

Commercial Excellence Academy
by  Asbiverse Group

Optimizing Route to Shopper® Capability for Winning in Retail

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Route to Shopper® (Investor)

A Strategic Framework for
Integrated Investor-based Value
Creation in the Investment
Management Industry

The Route to Shopper® for Investment Management

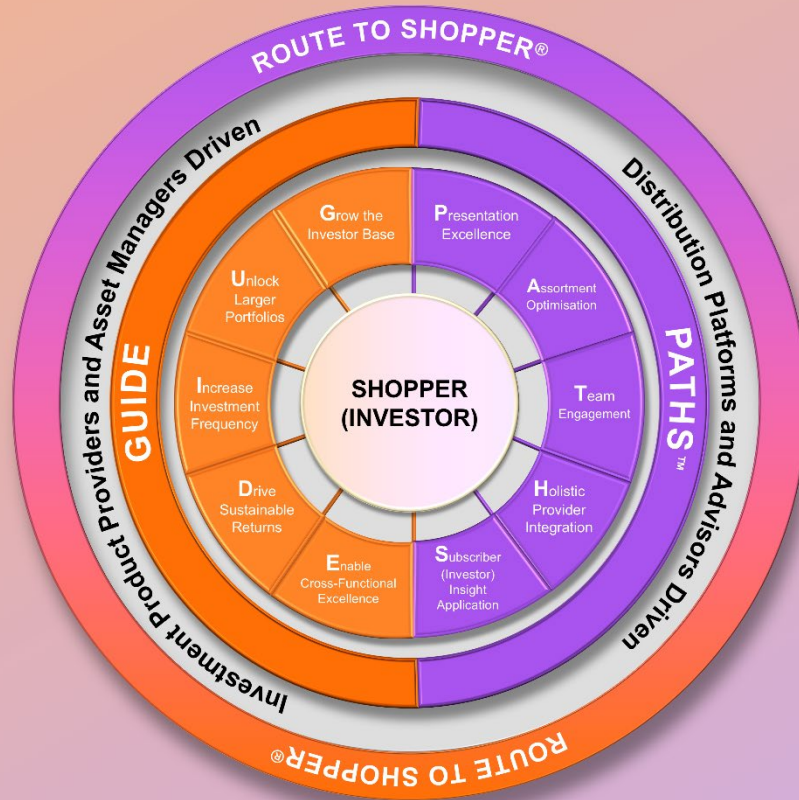
A Strategic Framework for Integrated Investor-based Value Creation

A Strategic Positioning Document from the Commercial Excellence Academy

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The Route to Shopper® Framework incorporating GUIDE – PATHS™ for Investment Management



Strategic Context & Purpose

What does it really take to win investor's consideration in a world of endless options?

In the investment landscape, competitive advantage no longer resides solely in product performance or price. The true differentiator lies in creating seamless, personalized investor experiences that align financial solutions with life missions, risk tolerances, and long-term aspirations.

The **Route to Shopper®** (Investor) Framework, built on our proven **Route to Shopper®** methodology, provides investment organizations with a next-generation capability model designed specifically for Integrated Investor-based Value Creation. This comprehensive approach transforms traditional product-led portfolio planning into investor mission-based engagement, creating deeper connections with both subscribers (those making active investment decisions) and end investors (ultimate beneficiaries).

This shift represents a fundamental evolution from:

