



CONSUMERS DRIVE CUSTOMIZATION

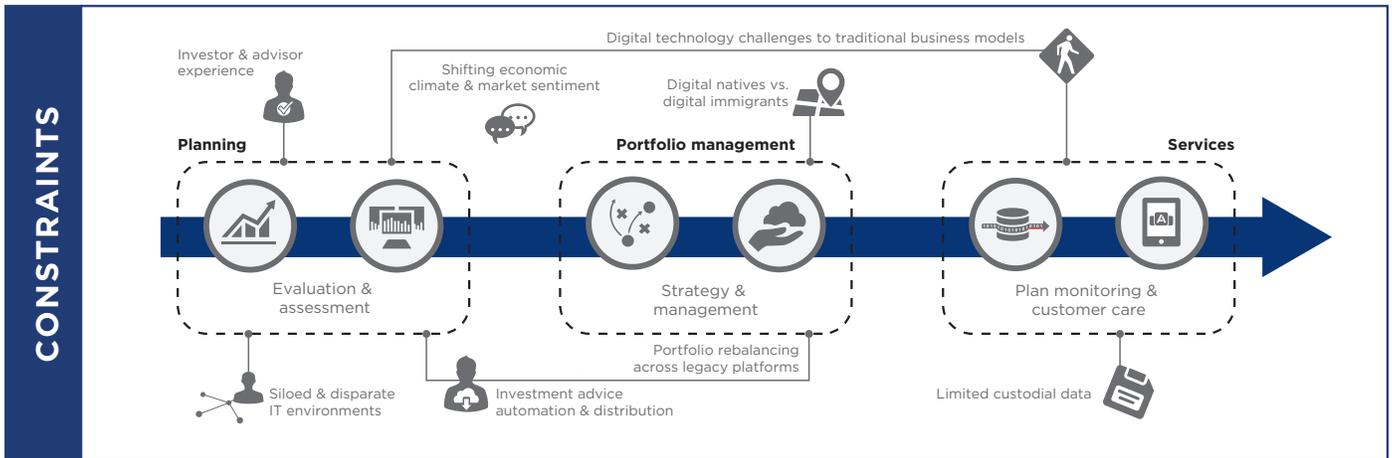
As profits fall and consumer expectations rise, wealth managers must find ways to invest in technology that delivers real-time advice, data analysis and personalized service through more channels at the right cost.

Industry trends

Consumers want instant analysis and information from wealth managers on any device at any time, and the digitization of business has increased the number of competitors equipped to deliver it. Companies must attract new business and hold on to current customers by developing more robust, secure and personalized offerings. Key industry trends include:

- Consumers are replacing standardized tools with products that deliver personalized advice
- Disruptive partnering is essential to achieve economies of scale
- Firms must collaborate globally to reach customers with high-performance connectivity
- Lingering mistrust since the financial crisis has decreased customer loyalty
- Regulatory compliance costs are rising, with no end in sight
- Customers are diversifying and using multiple wealth management companies, creating an ultra-competitive landscape

By 2020, Generation X and millennials will control more than half of global investable assets, or \$30 trillion¹.



Lack of information integration across planning, portfolio management and services business processes is creating the following business and technology constraints:

Business constraints

- Standard tools and services are not well-aligned with changing customer expectations for personalized products
- It's expensive to operate a healthy omnichannel platform while being squeezed by regulatory costs and tighter margins
- More investment in front office digital capabilities is needed to keep pace with new entrants exploiting technology to challenge the status quo
- Firms can't depend on legacy accounts, as next-generation investors trust advisors less and are more willing to shift investments to competitors
- An inability to access/analyze existing data creates barriers to monetization

Conclusion:

Wealth management firms must find ways to deliver more customized advice and products and exploit existing data resources, while keeping costs low and enhancing customer satisfaction.

Technology constraints

- Siloed IT environments are unable to meet the high demand for real-time, data-driven insights to dispersed users on mobile devices
- Firms lack the expertise to effectively compete with entrants delivering cutting-edge services, such as automated virtual and robo-advisers
- Companies remain dependent on centralized legacy systems and can't match the agility of more client-centric IT strategies
- Too much physical distance between global firms, partners, customers and workers increases latency and degrades application performance
- Outdated cloud strategies prevent scaling to keep pace with the market

Conclusion:

Companies need new IT architectures with the agility to get close to end users and deliver client-centric services that capitalize on real-time insights and meet demand for rich, personalized interactions.

