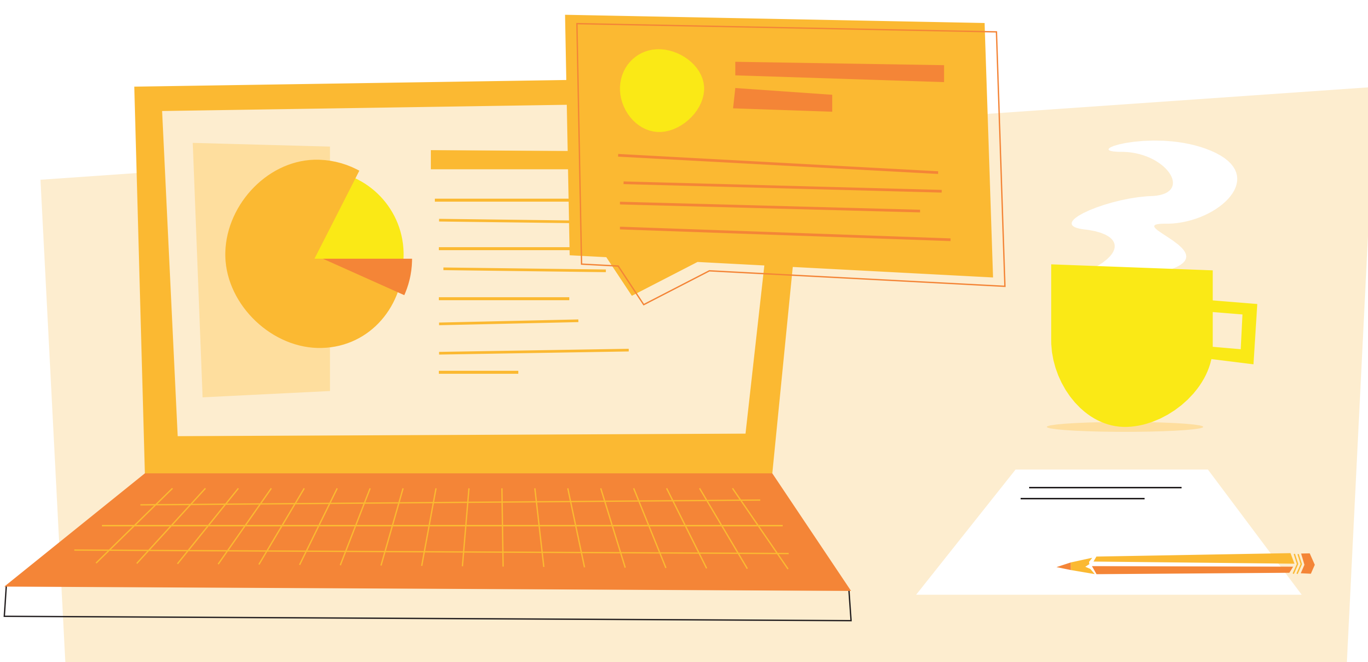
THE 2021 ADVISOR TECHNOLOGY OUTLOOK

What the Industry's Most Respected Surveys Tell Us (and Don't Tell Us) About the Present and Future of Advisor Technology



INTRODUCTION

There is no shortage of research in the field of financial advice—both about advisors themselves and the direction the industry is headed. Predictions about fee compression, model portfolio usage, and technology adoption seem to spring up on industry publications and blogs on a daily basis. But with all the research done, it can be difficult to gauge what's really going on.

Depending on which reports you're reading, you may find agreement or contradiction. Part of that may have something to do with huge variables in sample size; one fintech survey might get responses from 200 firms, and another might get 2,000 responses. Adding to the confusion, a survey with responses in the thousands may be propped up by tech firms encouraging their users to take the survey and inflate their importance.

As you'd probably expect, different surveys also report their data differently:

- **Some attempt to gauge overall market share of a segment, while others don't.**
- **Some break out individual solutions in a category, while another may not.**
- **Some try to project forward to what advisors may choose in the future, while others are content with looking at present software adoption.**

All in all, industry research is fragmented and there's not a singular source of truth.

At Three Crowns Copywriting & Marketing, our work is focused on helping wealthtech companies understand what's important to RIAs so they can communicate with them more effectively, and we also help advisors better connect with investors. In looking over all the research available, we realized that both sides of the equation—tech companies and RIAs—don't need more research to be done about what kind of tech advisors need to be successful. Instead, they need a qualitative review and assessment of the surveys already done so we can all better understand the links, commonalities, and discrepancies between the most popular reports.

This report is not a quantitative review of the methods used and data gathered, but it will assess and offer an objective, third-party attempt to answer that ongoing question: "What technology do advisors actually want, and what do they use to create successful businesses?"