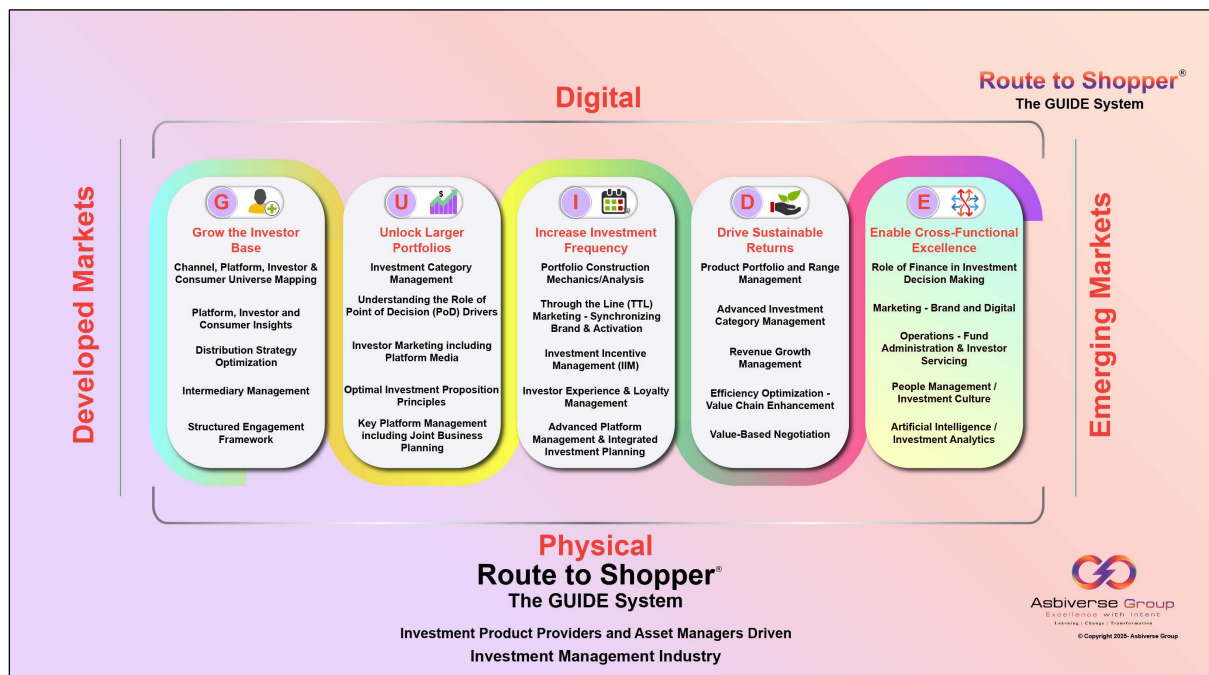
- **Product-centric thinking → Investor mission-centric strategy**
- **Transaction-based relationships → Life-goal alignment partnerships**
- **Isolated functional excellence → Integrated value creation ecosystem**
- **Traditional distribution workflows → AI-enabled personalized journeys**

By adopting the **Route to Shopper®** (Investor) Framework, investment organizations can systematically build capabilities that connect investment expertise with subscriber needs, creating sustainable growth in an increasingly competitive marketplace.

GUIDE - PATHS™ Frameworks for Investment Management

The **Route to Shopper®** (Investor) Framework consists of two complementary frameworks that together create a comprehensive system for value creation:

GUIDE Framework (For Investment Product Providers and Asset Managers)



G: Grow the Investor Base

- Identify and engage underserved and emerging investor segments
- Develop targeted propositions for specific demographic and behavioural cohorts
- Create conversion pathways from financial consumers to active investors
- Build strategic partnerships with complementary financial services
- Leverage digital acquisition channels with compelling investor-centric messaging

U: Unlock Larger Portfolios

- Drive deeper wallet share through holistic financial planning approaches
- Develop multi-asset strategies aligned with life missions and investment goals
- Create compelling cross-category investment narratives beyond single products

- Implement behavioural science-based approaches to commitment escalation
- Design lifecycle-based advice frameworks that evolve with investor maturity

I: Increase Investment Frequency

- Reduce friction in digital investment journeys to encourage regular contributions
- Create timely, contextual rebalancing nudges aligned with market conditions
- Develop systematic reinvestment programs for dividends and maturity proceeds
- Implement milestone-based investment prompts connected to life events
- Build automated savings escalation pathways tied to income growth

