Tiered Digital Integration Strategy

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Meet the Team!

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MAKE A PLAY FOUNDATION'S D-LEAGUE

Client Segmentation Map

Persona	Goals	Preferred Engagement	Key Touchpoints
High-Net-Worth Traditionalists (HNW)	- Preserve and grow multigenerational wealth - Ensure smooth estate and succession planning - Maintain legacy and family governance	- High-touch, relationship-driven advice - Discretion and privacy prioritized - Selective use of digital tools for oversight and reporting	- Dedicated private banker or family office team - Quarterly in-person reviews - Secure digital portal for consolidated portfolio view - Family governance and philanthropy workshops
Next-Gen Professionals	- Accelerate wealth creation through diversified and innovative investments - Align portfolios with personal values (ESG, impact, tech) - Achieve flexibility and early financial independence	- Hybrid model: digital-first with human expertise - Collaborative, insights-led advisory - Seamless digital experience with real-time analytics	- UBS One platform and mobile app - Thought-leadership events on innovation and sustainable investing - Liquidity and equity-compensation planning sessions - On-demand advisor chats and virtual check-ins
Professional Athletes	- Convert short career earnings into long-term financial security - Build brand and entrepreneurial ventures - Create sustainable impact and legacy	- High-trust, holistic relationship with a multidisciplinary team - Education-focused and highly personalized - Mobile-friendly, simplified digital tools	- Dedicated athlete wealth management team - Integrated tax, legal, and brand-advisory support - Lifestyle and sponsorship advisory sessions - Digital dashboards for budgeting and goal tracking

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Assumptions

Data Sources, Intelligence Bias

1. UBS Investor Watch & Global Family Office Reports (2019-2024):
   Provided insights into HNW and ultra-HNW investor attitudes toward legacy, sustainability, and intergenerational transfer. These reports consistently show that Traditionalists prioritize capital preservation and discretion, while Next-Gen investors value purpose-driven, digital, and transparent engagement.
2. UBS Global Wealth Management "Next Gen Investors" Insights (2022-2024)
   Data on shifting engagement models - hybrid advice, digital empowerment, and values-based investing - used to define the preferences of Next-Gen Professionals
3. Industry Research from Deloitte, Capgemini, and EY Wealth Reports (2021-2024)
   Supplementary benchmarking on global HNW segmentation, including client experience trends, digital adoption, and advisor relationship models.
4. UBS Athlete and Entertainment Advisory materials (public communications and case studies):
   Context for the athlete segment - focused on holistic, team-based financial support integrating legal, brand, and wealth planning services.

Key Assumptions:

- HNW:
  - Refers to clients with $5-50M investable assets
  - Value legacy and preservation
  - Prefer advisor-led and private engagement
- Next-Gen Professionals:
  - Refers to clients aged 25-45 with decent income
  - Value acceleration and flexibility
  - Prefer digital-first and hybrid engagement
- Professional Athletes:
  - Refers to clients with peak earnings in short-duration careers
  - Value security and transition
  - Prefer team-based engagement

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Product Solutions Blueprint

Strategy: Blend digital convenience with advisor expertise across 5 solutions that serve next-generation professionals, values-driven investors, and professional athletes while enhancing advisor capabilities to scale personalized service across 200,000+ households

UBS Pulse – Digital Engagement Platform:

- Real-time portfolio dashboard with mobile-first design
- Target: Next-Gen Professionals (250K–1M AUM)

Values Compass – ESG & Impact Platform:

- ESG Filters and sustainability scoring for values-based investing
- Target: Values-driven investors (all segments)

Game Planning Wealth: Athlete Financial Planning:

- Career lifecycle planning with contract optimization
- Target: Professional Athletes (500K–10M+ AUM)

Advisor Command Center – AI Powered Tools:

- Client insights dashboard with predictive analytics
- Target: Internal UBS advisors

LifePath Navigator – Life Event Planning:

- Automated triggers for major life events with advisor coordination
- Target: HNW & Next-Gen (cross-segment)

Strategic Roadmap

Strategy: Our 5-year roadmap transforms UBS Wealth Advice Center from pilot to market leader through four strategic phases that progressively expand reach, enhance capabilities, and establish industry dominance in next-generation wealth management.

