.

Addressing Critical Industry Challenges

- **Fragmented Legacy Technology** – Replaces disconnected systems with a single, unified platform that eliminates duplication, reduces operational risk, and improves data consistency.
- **Balancing Innovation with Regulation** – Built-in compliance workflows, embedded controls, and governed AI enable firms to modernise confidently while maintaining regulatory oversight.
- **Scaling Without Complexity** – Modular configuration and API-driven integration allow firms to expand services, launch new propositions, and grow efficiently without rebuilding their technology stack.

Most wealth platforms are stitched together or narrowly focused on individual functions. WealthObjects takes an integrated approach by unifying technology, workflows, and governance in one environment. It empowers firms to modernise their operations, enhance adviser productivity, and deliver better client outcomes in a highly regulated market.

TRACTION/GROWTH

- WealthObjects is focused on deepening the impact of its AI-enabled workflows across wealth and advice operations in EMEA and APAC.
- The company is scaling these unified platform approach and AI capabilities across new and existing clients to drive greater efficiency, governance, and client engagement.

MANAGEMENT BIO**Uday Nimmakayala, Founder and CEO**

Uday Nimmakayala is the Founder and CEO of WealthObjects, with over 20 years of experience across financial services and fintech. A Chartered Accountant with an Executive MBA from London Business School, he previously held senior roles at M&G, Rothschild Investment Office, and S&P Capital IQ, and founded WealthObjects to modernise wealth management operations and client servicing through technology.

Praveen Chagapuram, COO

Praveen Chagapuram manages the operations of WealthObjects, holding a master's in human resources management and a background in Commerce and Computer Applications.



Founded: 2019



Employees: 11-50



Subsectors: Digital Retirement Solutions, Portfolio Management & Reporting, Digital Brokerage, Financial Services Software, Backend Technology Infrastructure



Regions of Operations: United Kingdom

WealthOS is a cloud-native, modular operating system that enables financial institutions to streamline back-office operations, aiming to deliver exceptional wealth management experiences. The core wealth platform addresses the limitations of legacy systems, offering the wealth industry - Freedom to compose and configure: With extensive feature sets and microservices, the modular platform can be configured and composed to meet specific back office requirements, without the need for costly and time-consuming customisations. - Effortless product design and launch: Build and deploy feature-rich digital savings, investment, and retirement products three times faster and 40% cheaper with the flexible architecture and comprehensive features. - Efficiency and automation: Extensive automation and process orchestration significantly reduce operational time and cost, freeing resources for higher-value tasks. - Seamless customer journeys: Deliver omnichannel customer experiences with a robust API suite, which also facilitates seamless integration with existing systems.



Founded: 2023



Employees: 11-50



Subsectors: Financial Services Software



Regions of Operations: Spain

Wealthreader is a next-generation financial data platform that provides a unified, real-time view of all financial assets across banks and institutions. Its proprietary, fully in-house technology delivers highly granular data, covering accounts, investments, cards, loans, and other financial products, with the same accuracy as banks' digital channels. Unlike traditional open banking solutions limited by regulatory APIs, Wealthreader goes beyond standard PSD2 access to capture the full financial picture, enabling advanced use cases in wealth management, corporate finance, financial analytics, and reporting. Its platform allows new bank integrations in days, not months, and scales efficiently across geographies. It works with financial institutions, FinTech companies, ERPs, and wealth platforms that require reliable, complete financial data to build better products, improve decision-making, and unlock new revenue opportunities.



Founded: 2023



Employees: 1-10



Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Data & Analytics



Regions of Operations: United States, United Kingdom, Switzerland

Yainvest is a WealthTech platform that helps client advisors and wealth managers clearly explain portfolio performance and improve investment outcomes. Using transaction-level data, the platform applies behavioural factor analytics—similar in concept to factor analysis, but focused on investment decisions—to reveal where alpha is created or lost. Yainvest translates complex analytics into clear, client-friendly performance insights. Advisors can easily show clients what drove results, how portfolio decisions affected returns, and where opportunities exist to improve future performance. By combining behavioural analytics, performance attribution, and market-regime analysis, Yainvest helps wealth managers distinguish market effects from decision patterns and identify practical ways to enhance portfolio outcomes. Integrated into existing workflows, the platform strengthens client communication, supports better investment oversight, and enables advisors and wealth managers to move from reporting performance to actively improving it.



Founded: 2008



Employees: 51-100



Subsectors: Counterparty and Vendor Due Diligence, Legal Tech, RegTech, Document Production (including FinDatEx templates and factsheets), Regulatory Reporting, Regulatory Knowledge



Regions of Operations: Global

Zeidler Group is a technology-driven law firm delivering technology-enabled legal, regulatory compliance, reporting and data solutions for the global asset management industry. Through its proprietary digital platform, Zeidler Group combines automated workflows, regulatory intelligence and document automation with expert legal oversight from a multidisciplinary team of lawyers, compliance specialists and regulatory professionals. The firm operates its own software engineering hub and innovation lab to continuously develop scalable regulatory technology solutions. The platform enables asset managers to streamline complex processes including fund launches, cross-border registrations, regulatory reporting, document production, marketing material reviews and counterparty and vendor due diligence. Operating as a geo-neutral organisation, Zeidler supports global asset managers across 80+ jurisdictions from a centralised technology and service hub. By integrating legal expertise with scalable regulatory technology, Zeidler helps clients reduce operational complexity, improve regulatory transparency and manage cross-border compliance more efficiently. Its clients include many leading investment managers as well as boutique firms with aggregate assets under management exceeding USD 1 trillion.



Founded: 2016



Employees: 11-50



Subsectors: Portfolio Management & Reporting, Investing Tools, Financial Planning



Regions of Operations: United States

Zoe is an integrated wealth platform designed to help RIAs streamline operational workflows and enhance the client experience. The platform centralises key advisory functions, including automated portfolio rebalancing, tax-loss harvesting, and fractional trading, alongside client referral management and custodial data integration. Its digital onboarding process simplifies account opening through a unified interface, and its dedicated service team provides operational support to help advisers maintain high service standards for clients of all sizes. In supporting client segmentation and backend tasks, Zoe empowers RIAs to scale efficiently and elevate their service model without necessarily increasing firm headcount. It helps advisers bridge the gap between complex operations and meaningful client relationships, ensuring that growth does not come at the expense of the personalised experience clients expect.



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