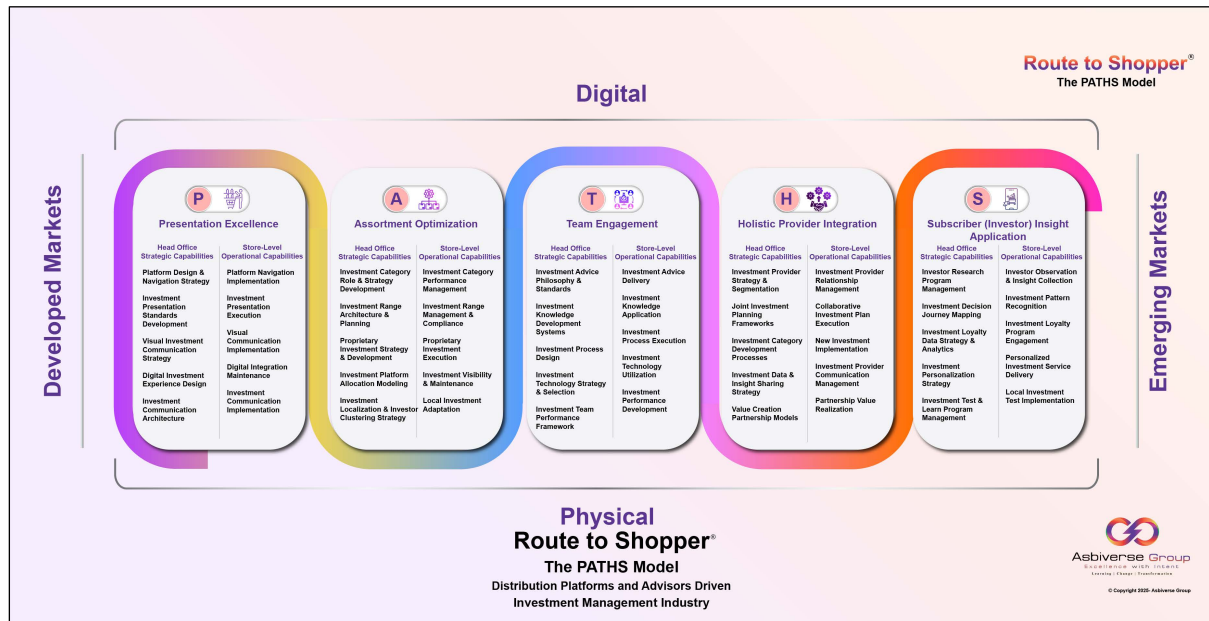
D: Drive Sustainable Returns

- Focus on long-term value creation aligned with investor time horizons
- Integrate ESG considerations throughout the investment process
- Enhance performance communication to reinforce investment discipline
- Develop fee structures that align manager and investor interests
- Create performance attribution frameworks that build investor confidence

E: Enable Cross-functional Excellence

- Break down silos between investment, marketing, digital, and compliance teams
- Implement integrated planning processes across functional boundaries
- Develop shared investor-centric KPIs that drive collaborative behaviour
- Create cross-functional insight sharing platforms for unified decision-making
- Build capability development programs focused on investor-centric mindsets

PATHS Framework (For Distribution Platforms and Advisors)



P: Presentation Excellence

- Create compelling, compliant investment narratives across all channels
- Develop consistent visual language for complex investment concepts
- Implement intuitive navigation systems for investment discovery
- Design emotionally resonant digital experiences that build confidence
- Create seamless omnichannel journeys between digital and human touchpoints

A: Assortment Optimization

- Curate product selections aligned with specific investor missions
- Develop investment bundles that address common financial goals
- Create clear category roles and relationships in platform architecture
- Implement dynamic assortment strategies based on investor segments
- Build proprietary solutions to fill portfolio gaps and enhance differentiation

T: Team Engagement

- Equip advisors with tools and content for value-based conversations
- Create advisor training programs focused on investor mission discovery
- Develop coaching frameworks that reinforce investor-centric behaviors
- Implement performance management systems aligned with investor outcomes
- Build knowledge management systems for complex investment topics

H: Holistic Provider Integration

- Create seamless connectivity between platforms, asset managers, and tools
- Develop data sharing protocols that enhance personalization
- Implement collaborative planning processes with strategic providers
- Create integrated technology ecosystems for advisor enablement
- Build joint innovation frameworks for new solution development

S: Subscriber (Investor) Insight Application

- Apply behavioural, demographic, and sentiment data to personalize journeys
- Develop systematic approaches to investor needs discovery
- Create test-and-learn programs for continuous experience enhancement
- Implement predictive analytics for anticipating investor needs
- Build connected data ecosystems that enable end-to-end journey optimization

Together, **GUIDE** serves as the strategic engine for investor-centric growth while **PATHS** provides the execution model for delivering these strategies through every touchpoint, forming a connected value creation loop for modern investing.