Phase 1: LAUNCH (Months 1-9)
● Deploy UBS Pulse and Values Compass in pilot markets
● Reach 2,000 households, 85% satisfaction, $50M AUM

Phase 2: EXPAND (Months 10-24)
● National rollout; launch Game Plan Wealth and Advisor Command Center
● Scale to 100,000 households with $1.2B AUM

Phase 3: ELEVATE (Months 25-36)
● Launch LifePath Navigator with advanced AI integration ●
Reach 150,000 households, 20% cross-sell increase

Phase 4: LEAD (Months 37-60)
● Achieve 250,000+ households; establish innovation lab
● Reach $5B+ AUM, 15% athlete market share, <8% attrition

Impact: Faster decisions, clearer guidance, higher engagement across all segments

Scalable Client Experience Design - UBS WealthStream

Core Features:

- Real-time portfolio dashboard (returns, allocation, alerts)
- Goals Tracking with simple progress visuals
- Mobile-first, streamlined layout

ESG & Impact Tools:

- Easy ESG filters for values-based portfolio selection
- Holdings scored on sustainability factors

Client-Advisor Bridge:

- Personalized insights feed
- Integrated chat & document sharing

Value:

- Faster decisions, clearer guidance, higher engagement

AdvisorTech Function – Training & Enablement Framework

Training Modules:

- **Tech Fluency:** Dashboard use, ESG filters, insights feed
- **Communication:** Explaining data simply, guiding client decisions
- **ESG Advising:** Basics of values-based portfolio discussions
- **Client Profiling:** Goals, risk levels, digital preferences

Certification Metrics

- 95%+ training completion
- Higher digital-tool adoption by advisors
- Improved client satisfaction scores

Outcome: Advisors deliver clearer, faster, more personalized guidance

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Mitigation Plan

1. **Activate Redundant Systems:** Immediately switch client access to backup cloud servers to restore digital services with minimal downtime
2. **Incident Containment & Cybersecurity Response:** Engage IT security teams to isolate affected systems, access breach scope, and secure client data
3. **Advisor Handoff & Client Communication:** Cross-trained advisors proactively contact clients via secure channels to provide updates and guidance
4. **Regulatory & Compliance Check:** Ensure all communications and system interventions comply with legal and regulatory requirements, preventing further exposure or reputational risk

This approach ensures continuity of service, protection of sensitive information, and preservation of client trust within the critical 48-hour window

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Operational Resiliency Plan

Data Encryption & Cybersecurity Protocols:
End-to-end encryption and continuous monitoring protect sensitive client information against breaches

Redundant Cloud Infrastructure:
Multi-region servers ensure uninterrupted digital access for clients, even if one region faces outages

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KPI Framework

Strengthen Client Engagement and Advocacy

Goal: Deepen relationships and drive satisfaction
KPI: Client Engagement Rate (+12% YoY), Net Promoter Score (+8–12 points)
Metrics: # of client touchpoints, NPS survey responses, referral counts

Accelerate Digital Adoption & Hybrid Model

Goal: Expand use of UBS digital tools to complement advisor-led solutions
KPI: Digital Adoption Rate (+15% YoY)
Metrics: App logins, % active mobile users, digital transaction volume, feature usage rates

Grow Next-Gen Client Relationships

Goal: Build long-term pipeline of high-potential wealth creators
KPI: Next-Gen Client AUM Growth (+10–15% YoY)
Metrics: new Next-Gen households onboarded, AUM by age cohort, digital onboarding conversion

Increase Advisor Productivity & Service Quality

Goal: Improve operational speed and advisor capacity to serve clients
KPI: Advisor Response Time (-20–25%), Advisor Efficiency (+10–20%)
Metrics: response SLAs, time-to-close tasks, # households per advisor, workflow automation impact

Ensure Alignment of Advice to Client Needs

Goal: Deliver advice that consistently aligns to client financial goals
KPI: Goal Alignment Rate (>95%)
Metrics: % of accounts tied to financial plans, suitability checks, plan review completion rates

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Final Recommendation: 3-Tier Model

Young Professionals and Creatives → Digital and Advisor Based Sessions → High Net Worth Clients

If accepted: 15% efficiency gain in Wealth Advice Center Operations

Thank You!

Questions? Connect with us.

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