FINANCIAL-SERVICES TECHNOLOGY

WealthTech & Digital Advice

Digital wealth strategy, client onboarding, goals, advice, portfolio, trading, servicing, reporting, advisor tooling, data, and platform transformation.

CORE SIGNAL

Digital advice must connect client understanding, suitability, portfolio construction, execution, servicing, and evidence - without reducing a trusted relationship to a front-end interface.

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THE MANDATE

Why This Practice Matters

Wealth firms must combine personalized advice and human judgment with scalable platforms, consistent data, controlled workflows, open architecture, and transparent client outcomes.

EXECUTIVE QUESTIONS

1. **Can the institution see and serve the full household while respecting account, entity, and consent boundaries?**
2. **How are client facts and preferences translated into suitable recommendations and ongoing monitoring?**
3. **Where do advisors lose time to duplicate data, fragmented tools, manual documents, and service follow-up?**
4. **How will portfolio decisions, execution, performance, fees, and rationale remain transparent to clients and supervisors?**

WHO WE SUPPORT

- **Wealth managers and private banks**
- **Brokerages and advisory networks**
- **Asset managers and model providers**
- **Retirement and workplace platforms**
- **WealthTech and digital-advice firms**

FINANCIAL-SERVICES TECHNOLOGY

ENTERPRISE ADVISORY

THE CAPABILITY MAP

Six Capabilities That Define the Practice

A structured view of the business, technology, data, control, and operating-model capabilities required to execute reliably.

01 Client & Household View

Unify identity, relationships, goals, accounts, holdings, preferences, consent, and interactions.

02 Onboarding & Suitability

Design KYC, risk profile, objectives, constraints, disclosures, approvals, and account opening.

03 Advice & Planning

Connect goals, cash flows, tax, risk, scenarios, recommendations, and ongoing review.

04 Portfolio & Execution

Support models, proposals, rebalancing, restrictions, orders, allocations, and best execution.

05 Advisor & Client Experience

Create integrated workbenches, portals, documents, communications, and service workflows.

06 Data, Compliance & Insight

Embed lineage, supervision, fees, performance, reporting, analytics, and evidence.

THE PROBLEM LANDSCAPE

Where Institutions Lose Control

The recurring failure patterns that create operational risk, delivery friction, hidden cost, and weakened executive confidence.

01 Fragmented Household

Accounts and relationships are visible separately, preventing a complete advice and risk view.

02 Suitability as a Form

Data is collected once but not connected to recommendations, changes, alerts, and periodic review.

03 Advisor Tool Sprawl

Advisors navigate multiple applications, duplicate entry, and manual coordination to serve one client.

04 Model-to-Account Gaps

Portfolio models, restrictions, cash, tax, drift, and execution do not translate cleanly at account level.

05 Opaque Fees and Performance

Clients struggle to understand what they paid, what changed, and why outcomes differ.

06 Digital Without Service Design

A portal is launched without redesigning operations, ownership, exceptions, and advisor behavior.

MDMI DIAGNOSTIC LENS

We connect the client promise to the data, advice logic, portfolio decision, transaction, service event, control, and evidence delivered throughout the relationship.

THE ADVISORY OFFER

What MD Market Insights Delivers

Modular services that can be deployed independently or combined into a sequenced transformation program.

01 Digital Wealth Strategy

Define segments, propositions, channels, capabilities, platform options, economics, and roadmap.

02 Client Onboarding & Advice Design

Redesign KYC, suitability, goals, recommendations, disclosures, approvals, and reviews.

03 Advisor Workbench Transformation

Integrate client, portfolio, task, document, communication, and insight workflows.

04 Portfolio & Rebalancing Platforms

Define model management, proposals, restrictions, drift, tax, orders, and oversight.

05 Wealth Data & Reporting

Establish household, holdings, transactions, performance, fees, documents, and analytics foundations.

06 Supervision & Operating Model

Design service ownership, exception handling, compliance monitoring, adoption, and metrics.