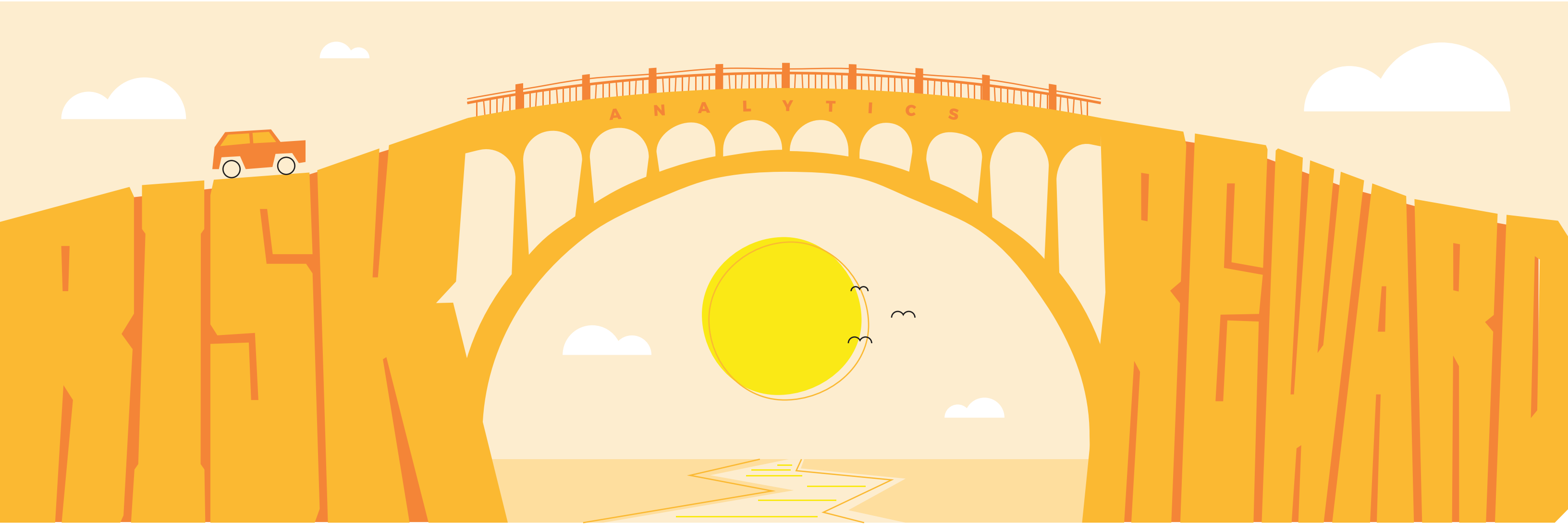
To do that, we'll look at what surveys have found about technology in five core categories:

1. Risk Tolerance
2. CRM
3. Financial Planning
4. Portfolio Management
5. Trading & Rebalancing

We chose to focus on surveys completed by companies who work intimately with RIAs and advisor technology companies. You won't see reporting done by brands who don't work exclusively in wealth management.

The surveys reviewed in this report include:

- **T3 2020 Advisor Software Survey**
- **Financial Planning 2020 Annual Tech Survey**
- **InvestmentNews 2020 Tech Survey**
- **RIA in a Box 2020 Technology surveys**



RISK TOLERANCE

KEY PLAYERS

- **Riskalyze**
- **FinaMetrica**
- **HiddenLevers**
- **AdvisoryWorld**

WHAT WE THINK

Why kick off with this section? From what we can see, if 2020 has affected any category one way or the other this year, it's risk analytics. Things have changed. We've entered a world filled with new questions and new expectations from clients. These changes don't mean much when it comes to your CRM or billing software — but when it comes to client engagement, a dedicated solution is no longer a "nice to have."

According to InvestmentNews' 2020 Technology Survey, 24% of advisory firms plan on increasing spend on risk analytics, and 0% of respondents plan on decreasing that spend (can you imagine pulling this rug out from under your clients after the way this decade started?). In contrast, 8% of advisors told InvestmentNews they planned on adding a dedicated risk solution in 2019.

If you didn't think risk tolerance software was important before 2020 happened, then we're confident that your attitude towards including it in your tech stack has changed.

Last year threw every conceivable variable at investors and mixed them all together into a dangerous cocktail. We endured market volatility not seen in a decade, a pandemic not seen in a hundred years, and a historic election cycle. They all combined to wreak havoc on the average American's wallet and—more importantly—their psyche.

It's hard to keep the right mindset about money and staying invested to build wealth when the headlines every single day are pummeling us with terror.

And yet, keeping people focused on taking the right actions is exactly the job of a financial advisor. They help to calm nerves, get people to stick to their plans, and keep us all looking at the long game and not the latest batch of headlines.

The ceiling for this category is so high that the ceiling is nowhere in sight. What we do know is that the growth potential is massive. As well it should be—not having a risk solution to use as a focal point for client conversations in 2020 is like not owning a computer. It's unfathomable, if not irresponsible, for a modern business.

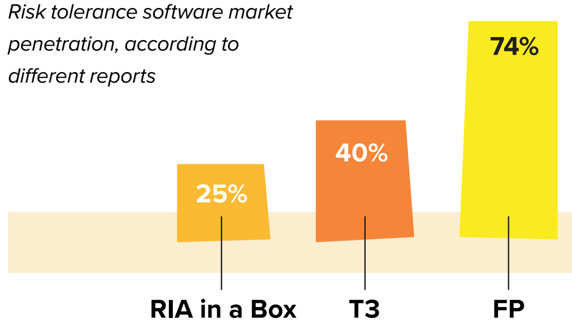
Now, onto the solutions available for advisors.

To hear industry pundits tell it, the risk tolerance field is made up of Riskalyze—and everyone else. Our primary goal in reviewing results across surveys was to establish what's really going on with risk software and understand how much control any one single company has on the playing field, and determine what growth might look like for the key players involved.

First of all, let's establish that the consensus about how much of the wealth management industry actually uses risk software is that there is no consensus.

The 2020 T3 Survey tags market penetration at just over 40% for 2020. The Financial Planning Survey's results found that 74% of respondents used risk assessment technology. RIA in a Box, which surveyed over 1,600 registered investment advisors, found an adoption of roughly 25% through 2019.

Risk tolerance software market penetration, according to different reports



Those are wildly different numbers. Of them all, we would side most closely with the RIA in a Box survey; this one-in-four estimate matches up best based on the conversations we've had with RIAs this past year.

