

## 'Five Industry Trends'

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The recent rise of the "robo-advisor" has called into question the relevance of financial advisors and the viability of current advisory business models. Yet the reality is that technology "disrupting" financial advisor business models isn't new, and has actually happened repeatedly over the past several decades... forcing advisors to adapt and move up the value chain, or be left behind.

In this session, we look at how technology is once again driving major changes in the business model of financial advisors, driving a Great Convergence across historically-separate industry channels, triggering a Crisis of Differentiation, a Search for New Business Models, and rising pressure on improving the Client Experience. And in the coming years, these trends will only be accelerated, as the consumers of financial planning - and financial planners themselves - shift from Baby Boomers, to the Gen X and Millennial generations that, as "digital natives", will expect and demand advisors to both leverage technology, and add value on top!