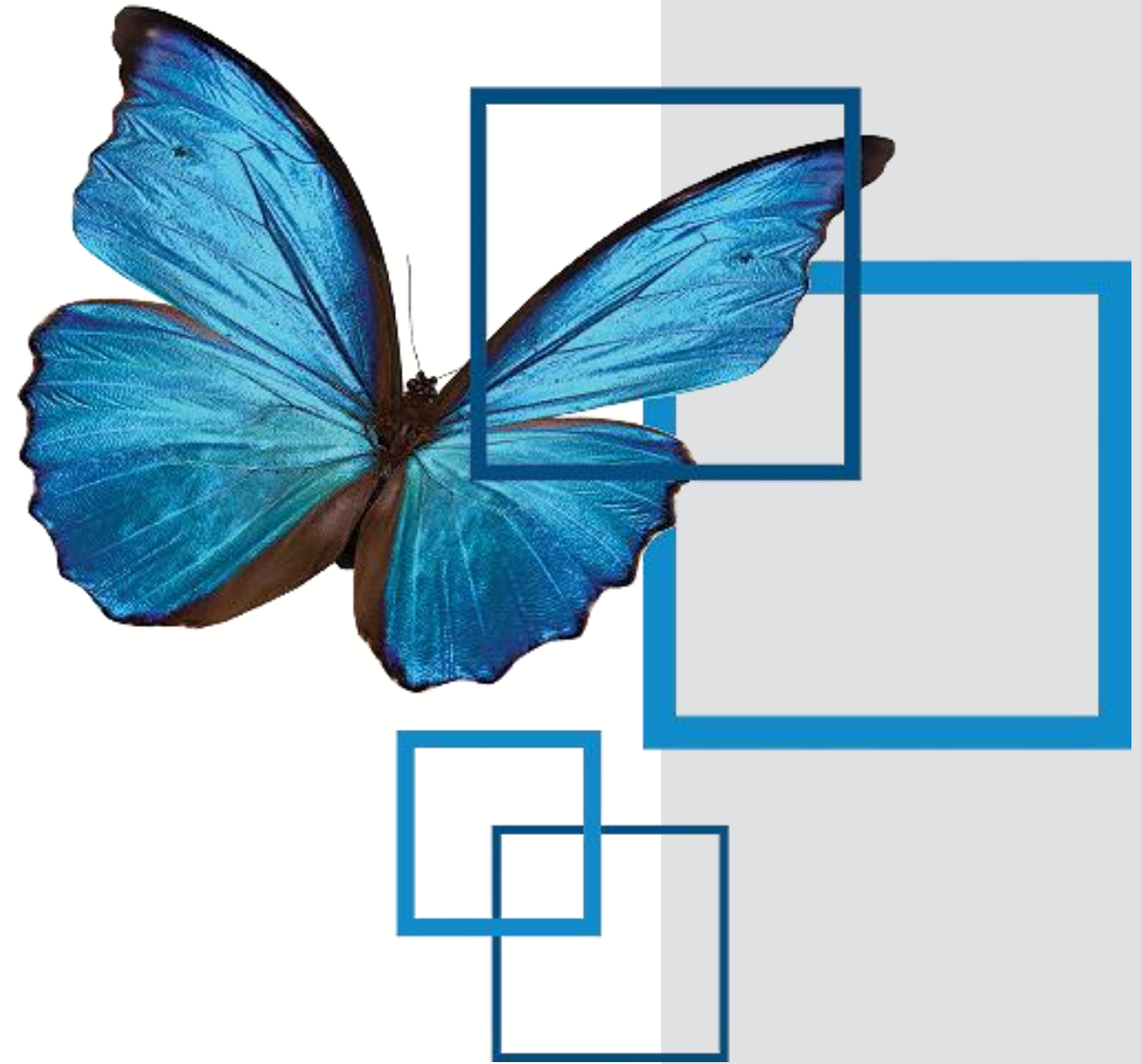


Financial Services 2030 - Trends that will shape the future



June 4th, 2019

Where the industry stands today

- Traditional model under transition
 - Regulations
 - Technology
 - Clients expectations
 - Competition
- Changes will accelerate and intensify



