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Turning Client Data into Insights

A presentation by Amit Trivedi

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- I understand this is a very heterogeneous group of people. There are some
 - ▣ Who practice comprehensive financial planning by collecting exhaustive client data, and
 - ▣ Those who only pick up a form from the client's place



This program should appeal to
both these segments and everyone
in-between

Dictionary definition

- Data:
 - ▣ Individual facts, statistics, or items of information
- Insight:
 - ▣ Faculty of seeing underlying truth




“It is a capital mistake to theorize before one has data.”

Sherlock Holmes, “A Study in Scarlet” (Arthur Conan Doyle).



***“In God we trust.
All others bring data.”***

W. E. Deming

- 
- “There is nothing so terrible as activity without insight” Johann Wolfgang von Goethe (German poet)



Where is the data?



Google is not the place to search your client's data

Simple

Sources of data

Personal cash flow

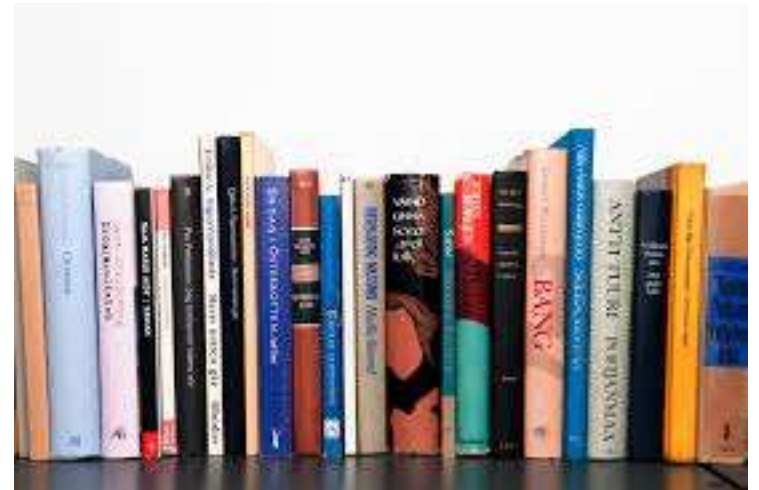
Profession related

- Bonus or incentive
- Salary increments

Investment related

- Interest / dividend receipts
- Preferred transaction dates

Personal life





Turning data into insights



“The goal is to turn data into information, and information into insight.”

Carly Fiorina

former executive, president, and chair of Hewlett-Packard Co.

