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The Wealth Operating Model

Trends in Building Resilience

SWIPE FOR TRENDS →

Trend → Digital-First Infrastructure

Wealth managers continue to shift to cloud-native, API-enabled architectures that support modularity, cyber-security, and faster deployment of new services such as support for UMA. This increases managers' agility in anticipation of future, yet undefined challenges.

Example:

Multiple firms migrated their legacy accounting system to a modern SaaS platform, enabling real-time client reporting and broader integration with third-party tools.

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Trend → **Automation of Core Functions**

Manual processes in onboarding, account maintenance, and reporting are being replaced with automated workflows, reducing operational drag, freeing staff to focus on client-first functions.

Example:

A wealth manager implemented robotic process automation (RPA) to handle KYC updates and document verification, cutting processing time by 70%.

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Trend → **AI Enabled Personalized Client Experience**

Enabled by AI, data-driven personalization is becoming a competitive differentiator, requiring tighter integration between CRM, portfolio management software, and predictive analytics.

Example:

Some advisors now use AI-generated insights to tailor investment proposals based on client behavior, goals, and risk profiles. This further emphasizes the end-to-end journey and satisfaction of the client.

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Trend → Unified Data Architecture

Firms are consolidating data across front, middle, and back office to enable a single source of truth for advisors, clients, regulatory, and compliance teams. This also positions managers for greater AI potential.

Example:

A firm integrated its ABOR and IBOR systems to provide advisors with real-time portfolio views and reduce reconciliation breaks. Other firms seek to bridge the divide between trust and investment accounting.

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Trend → Outsourcing of Non-Core Functions

Wealth managers continue to evaluate outsourcing middle- and back-office operations (e.g., performance, reconciliation, tax reporting) to focus on client engagement and core competencies.

Example:

Multiple firms partnered with a service provider to manage their performance, attribution, and reconciliation, freeing internal teams to focus on growth initiatives while maintaining oversight.

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Trend → Centralization of Operations

Advisors continue to move towards a centralized operating model to optimize the trade lifecycle and enhance data, regulatory, and analytics capabilities.

Example:

A firm implemented a centralized order management system that all advisors use for order generation. Trading and trade support was then streamlined by a central team, reducing platform and operational costs.

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Is your team facing operational friction, strategic uncertainty, or scaling challenges?

Let's solve it—together.

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