FIs 2030 – Demographics trends

- Aging population
 - 25% > 65 yrs in 2035
- Wealth transfer age
 - ~10M in 2035
- Working age population
 - ~60% in 2035



FIs 2030 - New clientele

- Women



- Millennials



- Immigrants



New clientele - Women

- Earning power
- Wealth transfer
- Specific needs



New clientele - Millennials

- High expectations – low loyalty
- Influenced by social opinions
- Socially minded



New clientele - Immigrants

- Increased numbers
- Educated
- Entrepreneurial



FIs 2030 – New competitors

- Big Tech



- Fintech

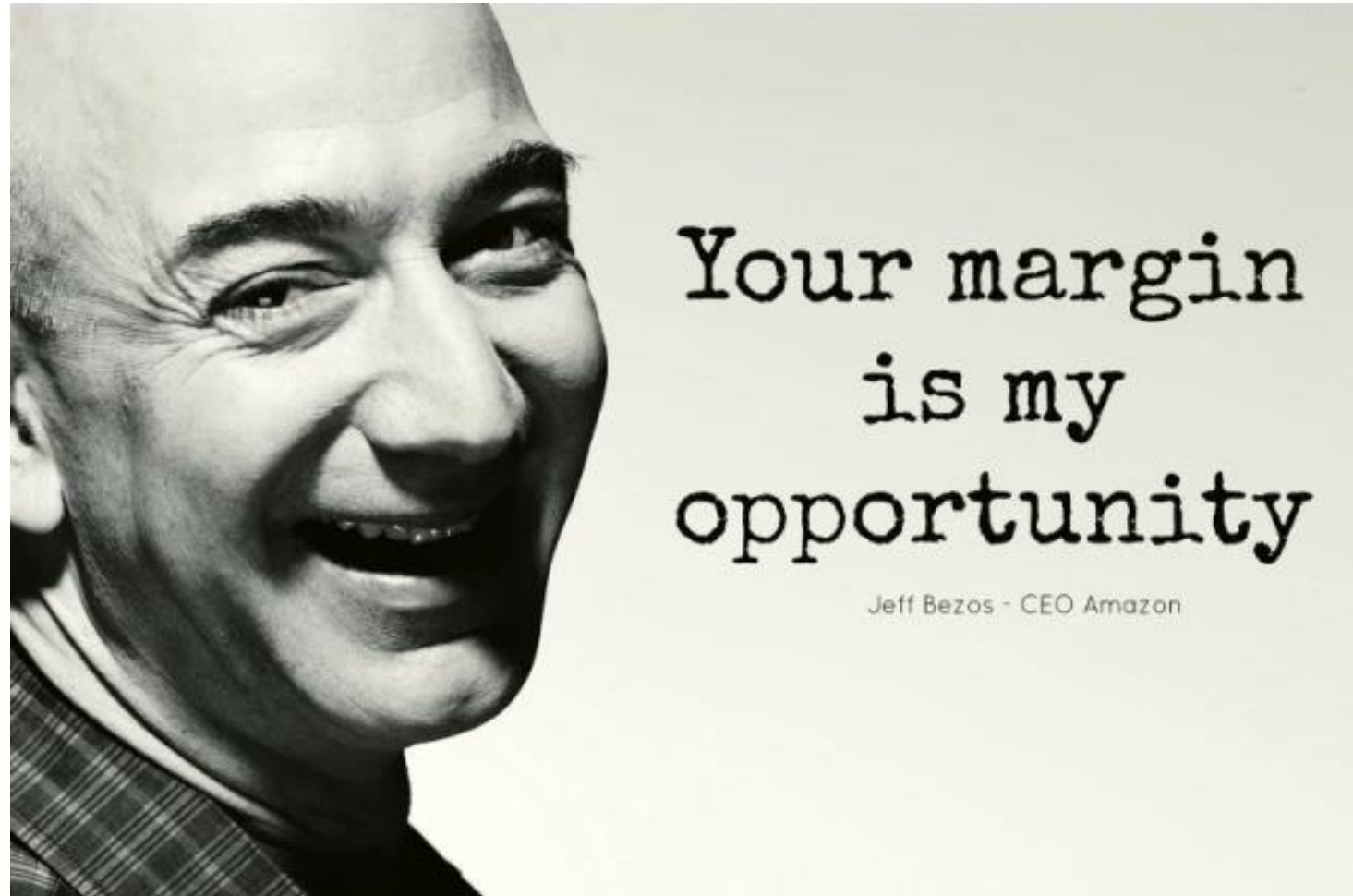


- Asian players



New Competitors – Big Tech

- Active players
- All areas of FS
- Partnerships



New Competitors - Fintechs

- Consolidation
- Maturity
- New Gen



New Competitors – Asian players

- Asian diaspora
- Technology players
- Financial institutions

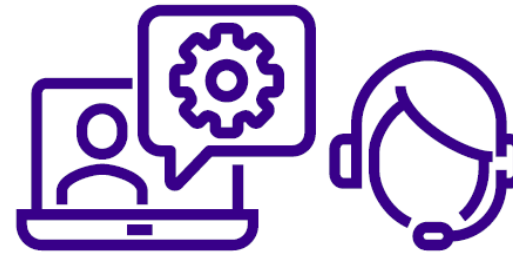


FIs 2030 – New business models

- Advice-based ecosystem



- Hybrid



- Responsible



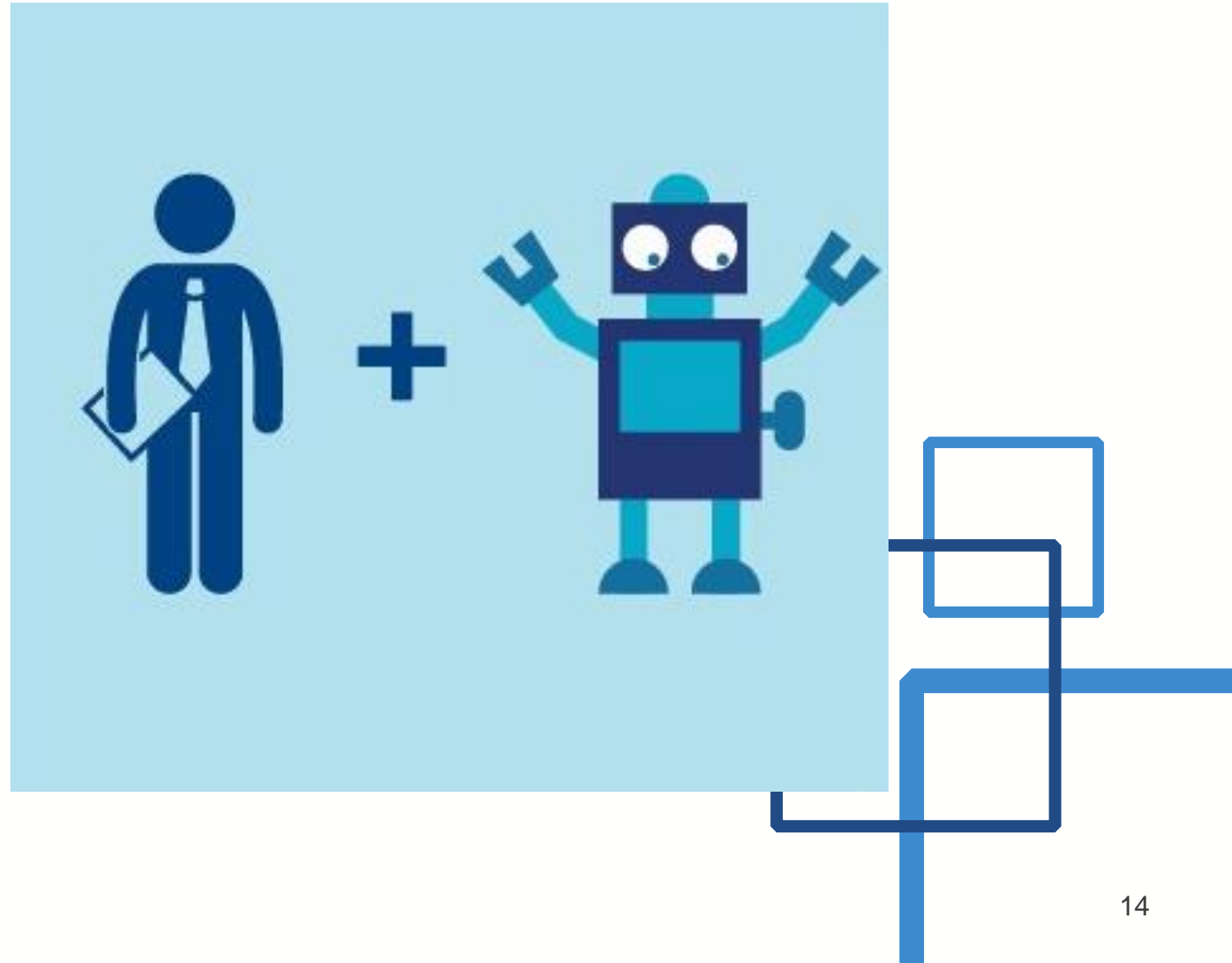
New business models – Advice-based ecosystem