THE SYSTEM VIEW

From Strategy to Controlled Execution

The practice is designed as an end-to-end system: decisions, workflows, platforms, data, controls, and outcomes must operate as one chain.

Client & Household → Goals & Suitability → Advice & Proposal → Portfolio & Orders → Custody & Servicing → Performance & Reporting → Ongoing Review

FOUNDATION 01

Household, account, holdings, transaction, goals, and consent data

FOUNDATION 02

Advice engines, model portfolios, integrations, workflow, and documents

FOUNDATION 03

Suitability, supervision, fees, conduct, privacy, and evidence controls

Governance · Controls · Traceability · Ownership · Evidence

THE MDMI METHOD

A Six-Phase Path from Ambition to Adoption

A disciplined method that converts executive intent into implementable decisions, tested capabilities, operational readiness, and measurable value.

1 2 3 4 5 6

Discover

Frame the mandate, stakeholders, scope, constraints, and decision rights.

CLIENT PROMISE

Diagnose

Baseline processes, platforms, data, controls, pain points, and root causes.

JOURNEY BASELINE

Design

Define target capabilities, architecture, workflows, controls, and requirements.

ADVICE BLUEPRINT

De-risk

Validate feasibility, dependencies, regulatory obligations, and transition exposure.

PLATFORM DESIGN

Deliver

Coordinate build, integration, testing, cutover, governance, and adoption.

ADOPTION DELIVERY

Demonstrate

Evidence outcomes through KPIs, controls, traceability, and continuous improvement.

OUTCOME DASHBOARD

THE WORK PRODUCT

Decision-Grade Artifacts, Not Shelfware

Every artifact is designed to drive a decision, control execution, transfer knowledge, or evidence an outcome.

Wealth capability map DELIVERABLE 01	**Client and advisor journey maps** DELIVERABLE 02	**Household data model** DELIVERABLE 03	**Suitability and advice rules** DELIVERABLE 04
Advisor workbench requirements DELIVERABLE 05	**Portfolio and model workflow** DELIVERABLE 06	**Rebalancing and order design** DELIVERABLE 07	**Client portal blueprint** DELIVERABLE 08
Performance and fee reporting model	**Supervision and control matrix**	**Operating readiness plan**	**Wealth KPI dashboard**

EXECUTIVE STEERING | DESIGN AUTHORITY | DELIVERY GOVERNANCE | RISK & CONTROL | ADOPTION & VALUE

THE VALUE CASE

Representative Use Cases and Success Measures

Illustrative applications showing how the practice converts complex institutional problems into controlled, measurabl

01 Advisor Desktop Consolidation

Create one role-based workspace for client context, portfolio decisions, tasks, documents, and service.

02 Digital Onboarding Redesign

Reduce friction while strengthening identity, KYC, suitability, disclosure, funding, and account-opening evidence.

03 Model Portfolio Platform

Scale proposal, restriction, drift, rebalance, tax, trade, and oversight workflows.

04 Client Reporting Modernization

Deliver clear performance, attribution, fees, goals, transactions, and advice rationale across channels.

SUCCESS MEASURES

- Onboarding completion
- Time to account open
- Advisor capacity
- Advice review timeliness
- Portfolio drift
- Trade exception rate
- Digital engagement
- Client retention

BUILD THE NEXT MOVE

Turn Complex Change into Controlled Execution.

MD Market Insights helps wealth organizations combine technology and advice into a coherent client lifecycle - improving advisor leverage, client clarity, portfolio discipline, service quality, and supervisory confidence.

OPTION 01

Diagnostic Sprint

Rapid baseline, critical risks, priority decisions, and a sequenced action plan.

OPTION 02

Advisory Workstream

Focused design or delivery support for a defined capability, platform, or control domain.

OPTION 03

Transformation Partner

End-to-end support from strategy and architecture through implementation and adoption.

MD MARKET INSIGHTS

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Advisory · Consulting · Capability Development