That's not where the strangeness ends with risk technology in the surveys, though. HiddenLevers, one of the more popular risk platforms, is nowhere to be found on the T3 Survey results for most-used vendors except for the inglorious "others mentioned" category. RIA in a Box, though, tracks HiddenLevers as number three on the most used solutions list with about 4% market share.[1] InvestmentNews, meanwhile, puts HiddenLevers in the number two spot.

Furthermore, the second-most-popular risk platform in the RIA in a Box survey is Kwanti, which is more of a portfolio analytics platform. While Kwanti allows its users to analyze investments for risk, it does not generate a risk questionnaire or attempt to compete with other companies in the category like Riskalyze, Totum, or FinaMetrica on that front.

The differences in results, and companies included in each survey's top results, makes it clear that risk tolerance is severely underdeveloped as a category—due both to the category's relative newness and lack of competition.

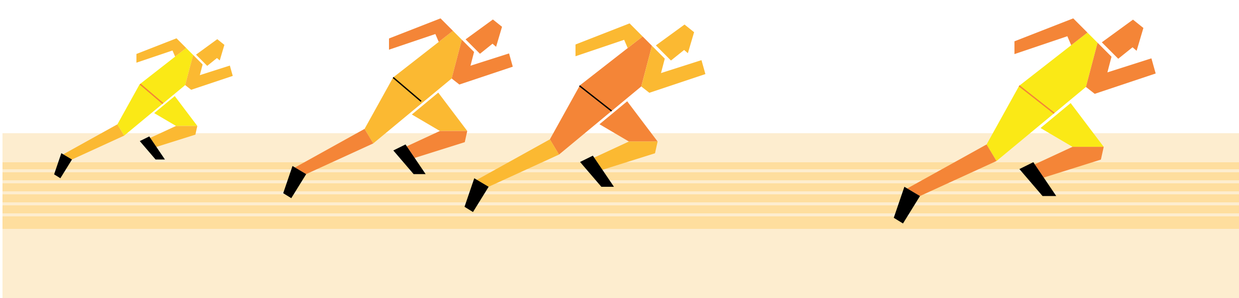
Now that we've run through the quantitative differences, though, we can settle on analyzing another question: Is Riskalyze truly the Usain Bolt of the risk race?

The answer among the various surveys we reviewed is a conclusive "Yes." T3 shows Riskalyze with 32% market share, RIA in a Box has them at 59%, and InvestmentNews' study shows Riskalyze with the highest market share at exactly 50% of all respondents.

This shouldn't necessarily be a surprise. While Riskalyze didn't invent the genre, they have done the most to popularize risk software.

One important reason for Riskalyze's quick ascent that shouldn't be overlooked is the firm's ability to communicate its methodology in an intuitive way. For too long, talking about risk went one of two ways: It was either an esoteric and confusing conversation for advisors, or it was so minimal as to be almost overlooked.

Those advisors who wanted to talk about risk had to get their clients to understand incredibly detailed investing jargon. And for the advisors who didn't do much more than have clients fill out a 10- or 20-question risk questionnaire, the conversation tended to end up with this type of statement: "Based on your age, it looks like you should be in our moderately aggressive portfolio."



Riskalyze has been so successful, in part, because the introduction of the Risk Number helped both of those very different types of advisors talk to their clients about risk in a more natural way. An advisor who prioritized discussing risk got a better way to help their clients understand what level of risk they were taking, and the advisor who didn't spend much time on risk got a better process without having to spend any more time than they were with the old pen and paper process.

In short, the Risk Number was transformative to the risk conversation. It made it easy for advisors to articulate how they were protecting clients against downside risk, and at the same time communicate how much upside could be possible.

Of course, you don't take over an entire category of software unless you have some tremendous mathematical diligence underpinning it. That's especially true when software has to be precise, like risk tolerance solutions have to be. Clearly, what Riskalyze calls its "bulletproof methodology" has strongly resonated with advisors who stake their credibility on providing clients with accurate investment projections and portfolio analysis.

The success of Riskalyze has led to a number of new solutions entering the space. And when there's as much demand and opportunity for growth as this category has, it would be strange if that wasn't the case. RiskPro and Andes Wealth are two of the more interesting newcomers to this category.

Of all the categories we looked at in this year's survey review, we think this is the one that's primed for the most growth (and excitement) in the years ahead.

TL;DR

Risk tolerance software is synonymous with Riskalyze right now. Even though the space is ripe for growth given its importance to client relationships and its relative immaturity compared to other technology categories, all signs point to Riskalyze continuing to dominate market share. No clear challenger to the risk throne exists at this time.

CRM

KEY PLAYERS

- **Redtail**
- **Salesforce**
- **Wealthbox**
- **Junxure**

WHAT WE THINK

When you talk about CRMs with advisors, there are typically only two options that come up as serious players: Redtail and Salesforce. There are other solutions singularly built for the advisor experience, of course—Junxure and Wealthbox immediately come to mind–but all the studies included in our review place them far behind the leaders of this category. The 2020 T3 Software Survey shows a heavy lean toward Redtail with a 62% market share,[2] though that number is almost certainly influenced by the ability of Redtail to mobilize its "raving fans" to take the survey and tilt findings its way.

Overall market share, though, isn't all that interesting. What's far more informative is CRM usage when broken down by firm revenues—a statistic that's helpfully offered in the T3 survey. Here we see a more nuanced picture. Firms less represented overall, like Junxure, grab close to 20% among larger firms with revenues in the $4 to $8 million range. Salesforce also sees its largest adoption rate, about 17%, among firms with more than $8 million in revenues.