- Goal-based
- Advice first
- Personalized experience



New business models – Hybrid

- Digital + Humans
- Pay as you go advice
- Self-serve



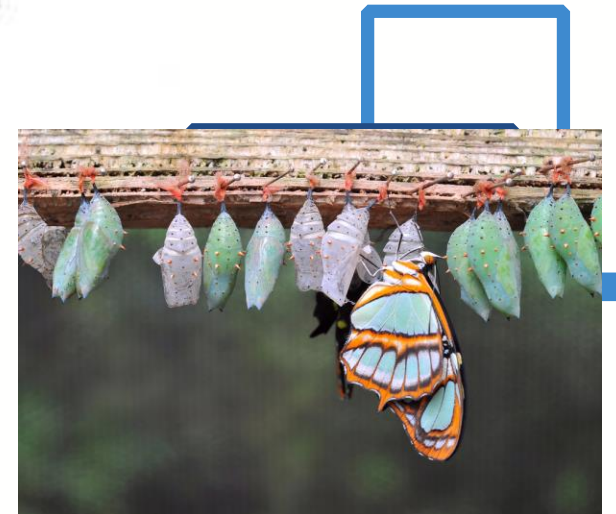
New business models – Responsible

- Regulations
- Corporate social responsibility
- Impact investing

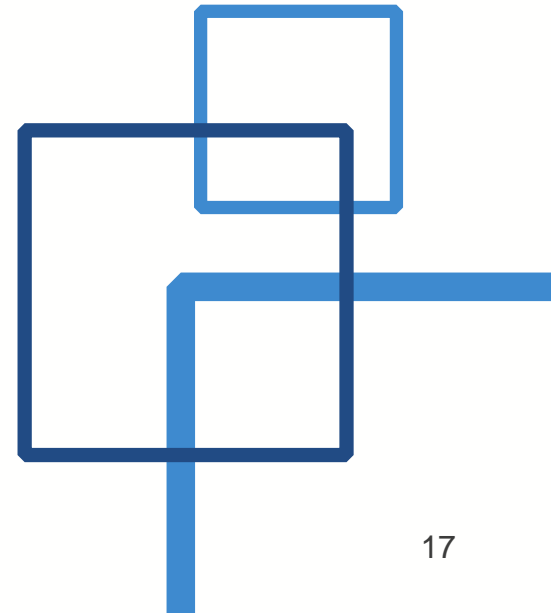


FIs 2030 - Recommendations

- 2030 value proposition
- Digitize back / middle / front office
- Build digital ecosystem
- Culture transformation
- Diverse and tech savvy talent



Q & A



**Thank you
for your time.**

Peggy Van de Plassche

[InvestorCOM.com](https://www.investorcom.com)

