

Partner Value Optimizer™ for the Financial Services Market

With the Financial Services Market in a state of severe upheaval, it is now *CRITICAL* for companies that sell financial products through brokers, dealers, financial planners and other independent sales organizations, to renew and re-establish *TRUST* in their partner relationships because the success of these relationships will determine the longevity of the financial company that provides them.



WE CAN HELP YOU FIX THIS.

The Financial Services Market is highly dependent on its sales and distribution partnerships in order to satisfy client/customer demands with a wide variety of investment, savings and insurance products. Banks, brokerage firms, mutual fund companies, insurance carriers and money managers have a long history of working together under sales/distribution compacts to satisfy their clients' needs.

Partner Value Optimizer™ is needed to fix this problem more than ever because:

- Fund sponsors, insurance carriers and money managers have created numerous alliance and channel business partnerships to sell their financial products;
- The product seller has and will continue to have the power to influence which product the end Customer buys;
- Trust between financial product providers and its channel of distribution partners *must* be renewed and re-established in order to recover in this critical time (**PVO™ measures this**);
- Understanding the needs of *both* the fund seller and the end customer is the new key to success in the highly competitive financial services sector(**PVO™ measures this**);
- Being able to create and then measure the value of a partnership requires new data and has reached a critical point (**PVO™ measures this**);
- Financial product providers that establish additional or new methods to improve levels of accountability will gain a significant competitive advantage as the Financial Services playing field is being reset(**PVO™ measures this**).

Mutual Funds



Over the past 25 years there have been dramatic changes in how mutual funds and annuities have been sold to the investing public. One of the most pertinent developments relative to where PVO™ can add value is the dramatic expansion of venues through which mutual funds and annuities can be sold. With the expansion in distribution channels, many fund sponsors have abandoned earlier, single-channel distribution strategies in favor of multi-channel distribution – often competing head-to-head with other fund sponsors within the same distribution channels.

CUSTOMERS ARE RUSHING TO FIND SOMEONE THAT THEY CAN TRUST.

As a share of mutual fund assets, the advice channel is the largest, accounting for an estimated 55 percent of all mutual fund assets. The retirement plan channel is second in size with an asset share of 16 percent. The institutional channel has an estimated 13 percent, the direct channel 12 percent, and the supermarket channel 5 percent of all fund assets.

Fixed and Variable Annuities

Fixed and Variable Annuities are distributed through many of the same financial intermediaries. The difference in distribution channels between fixed and variable annuities is related to the nature of the product. Variable annuities are similar to stock-based investments and therefore attract a different type of customer from fixed annuities, which tend to be associated with other fixed-rate products such as certificates of deposits sold by banks. Distribution of these products within financial intermediaries is more complicated because state and federal regulators require sellers of variable annuities to register with National Association of Securities Dealers as securities dealers.

PARTNER VALUE OPTIMIZER™ WAS BUILT FOR USE IN THESE CONDITIONS.

For the Financial Services Market, Partner Value Optimizer™ captures, analyzes and presents all of the unstructured causal data needed to determine the effectiveness of the partnering processes, policies, personnel and programs and their individual and combined impact on results.

Trust is waiting. Call us - 312-440-0581.