What does this tell us? One, it reinforces the idea that Salesforce is best used by (and perhaps only really good for) large firms with a need for the extreme customization the system allows. It also hints that advisory firms are less likely to switch technology based on their years in the business. If we use Junxure as an example again, its highest market share is in firms with 20+ years of experience—coincidentally, also the firms more likely to be larger in terms of size and revenue.

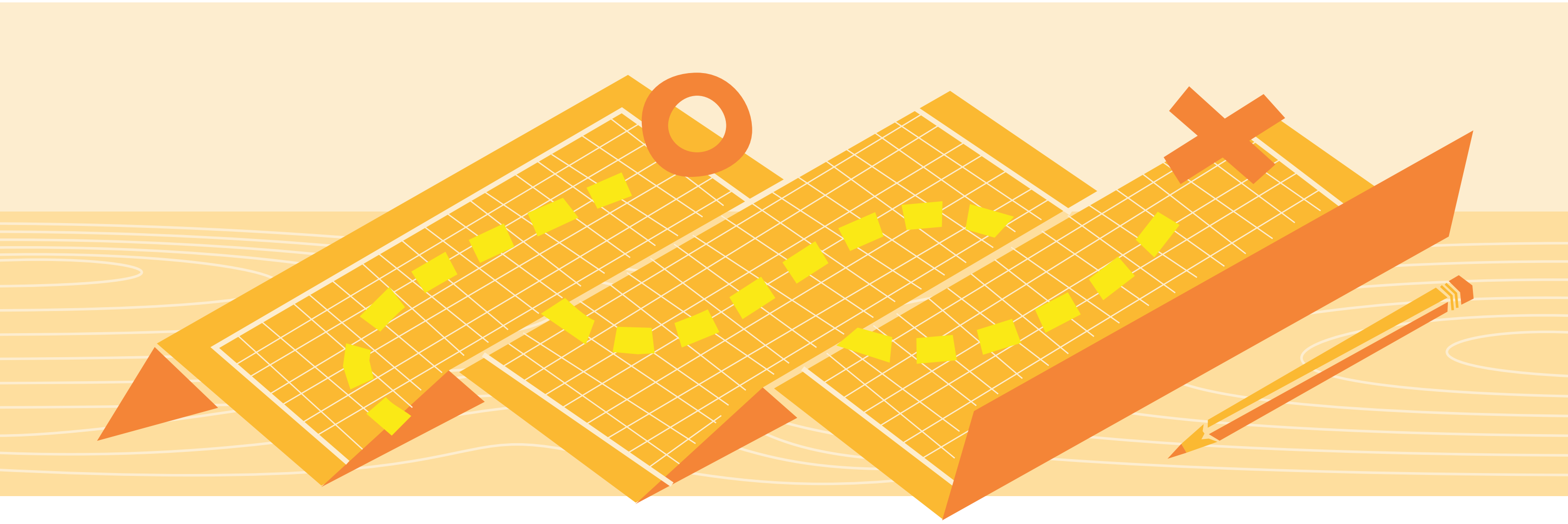
At first blush it might seem there's not a huge opportunity for new entrants in the CRM segment. If we take the small sample size of Financial Planning's 2020 survey[3] (225 advisors) into account and consider it representative of the rest of the industry, then nearly 90% of advisory firms already have a CRM system in place. The numbers in the similarly small sample-sized InvestmentNews (269 respondents) reinforce those findings. Importantly, though, InvestmentNews found that close to 30% of firms who aren't using a CRM are likely to choose one soon.[4]

That's nice, but what about the other firms that still aren't using a CRM? It's high time advisors stop tracking tasks and client information in Microsoft Outlook and start operating like real businesses with tools built to streamline operations and facilitate growth.

That being said, the CRM market is arguably the most mature of all advisor tech categories, for better and for worse. Once a firm has used a specific solution for years, it can be daunting to switch away from it. The cost in terms of time alone to run due diligence, go through a months-long implementation and data conversion, and then train employees is simply too much for firms that likely spend much of their time trying to reimagine other critical parts of their business—such as repositioning their value away from investments toward financial planning.

TL;DR

Redtail and Salesforce are the clear and established leaders in advisor CRM, and their stronghold doesn't look like it's changing any time soon. There are many good options, though, and it's hard to go wrong when CRMs have a simple, cut and dry mandate: Make it easy to record information, and then make it easy to find. One thing CRMs can stand to improve is their visual UIs, and we expect the ones that are easy-to-use to grab more market share ahead.



FINANCIAL PLANNING

KEY PLAYERS

- Envestnet | MoneyGuide
- Orion Advisor Solutions
- eMoney Advisor
- Advicent
- Right Capital
- Asset-Map

WHAT WE THINK

No other wealthtech software receives as much whispered disdain as financial planning software. Whenever we talk with advisors in private conversation about their least favorite software, financial planning software comes up more often than any other technology category.

Perhaps the issue is that as advisors are told that planning needs to be their central focus, they're finding in increasing numbers that this software category was built for a time when planning was not the primary value an advisor offered to clients. As a result, while the industry has shifted to put planning in the primetime, the software built around it still sees itself as a supporting character and not the leading role.

