



## 2022 Wealth Management Investor Trends & Predictions

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The center of power has shifted from the institution to the investor, who enjoys an increasingly broad array of choices in products and services. A full range of savings, securities, and insurance products can be summoned through the click of an app.

As traditional provider definitions have become outmoded (investors needing a loan know that the bank is not the only game in town), so has the established understanding of investments. Today's financial consumer demands access to the public and private markets, as well as to non-securities products offering guaranteed income, such as annuities. The rise of a market for digital assets raises a powerful question: What is an "alternative investment"? The embracing of bitcoin and other cryptocurrencies is becoming a starting point for investors seeking noncorrelated performance. Non-fungible tokens (NFTs) constitute a more radical step toward diversification.

Incumbent wealth managers can compete in this democratized and self-serve environment. That said, meeting investor demands for personalization and a superior user experience requires a flexible systems architecture. An open API ecosystem enables access to powerful tools that are typically the domain of wirehouses and other large incumbents. Clean data, supported by robust governance and an easy-to-use analytics layer, is quickly becoming table stakes.

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