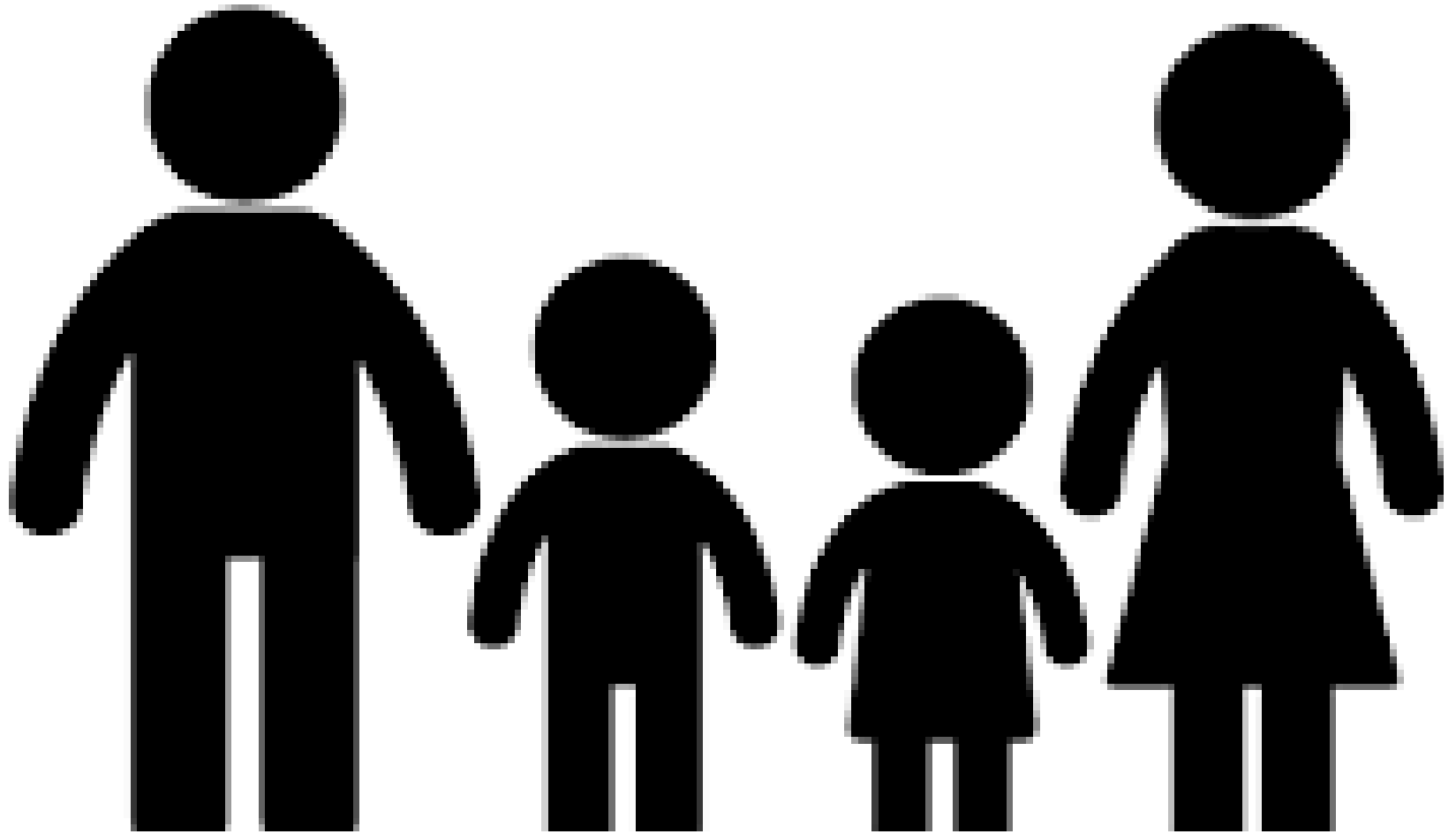
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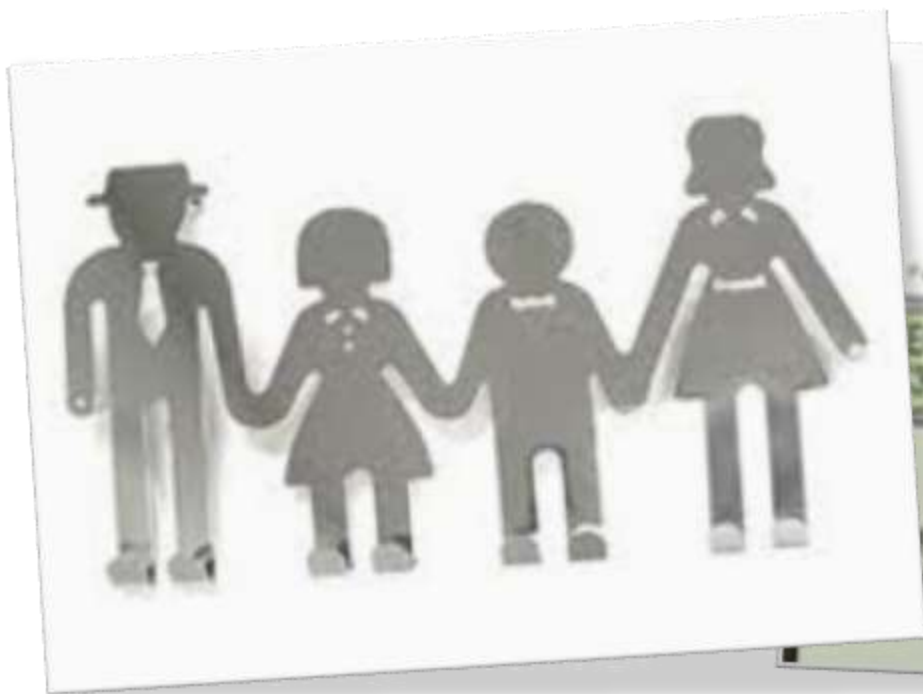


- ▣ Business opportunities
- ▣ Business planning
- ▣ Business risk
- ▣ Investment advice
- ▣ Changing trends / preferences
- ▣ Client Objections



Business Opportunity





Sr	Client family name	Product 1	Product 2	Product 3	Product 4	Product 5
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						




Business planning

□ Quality of income

Upfront

Trail

Clawback

- 
- Can you spend big money this year?
 - ▣ Are you expecting some big redemptions or inflows?



Business risk

- 
- Concentration among few clients
 - Can you draw the average client's profile?



- Investment advice

- ▣ Tax-exempt investor: interest or SWP, which is better?



□ Trends

- ▣ Clients start asking for a product or a category or investing lump sum now – client psychology
- ▣ Suddenly people do not mind paying fees
- ▣ Extrapolating the current good / bad times



- Client objections

Thank You



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Turning data into insight