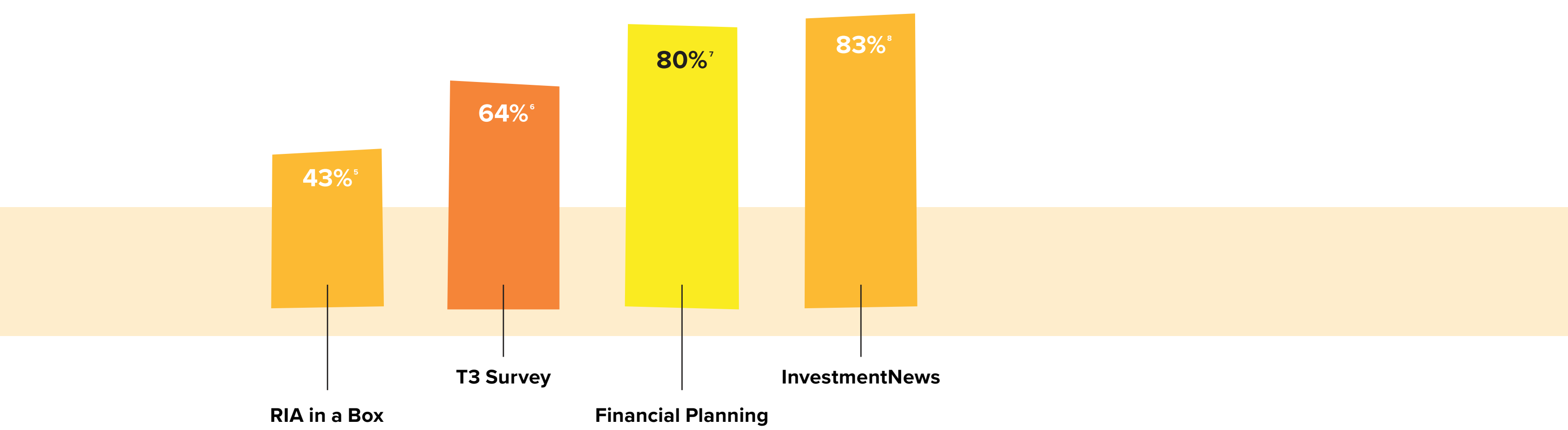
As one advisor privately disclosed, when one of the leading planning platforms doesn't even allow you to choose the specific month that a client wants to retire (only the year), that's a sure sign that advisors are evolving at a much faster pace than legacy software can keep up with.

For a category as established as financial planning, you might think that the various surveys would show more alignment among each other. They do in the sense that eMoney and Envestnet | MoneyGuide still reign at the top of their data for most-popular platforms. But even then, there's room for discussion.

But no, the surveys don't show alignment in how many firms use financial planning software. As we said from the jump, we aren't trying to run a quantitative aggregation of the studies, and so we aren't going to dig deeper into their survey methodology and data integrity.

What we do want to do, though, is look at some of the reasons why they might report such differences.

Let's look at the overall market share that each survey shows for financial planning software:



It's not hard to see why the two industry publications might see the highest usage numbers—more than likely it's a simple matter of confirmation bias. The audience that reads those publications' technology articles and responds to their technology surveys is also more likely to use technology.

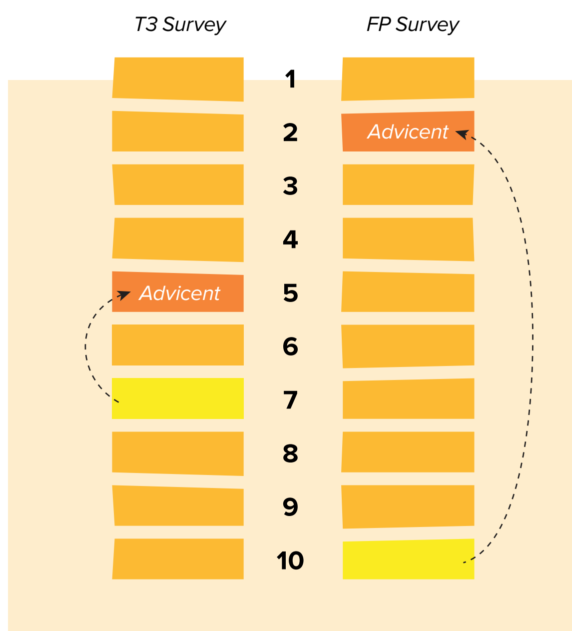
The adoption data from T3 and RIA in a Box likely puts us closer to the truth, which likely lies somewhere in the middle—around half of advisors.

Whereas risk tolerance tech is underdeveloped, financial planning platforms have been a "core" part of the advisor technology stack for many years. However, in the past, financial advisors put more focus on investments over planning as the "value" of their services. So even though the software has been around and developed for years, the adoption now needs to catch up with the fast pivot seen throughout firms turning from investing to planning.

But let's look at which platforms are used the most. The solutions provider that caught our eye isn't one of those that gets mentioned most often as the number one financial planning provider. Instead, it's Advicent, which offers not one but three planning solutions, each tailored to different global markets. NaviPlan covers the North Americas, and Figlo is used through Europe, Africa, and the Middle East. There's also Advicent Profiles, which allows for goals-based planning with insurance and annuities.

Each survey tabulates the three Advicent solutions separately. As such, it appears that Advicent trends near the lower half of financial planning solutions. However, if you combine these solutions you get a much better picture of the collective user base that Advicent serves.

When aggregating the solutions, Advicent goes from seventh to fifth place in the T3 results, and from tenth to second in Financial Planning's survey. InvestmentNews shows NaviPlan as the fourth highest used system in its survey, but it also doesn't include Profiles or Figlo in its results. If those are included in the "Other" category—assuming the data is somewhat consistent with the other surveys—then it's likely Advicent slides to at least third place.