Illustrative Examples (Hypothetical)

Example 1: Retail Investment Platforms

Challenge: A digital-first investment platform sought to expand its investor base beyond its core demographic while increasing engagement and portfolio growth among existing investors.

GUIDE Application:

- **G (Grow):** The asset manager targeted younger demographics with digital-first ESG funds and impact investment options aligned with their values and financial capabilities.
- **U (Unlock):** They developed interactive portfolio visualization tools showing how incremental increases could accelerate goal achievement.
- **I (Increase):** The team implemented goal-based nudges triggered by personal milestones and market opportunities.
- **D (Drive):** They created transparent performance attribution dashboards connecting investment choices to outcomes.

- **E (Enable):** Cross-functional teams aligned marketing campaigns, digital experience, and investment reporting.

PATHS Activation:

- **P (Presentation):** The platform optimized mobile app experiences with simplified fund information and engaging visuals.
- **A (Assortment):** They curated thematic investment bundles aligned with specific life goals and values.
- **T (Team):** Support staff received training on new messaging frameworks for digital-first investors.
- **H (Holistic):** The platform established API connections with asset managers for real-time data and tools.
- **S (Subscriber):** Transaction data and digital behaviour informed personalized journey mapping.

Potential Outcome: The initiative could deliver 30% increase in mobile engagement, 45% improvement in digital onboarding completion, and significant cross-sell expansion across the investment product range.

Example 2: High Net Worth Solutions

Challenge: A wealth management firm needed to deepen relationships with high-net-worth clients and differentiate its offering in an increasingly competitive market.

GUIDE Application:

- **G (Grow):** The firm developed specific acquisition strategies for entrepreneurs, executives, and multi-generational families.
- **U (Unlock):** They repositioned alternative investments within comprehensive legacy planning frameworks.
- **I (Increase):** The team created opportunity-based tactical allocation models for market volatility.
- **D (Drive):** They developed customized multi-asset solutions with transparent fee structures.
- **E (Enable):** Investment specialists and relationship managers implemented collaborative planning processes.

PATHS Activation:

- **P (Presentation):** The firm created immersive digital content experiences for complex investment strategies.

- **A (Assortment):** They developed exclusive investment opportunities aligned with client interests and networks.
- **T (Team):** Advisors received intensive training on value-based conversations and family dynamics.
- **H (Holistic):** They implemented seamless integration between banking, investment, and estate planning services.
- **S (Subscriber):** Sophisticated behavioural analysis informed relationship-deepening strategies.

Potential Outcome: The approach could generate 20% higher wallet share, significantly improved client confidence during market volatility, and measurable enhancement in multi-generational retention.

Potential Outcomes from The Route to Shopper® (Investor) in Investment Management

Investment organizations implementing The **Route to Shopper®** (Investor) Framework could potentially realize:

- **+15–25% increase in investor engagement metrics** across digital touchpoints and advisor interactions
- **Greater net inflows driven by investor mission alignment** and more compelling value propositions
- **Improved portfolio size through needs-based conversations** that uncover broader financial goals
- **Faster go-to-market with investor-led product structuring** aligned with emerging needs
- **Enhanced advisor effectiveness and cross-functional collaboration** driving innovation and efficiency
- **Reduced acquisition costs through improved targeting** and more effective channel strategies
- **Higher client retention through deeper relationship connections** to long-term financial missions
- **Accelerated digital transformation aligned with investor preferences** across channels
- **More agile response to market opportunities** through integrated planning processes
- **Greater competitive differentiation based on investor experience** rather than product features alone

These outcomes represent potential benefits based on the framework's application. The specific results will vary based on market conditions, organizational capabilities, and implementation approach.