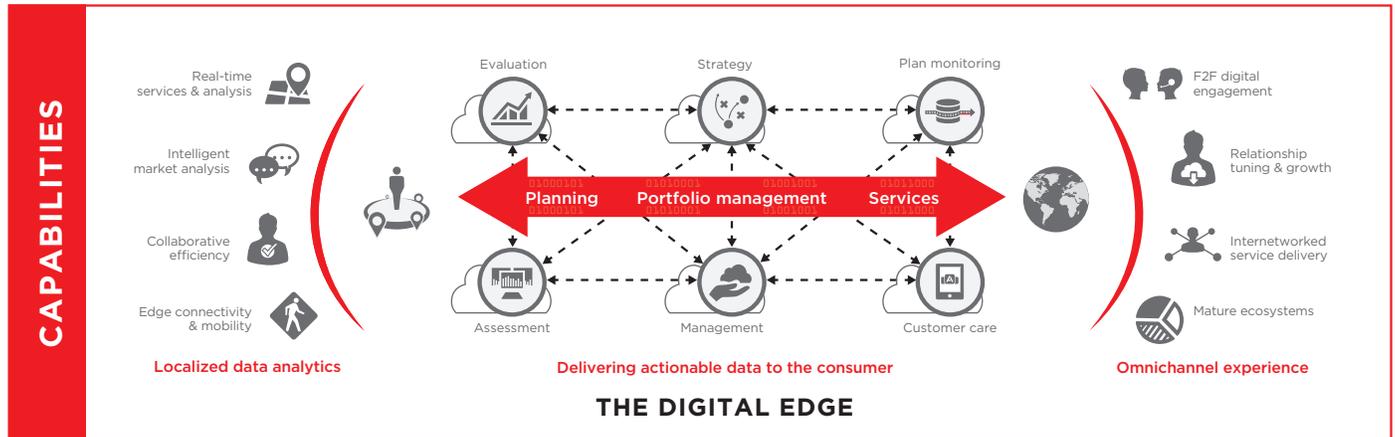


EQUINIX

WHERE OPPORTUNITY CONNECTS

1. PwC, "2016 Wealth Management Trends: A Revolution Both Loud and Quiet," 2016.

Constraints become capabilities when infrastructures shift from being siloed and fixed to integrated and dynamic.



Business and technology need to change. To expedite this transformation and meet the growing digital demands, wealth management businesses must re-architect their IT infrastructures. This re-architecture creates capabilities that were previously not possible to achieve.

Business-enabled

- Innovation from a variety of providers on a single platform aligns with customer demands
- Deploying cloud-enabled IT at the edge enables superior, cost-effective connectivity to customers globally with less CAPEX investment
- Expanding capabilities in diverse ecosystems helps keep pace with innovators
- Trust grows when information and services are consistently and reliably delivered
- Revenue opportunities grow with more real-time analysis via direct links to analytics providers

Technology-enabled

- Secure and distributed delivery architectures can instantly reach dispersed users when IT is deployed at the edge
- Mature ecosystems host an array of tech leaders offering market-moving solutions and broad expertise on established and emerging trends
- High-speed responses to market shifts and demands are enabled by direct access to a range of networks, clouds and service providers
- Decreasing transaction failure rates provide a high-quality user experience
- Flexible hybrid cloud infrastructures allow scalable resources on demand

The digital edge is where to localize delivery of cloud supported services to your customers, employees and partners.

How interconnection and Equinix accelerate digital business and technology transformation

- **Shorten the distance** between your applications and data, customers, employees and partners
- **Localize traffic and services** across all the locations and markets you need to reach and regionalize services globally
- **Integrate and deliver via ecosystem exchanges**, leveraging multiple clouds and SaaS providers to increase your rate of change while interconnecting with digital partners
- **Locate data and analytics closer to users** for improved response times and distributed scale, reducing the amount of data traversing networks

The Equinix ecosystem advantage

Equinix is where wealth management firms, partners and customers come together and leverage an Interconnection Oriented Architecture™ (IOA™) that enables them to harness the power of direct and secure interconnection. The Equinix financial services ecosystem consists of more than 1,000 companies worldwide, 1,400+ networks, 2,500+ cloud and IT service providers and more than 8,000 global businesses.



About Equinix

Equinix, Inc. (Nasdaq: EQIX) connects the world's leading businesses to their customers, employees and partners inside the most interconnected data centers. In 40 markets across five continents, Equinix is where companies come together to realize new opportunities and accelerate their business, IT and cloud strategies.

Architect your digital edge on Platform Equinix™

Wealth management businesses need to re-architect their IT infrastructures on a platform that supports dynamic bandwidth and connectivity to enable the analytics and control needed to provide actionable data to the customers. They need to put interconnection first in their digital IT transformation strategies. A sure path to that goal is to harness the power of an IOA on Platform Equinix.



Plan your digital platform with the **IOA Knowledge Base**, an open repository of blueprints and design patterns based on the best practices of market leaders across more than 600 production implementations. The IOA Knowledge Base has codified solutions to business and technology constraints. Visit Equinix.com/ia to learn more and see how your infrastructure can transform to meet the needs of your business.

Packet Fusion

Ellen Pensky

ellen@bumblebeemarketing.net

PACKETFUSION



Connecting the Dots to the Cloud