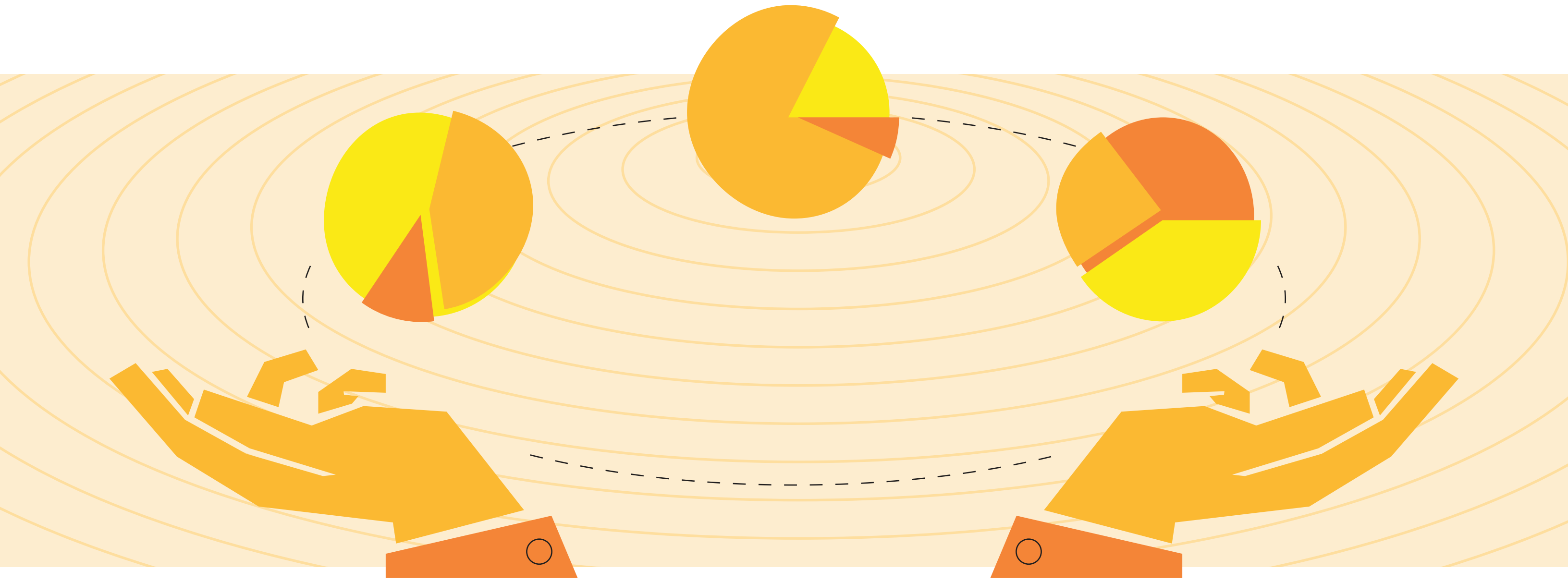


We don't point this out to try to convince any RIAs to consider or purchase Advicent; it's simply an interesting look at how survey results can show one thing at first glance, and then yield a different result with a little extra time spent analyzing the way the numbers are presented.

As expected, eMoney and Envestnet | MoneyGuide dominate the top of the rankings. However, the growth of relative newcomer RightCapital (anywhere from 5 to 10% of market share depending on study) indicates that a longstanding lead can always be shaken up. There's also Orion, which acquired Advizr so it could create a planning-centric process throughout its comprehensive portfolio management platform. If Orion can start to transfer its thousands of advisors toward its planning solution, it could quicky launch itself to the top of the financial planning lists.

TL;DR

As with other categories, the top looks solidified between established companies like eMoney and Envestnet | MoneyGuide. Where things get interesting is the middle: Right Capital looks like a strong third option, but when the numbers are dug into deeper, Advicent may represent more firms than most advisors believe. Other large companies like Orion have put a renewed focus on planning as well. This category could look a lot different in two years.



PORTFOLIO MANAGEMENT

KEY PLAYERS

- **Orion Advisor Solutions**
- **SS&C Black Diamond**
- **Envestnet | Tamarac**
- **Morningstar**
- **Addepar**

WHAT WE THINK

After reviewing a few categories that didn't seem to line up from one survey to the next, portfolio management brings some similarities to the discussion—though each survey again results in numbers that are sometimes wildly different.

The two constants in each survey are Orion Advisor Solutions and Morningstar Office—both solutions rank in the top four in each of the surveys that break out individual vendors.

Provider	T3 Survey	InvestmentNews	RIA in a Box
Orion	12% (3rd place)	18% (1st place)	17% (2nd place)
Morningstar	14% (2nd place)	12% (4th place)	25% (1st place)

Outside of these two, we see varying degrees of agreement between the surveys. SS&C | Black Diamond is in the top five, but ranges from around 7% to a high of 12%, and PortfolioCenter is still hanging around—showing up at 16% (2nd place) in InvestmentNews, and just under 7% (5th place) in T3's survey.

The prevalence of PortfolioCenter hearkens back to the commentary we offered about CRM usage among established firms—once a company has been using a piece of software for a decade or more, it becomes incredibly hard to leave that software for something else, even if it's a better solution. In InvestmentNews' definitions, PortfolioCenter earns the highest marks among any portfolio management platform with its usage among "Top Performers"—in other words, the firms that have been around long enough to become the biggest.

So, while PortfolioCenter may no longer even be a supported software solution, it's still widely in use—presumably because the cost to switch is just too much.

> *Editorial Note: As someone who was once an onboarding team manager at Orion Advisor Solutions, this comment isn't intended to be taken lightly. The upheaval a firm experiences when changing its portfolio management system of 20+ years is no small task, and it shouldn't be seen as a criticism for inertia.*

The portfolio management rankings are a strange data set to review, though, because the most exciting things happening in this space show up nowhere on the results pages for any survey.

