

Setting the scene



Background

- RDR
- Costs
- Advice gap
- Technology
- FAMR

The challenges

- Investment solution
- What about the product decision?
- The risk issues
- Commercial attractiveness?

Evolution

- Execution only
- Robo-advice:
 - 1.0 Entrepreneurial 'fintech'
 - 2.0 Local big brands
 - 3.0 New brand entrants

What's next?

- Learning from the US
- How to make it meaningful
- Death of the advisor? Greatly exaggerated!
- We make the future!