PUBLIC COURSE

Robo-Advisors and Digital Wealth Management

Overview

Robo-advisors, also known as digital wealth management, are changing the landscape for the investing industry and financial advisors. This seminar will provide an in-depth overview of robo-advisors, their business models, and options for deploying the technology. Participants will gain an in-depth understanding of digital wealth management, the potential opportunities, and risks.

Who Should Attend?

Financial professionals who want to accelerate their knowledge of financial technology, and have a particular interest in building a robo-advisor, personal finance app or wealth management platform.

Course Benefits

BY THE END OF THIS SEMINAR, YOU WILL BE ABLE TO:

» Describe the history of financial technology: where we are today and how we got here.

» Understand the general FinTech landscape and digital wealth management (robo-advisors) as a segment of that landscape.

» Understand the application of the technology through in-depth case studies of successful FinTech digital wealth managers.

» Leverage the knowledge gained on key vendors, asset management, and business model considerations.

» Develop a framework and strategy to build your own robo-advisor.

PROGRAM LEVEL	PREREQUISITES	ADVANCED PREPARATION
Intermediate to Advanced	None	None

16 CPE
Credits

DELIVERY METHOD
In-person

TIMING
2 Days

Course Agenda

MODULES	TOPICS
1 **FinTech History** Robo-Advisor Emphasis	What is FinTech?
	U.S. FinTech History
	Financial Engines — the first robo-advisor
2 **Catalysts for Change**	The Smartphone
	Quantified Self
	Change in Demographics
	Sharing Economy
	Deregulation
	Fractional Shares
	2008 Financial Crisis
	Market Data
	Machine Learning and AI
3 **Traditional Financial Advisors**	Merrill Lynch Retail Wealth Management vs. Goldman Sachs PWM
	The Old Way of Doing Business
4 **FinTech Landscape**	Robo-advisors Within the FinTech Realm
5 **Exit Overviews**	LearnVest
	FutureAdvisor
	White-Label
	Nutmeg

MODULES		TOPICS
6	**Robo-Advisors Who's Who:** Overview of the top robo-advisors	Wealthfront
		Personal Capital
		Betterment
		SigFig
		Motif
		Robinhood
		Hedgeable
7	**Overview of Key Vendors**	Apex Clearing, Yodlee
		Risk-based vs. Goal-driven
		401k Management vs. Brokerage Accounts vs. Financial Products
8	**The Anatomy of a Robo-Advisor** A deep dive into the technical, asset management, and regulatory capabilities necessary to build a robo-advisor	Risk Tolerance Assessment
		Commonly Used User Input
		Goal Setting
		Automated Savings Plans
		Investment Model Selection
		Portfolio Analytics
		Style Analysis, Sector Analysis, Geographical Analysis
		Online Account Opening » Mobile & web apps » Client portal
		Investment Proposal Workflow
		Application Programming Interfaces (APIs)
		Investment Management » Internal asset allocation team vs. portfolio optimizer vs. asset allocation program » Example: Ibbottson models
		Regulatory
		Industries That Will Benefit from Blockchain Ecosystems » Internet RIAs » Broker dealer » Account aggregation

MODULES		TOPICS		
9	**How do Robo-Advisors Make Money?**	Business Model Overviews		
		Target Market Overviews		
		Small Accounts Solution		
		Financial Context		
		Profitability at 0.25% X AUM		
		Growth in AUM vs. Time		
		Risk in Down Markets		
10	**Building vs. Buying a Robo-Advisor**	Buying	»	Map of the market — implied valuations
			»	Regulatory challenges
		Building	»	Costs
			»	Vendors
11	**Conclusions and Takeaways**	U.S. Robo-Advisors Go Abroad		
		Mobile-First Digital Banks		
		Who Would I Buy and Why?		
		Fintech Research Resources		

Why Moody's Analytics?

Current and Consultative

We work with you to understand the distinct needs of your organization to design, implement, and track the performance of your learning programs from end-to-end, including skills assessment, program design, implementation, evaluation, and enhancement.

Comprehensive Coverage

We offer a broad set of technical and soft skills programs that can be combined and adapted to the needs of your staff. Our areas of expertise include banking, finance, sales, finTech, negotiation and leadership development.

Unparalleled Expertise

In delivery, our people make the difference – combining deep experience with intellectual passion for content, and having earned superior academic credentials, they are committed to delivering outstanding quality.

Register Online

If you are interested in this program, visit us at **www.moodysanalytics.com/seminars**

TAILOR ANY SEMINAR FOR YOUR ORGANIZATION

Moody's Analytics offers customized training and eLearning solutions to help you maximize your training investment. Our hands-on approach benefits companies of all sizes and requirements – from those with just a few local employees to those with staff dispersed around the globe. Contact us to learn more and to work with one of our training consultants to design the right program for your organization.

GROUP DISCOUNTS

Special rates may be available for multiple seminar or group bookings. Please contact us for details.

FEES AND CANCELLATIONS

The fee listed is per participant and includes refreshments, lunches and seminar materials. Seminar fees do not include tax, transportation or hotel accommodations. Payment must be received in full prior to the start of the seminar. Registrations may be canceled in writing via letter or email at least 30 days before the first date of the training for a full refund. Cancellations received less than 30 days in advance are eligible for substitution with another seminar, but fees will not be refunded. We reserve the right to cancel or reschedule seminars at any time. For further information on our refund and complaint policy, please contact us.

Contact Us

AMERICAS

TrainingAmericas@moodys.com

+1.212.553.4387

EMEA

TrainingEMEA@moodys.com

+44.207.772.1569

ASIA

TrainingAsiaPac@moodys.com

+852.3551.3131