While we have noted that other categories (namely, risk tolerance and financial planning) are ripe for additional innovation, the portfolio management group is the one where that innovation is not just being talked about, but actually being done.

At the 2020 T3 Advisor Conference, Black Diamond co-founder Reed Colley returned with Summit Wealth Systems.[9] Though promised to release in the third quarter of 2020, we've neither seen nor heard any new mentions of Summit's release. We'll chalk that up to a tumultuous year and the havoc wreaked by COVID-19. Colley's track record indicates he knows how to build a contender, but it's one thing to show software at a tech-friendly conference and another to build a challenger to Orion and Morningstar. New competition, though, is always interesting, and our curiosity about how Summit may differentiate itself is still high.

Speaking of new competition, Altruist is an up-and-comer that decidedly isn't vaporware. Buzz around the new entrant has stabilized a bit, but it remains in the spotlight by recruiting talented advisors to serve as part of its roster of content creators—undoubtedly a winning communications strategy. If nothing else, Altruist will hopefully push the rest of this market segment toward creating more intuitive and beautiful software. Before Altruist showed off its platform in 2019, "pretty" was nowhere to be found on the list of adjectives used to describe portfolio management systems.

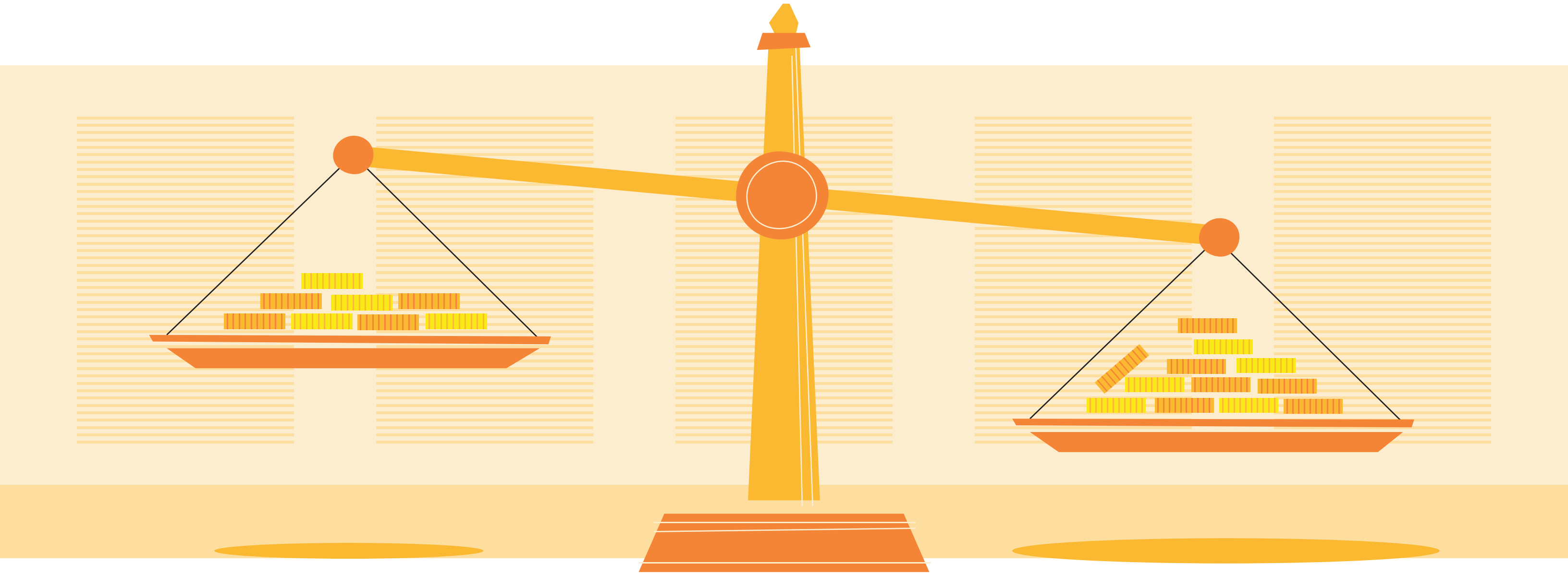
Orion has also made its own UI improvements recently, but more needs to be done among the rest of this segment. Many aren't giving advisors much more than prettied-up spreadsheet views—and while it might get the job done most of the time, that's no way to build software in the 2020s.

Our third and final vendor to look out for is d1g1t Wealth. The name isn't easy to type, but the Canadian portfolio management platform is another provider that's determined to make its mark south of the frozen border.

It's early on in the disruption cycle for all three of these platforms, and we aren't into the business of predicting if any will take the crown from Orion or Morningstar in future surveys. But we will predict that their existence, at minimum, puts some fire onto the heels of the established players to encourage continued development.

TL;DR

Orion and Morningstar lead the pack, though likely for two very different audiences. Compared to other categories, there are a lot of interesting new entrants in this market. If they can introduce innovations in UI and UX, that will pressure the incumbents to finally improve their platforms, too.



TRADING & REBALANCING

KEY PLAYERS

- **iRebal**
- **Orion Advisor Solutions**
- **Envestnet | Tamarac**
- **Riskalyze**

WHAT WE THINK

Another category with room to grow, improvements to trading and rebalancing platforms should follow a similar trajectory of adoption as planning software. As advisors build more comprehensive plans, and more firms begin to position tax planning as a critical part of their value proposition, the need to deliver on those tax recommendations in a way that doesn't steal all their time will become paramount.

