GOALS-BASED INVESTING

Helping you to answer today's challenges

SEI New ways. New answers.®

Increasing regulatory requirements, a rapidly evolving competitive landscape and clients who want to be engaged in a different way are just some of the factors shaping our industry today. You are at the centre of this ever-changing environment. Is it time to re-assess your business practises to ensure that you remain both relevant and competitive?

Goals-based investing allows you to tell a different story

You can use the goals-based investment approach to offer a truly differentiated advisory service to foster long-term client relationships.

- **TALK DIFFERENTLY.** Goals-based investing can help you to engage differently with your clients, to have more meaningful conversations and ultimately build deeper relationships with them. The approach focuses on what really matters most to them—their life goals. It helps you and your clients see the bigger picture, including both financial and non-financial aspects of their life, rather than focus on a narrow set of needs or, worse still, a specific product.
- **INVEST DIFFERENTLY.** Following the credit crisis and the subsequent elevated levels of market volatility, clients have become more risk averse and are now concerned with their investment journey as well as their returns. We provide investment solutions built and managed to align with a range of client goals, allowing you to invest their money according to the specific risk tolerance and time horizon relative to each individual goal.
- **REPORT DIFFERENTLY.** The review meeting is the most tangible way for you to demonstrate how you add value. Performance against a benchmark is becoming less relevant because it does not indicate whether clients are actually on track to achieve their goals. Our technology produces progress-to-goal reporting that gives clients easy to understand information measuring progress towards their personal goals, allowing them to visualise that journey. With your help, clients are empowered to make important decisions about the most critical elements in their lives.

Benefits of goals-based investing

For over 15 years SEI has been a thought leader in goals-based investing: an approach designed to assist advisers in their interactions with clients and to help demonstrate the value of good advice. SEI has developed a client process, supported by tools and technologies that help advisers to not only streamline their advice delivery, but also to make their advice more aligned with the way clients think about their wealth. The solution offers advisers a process that is both scalable and customisable; in contrast with many new technologies today, it is designed to support rather than replace the adviser's interaction with the client.

CLIENT

- Talk to advisers in terms of financial, personal and life goals rather than financial products and markets
- Identify and prioritise goals—earlier identification and proper planning can lead to higher probability of positive outcome
- Gain clarity on how financial plan and investment solutions are aligned to specific, real-life goals
- Understand the impact of their own actions on goal achievability
- Can help clients make more rational investment decisions and, where appropriate, stay invested during periods of market volatility
- Enquire about progress to goals at any time and understand the likelihood of achieving those goals
- Visualise investment journey and identify steps need to be taken to make life-changing decisions

ADVISER

- Demonstrate to clients in a tangible way how they are adding real value by delivering advice that is aligned with their clients' goals
- Evidence to clients that they have genuinely understood what it is that the client is trying to achieve
- Shift clients' focus to what is really important—goals and progress to goals; can help clients from being distracted by market movement
- Select portfolios that are aligned with clients' specific requirements on a goal by goal basis
- Transition away from a more product-focused approach towards genuine financial planning
- Have a more meaningful and in-depth conversation with clients and build stronger relationships

BUSINESS

- Adopt a scalable, consistent client process across the business or a specific client segment
- Differentiate the business proposition against existing competitors and new market entrants
- Leverage technology to deliver significant business efficiencies
- Increase ‘stickiness’ of assets and uncover additional assets
- Leverage an institutional grade investment solution within your centralised investment proposition
- Capture detailed client information required to fulfill increasing compliance requirements

SEI’s best thinking is now available in the UK; advisers can access integrated tools and technology to help initiate conversations, deliver customised investment proposals and to report progress towards goals with simplicity and clarity. Once collected, critical information is passed through to your platform for use in the implementation phase; this single entry of information promotes business efficiencies. SEI can offer training and support to develop a goals-based approach effectively.

To adopt a goals-based investing approach or to find out more information, please contact **0203-810-8001**.

Important Information

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