

TOP READS: TECH & THE FUTURE OF WEALTH MANAGEMENT

As head of product and strategy at Xtiva, a big part of my job is staying on top of the accelerating pace of change in the financial services industry, particularly on innovation and financial services technology. One of the ways I do this is by reading. A lot.

While there's an abundance of content being published every day on technological innovation in financial services and wealth management, it's hard to separate the signal from the noise. The following articles stood out for me as sources of important insight and information about the digital transformation that's underway, where it might be heading and how to stay in front of it. Always welcome your thoughts on these or any articles that have influenced your thinking.

CUSTODIANS ARE CHARTING FINTECH'S FUTURE

Custodians are in a race to integrate the best new fintech into their advisor platforms, everything from streamlining electronic authorizations to deploying virtual agents and robo-advisors. Great summary of what's in store for the coming year. Here's my question... Are they thinking big enough?

TEN LEADERS TO WATCH IN WEALTH MANAGEMENT

The wealth management industry is undergoing more change - and at a faster pace - than ever. This article profiles 10 industry leaders who are driving the innovation in the space. Some will be familiar, others will be new - all should be watched closely.

THE FUTURE OF THE INDEPENDENT BROKER-DEALER

Long time industry observer, Matt Lynch, looks at key restructuring trends in the wealth management space and their impacts on firms and advisors. And Lynch asks the all important question: "If you accept the notion that there's at least one too many intermediaries in the supply chain, then if I'm running a broker/dealer, I have to think am I the one that's going to be marginalized, or am I the one that's going to push somebody else out?" Which intermediaries are most at risk in the supply chain?

INTEGRATION IS KEY TO BATTLING ADVICE COMMODITIZATION

As aspects of the traditional advice service model are unbundled and automated, it's important to prioritize integration when choosing technology platforms. "Technology-enabled productivity boost gives advisors the ability to work with more clients, scale routine tasks more cost efficiently and grow their businesses faster and more profitably." Great integration delivers a profound enhancement to the user experience and dramatically extends business value. Have you thought about your integration strategy?

9 FORCES OF CHANGE IN WEALTH MANAGEMENT AND WHAT IT WILL TAKE TO WIN

Ten years on from the global financial crisis, the wealth management industry has changed significantly. An array of geographic, social, technological and regulatory developments have rapidly changed how investors access

investment products and receive financial advice, thus reshaping how the whole industry operates. The wealth management model of the past is fast disappearing.

As the wealth management industry evolves and changes, there will be things that advisors can do to take advantage of the future of the industry. Check out our article about [5 trends that will change the way advisors work](#).

If you're interested in more on my take and the perfect storm underway in wealth management, head over to WealthTech Club and read [Robo-Advisors Bring Leverageable Advantage to the Advisor Marketplace](#).