



Fund Executives Association Ltd Luncheon April

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Many of the themes we're seeing in the UK are relevant for the Australian market



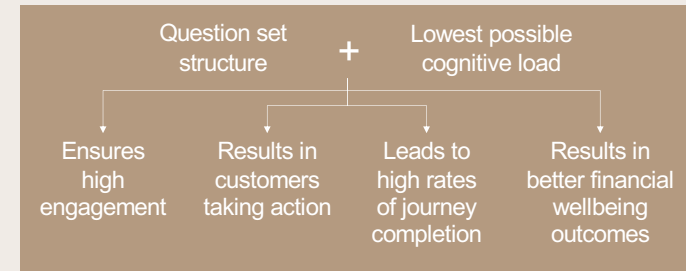
UK themes

-  **Consumer**
Intergenerational wealth transfer
£327b over the next decade
-  **Advisers**
Advice capacity gap: Face to Face
advice limited to c27K advisers
across 5,000 advice firms
-  **Community**
Social responsibility as part of
ESG commitments
-  **Institutions**
 - Significant RFP activity
 - Hybrid-advice adoption
 - Business efficiency play

Insights for Australia

1. Single issue advice journeys work

2. Customer UX matters:



Trends driving digital advice adoption



Consumer

Increased digital adoption
Advice convenience, access and affordability



Advisers

Advice capacity gap
Business efficiency



Superannuation Funds

Engagement and retention
Rapidly growing pre-retirement segments



Community

Embracing social responsibility is vital
Financial wellbeing for all



Governments and Regulators

Aligned to close the advice gap
New regulatory expectations for trustees



Our European clients are now experiencing the quantum of benefits in advice typically seen when human-based processes are digitised

Key considerations for trustees and super funds



Compliant,
consistent and
strategic advice



Scale and
efficiency



Accessibility,
affordability and
action



Digital and
human



Social
responsibility
and financial
wellbeing