The best way for a firm to realize efficiencies for tax planning, and to create portfolios that do a better job of achieving desired outcomes, is by implementing trading and rebalancing software.

The state of trading and rebalancing software, though, is decidedly a mixed bag. More than any other category, this one is dominated by custodian-provided tools. Sometimes those can be well-built and offer a variety of tools, like iRebal by TD Ameritrade Institutional.

Other times, the custodian trading tools aren't much more than a spreadsheet in a browser, or a means to get a spreadsheet into a browser so an advisor can confirm a few trades.

The survey results bear this out. InvestmentNews reports that custodian or IBD-provided solutions are near the top, closely followed by iRebal. On the T3 side, iRebal tops the list of most-used platforms.

When it comes to rebalancing systems not provided by a custodian, Orion and Envestnet | Tamarac lead the way in surveys that report on individual system usage. It's no surprise; both companies provide the inclusive, all-in-one experience that advisors are shifting toward as the promise of "seamless integration" has been more or less revealed to be clever marketing, and not how wealthtech systems actually work in real life. As a leader in multiple categories, Orion looks particularly well positioned both now and in the near future.

Trading and rebalancing is an area that has seen consolidation over the last several years, making it less competitive than perhaps it should be. tRx was purchased by Morningstar, TradeWarrior was acquired by the now-defunct Oranj, RedBlack is now part of Invesco, and Blaze was recently acquired by LPL.

Whew.

The rest of this market is dominated by long-term providers with less market share, such as CircleBlack. And while there are other options in the space (AdvisorPeak, FIX Flyer, and 55ip come to mind) that all offer certain differences, none appear to be making a serious dent in market share.

Of additional interest to advisors, though, is how Riskalyze has been building out its trading capabilities over the last several years. Similar to how Orion has made its trading engine a central focus in its product offering, Riskalyze is similarly well positioned to add users given its large existing customer base. Can they transform trading the way they did with risk tolerance? We're very interested to see how they perform in next year's surveys.

At first glance, trading and rebalancing might seem like it's not a very exciting place to be. But given how it's increasingly a central key that advisors will need in their tech stack, there is actually some fascinating development being done. Established companies like Orion and Riskalyze are building out their solutions, and the few companies that are still independent are improving the functionality and usability of rebalancing software.

The complexity of onboarding (and effectively using) all those tax-smart tools in a rebalancing system is no small task. The barrier to entry may not seem high at first, but many advisors will choose to do things as they've always done and keep rebalancing in their spreadsheets over choosing a software solution with a steep learning curve.

TL;DR

Advisors need robust trading and rebalancing software tools to complement more advanced planning strategies, but robust also equals more complex. For now, custodian tools and spreadsheets continue to "get the job done" even as more modern options are available.

CONCLUSION

As anyone who's ever seen the Michael Kitces Fintech Map[10] can attest, there is no shortage of software options for independent advisory firms. But when you compare that map to another industry, like marketing automation platforms, it doesn't look quite so daunting.

Industry size, of course, plays a factor—and wealthtech is bursting at the seams given the number of independent firms available to purchase these software solutions. What each survey makes clear is that every category has two or three dominant players at the top, and the remaining market share is divided up into small chunks among many other platforms.

Those small market shares don't mean that there isn't room for growth, though. The overall market share of each software platform has a lot of room to improve—some more than others, but each category is not near its capacity.

While advisors rate their favorite platforms highly, those numbers can be deceiving. Unfortunately, those who complain the loudest are usually not the majority, so it's hard to tell how accurately outspoken complaints reflect the reality of user opinion, as opposed to users motivated to take a technology survey in the first place.

The only thing we can say for sure is that there's no single software survey that encompasses all the complexities of selecting and using wealthtech solutions in an advisory firm. Each gives us a small piece of the picture, but it's clear that these surveys are more like the parable of the blind men and the elephant than a representative sample of the wealth management industry as a whole.

Regardless of which survey you turn to, one thing is clear: New technology—once regarded as the death knell of financial advice—has pivoted to provide essential tools of scale, service, and communication for advisors of the 21st century. We look forward to seeing how the innovation and competition in the world of fintech help advisors better serve investors in 2021. ■

ABOUT THREE CROWNS COPYWRITING & MARKETING

Three Crowns Copywriting helps RIAs, TAMPs, fintech companies, and other financial institutions grow through comprehensive digital content marketing services. With a focus on the complete communication cycle from first contact to ongoing relationship management, Three Crowns helps amplify your value with services like website creation, strategic consultation, digital advertising campaign management, and original content creation.

Disclosure: Three Crowns actively creates marketing content and provides consulting to some of the companies mentioned in this report, and others who are not mentioned.

ENDNOTES

[1] https://www.riainabox.com/blog/2020-ria-technology-survey-riskalyze-and-other-risk-tolerance-systems

[2] https://t3technologyhub.com/wp-contentuploads/2020/02/2020-T3_Inside-Information-Software-Survey-Report-1.pdf

[3] https://www.financial-planning.com/list/financial-planning-2020-tech-survey-results-chatbots-robo-advisors-and-more

[4] InvestmentNews 2020 Adviser Technology Study

[5] https://www.riainabox.com/blog/2020-ria-technology-survey-emoney-moneyguidepro-and-other-top-financial-planning-software-providers

[6] https://t3technologyhub.com/wp-content/uploads/2020/02/2020-T3_Inside-Information-Software-Survey-Report-1.pdf

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[10] https://www.kitces.com/wp-content/uploads/2020/11/Advisor-FinTech-Landscape-November-2020.pdf

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