AI Enablement in Investment Management

The **Route to Shopper®** (Investor) Framework establishes the strategic and operational foundation for an AI-powered investment landscape:

AI-Driven Personalization

- Recommendation engines that suggest portfolio adjustments based on investor life stages
- Custom content generation aligned with individual investor knowledge levels
- Dynamic risk profiling that evolves with changing investor circumstances
- Personalized educational journeys based on behavioural analysis

Enhanced Investor Recognition

- Image-based identity verification streamlining digital onboarding
- Voice recognition for secure authentication in conversational interfaces
- Behavioural biometrics for continuous security and personalization
- Emotion recognition to gauge investor confidence and understanding

Predictive Analytics Applications

- Churn prediction models identifying at-risk investor relationships
- Behaviour analytics anticipating next-best investment opportunities
- Market sentiment analysis informing communication strategies
- Life event prediction enabling proactive financial planning

Real-time Decision Support

- Rebalancing prompts tied to investor milestones and market movements
- Tax-optimization suggestions based on portfolio composition and regulations
- Liquidity recommendations aligned with upcoming financial needs
- Risk exposure alerts during market volatility with appropriate actions

AI-enhanced Advisory Workflows

- Automated meeting preparation with investor insights and conversation guides

- Generative AI for creating personalized investment proposals
- Intelligent scheduling optimizing advisor-investor interactions
- Automated compliance review of investment recommendations

By building investor-centric capabilities through the **Route to Shopper®** (Investor) Framework, organizations create the data architecture, process foundation, and strategic alignment necessary to fully leverage AI's transformative potential in investment management.

Role of Commercial Excellence Academy

The Commercial Excellence Academy serves as the strategic enabler helping investment organizations evolve into investor-led, insight-powered, and AI-operational enterprises. We provide:

Strategic Transformation Support

- Diagnostic assessment of current capabilities against the **Route to Shopper®** (Investor) Framework
- Executive alignment workshops to create shared vision for investor-centric transformation
- Strategic roadmap development for capability building and organizational change
- Cross-industry insight translation bringing best practices to investment management

Capability Development Programs

- Customized training for leadership teams on investor-centric strategy
- Functional excellence programs for marketing, distribution, and digital teams
- Cross-functional collaboration frameworks for breaking down organizational silos
- Change management support for cultural transformation

Implementation Acceleration

- Agile implementation methodologies for rapid capability development
- Measurement frameworks for tracking progress and business impact
- Best practice toolkits for key capabilities across **GUIDE** and **PATHS**
- Technology enablement strategy for digital and AI transformation

The **Route to Shopper®** (Investor) Framework serves as the commercial capability system that bridges innovation, compliance, and investor relevance across manufacturers, platforms, and advisory networks. By partnering with the Commercial Excellence Academy, investment organizations gain access to proven methodologies that accelerate transformation and create sustainable competitive advantage.

Call to Explore

In an investment landscape defined by intensifying competition, fee pressure, and investor expectations, traditional approaches to distribution and engagement are no longer sufficient. Forward-thinking investment leaders are invited to:

Embrace investor mission-based planning as a growth unlock

- Move beyond product-led strategies to create deeper investor connections
- Align investment propositions with life goals, values, and aspirations
- Create emotional engagement that transcends performance metrics alone

Future-proof your business with AI-ready, insight-driven capability

- Build the data foundation and process architecture for AI transformation
- Develop the cross-functional capabilities that enable personalization at scale
- Create the organizational agility to adapt to technologies

Make The **Route to Shopper® (Investor) the backbone of modern distribution excellence and investor engagement**

- Transform fragmented initiatives into a coherent capability system
- Create competitive differentiation through superior investor experiences
- Build sustainable advantage in an increasingly commoditized marketplace

The Commercial Excellence Academy invites senior executives from across the investment management ecosystem to explore how the **Route to Shopper®** (Investor) Framework can transform their approach to value creation. Together, we can build the capabilities that will define leadership in the next generation of investment management.

Contact

For further discussion on how the AI-powered **Route to Shopper®** Framework could transform your organization's growth trajectory in the digital era, please contact the Commercial Excellence Academy.

Strategic Partnerships Team

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