



## Masterclass: One-size-fits-all? Democratising wealth at scale

### Synopsis

Our differences are what makes us unique as individuals. For the most part, our industry has embraced the idea that one-size does not fit all when it comes to investing and financial planning.

Yet too many choices can create more challenges, which beckons the question: should investing for a long-term goal like retirement be made more accessible than what it is today?

In this vast and evolving investment landscape, clients are either overwhelmed by the myriad of investment options presented by multiple institutions or are left holding investments that may not serve their needs as they enter a new stage of life.

Harnessing the full potential of open-banking and actively embracing digital enablers will be key to creating high quality, comprehensive and customisable financial planning tools and products that can empower individuals to invest for their long-term goals.

### Objectives and Learning Outcomes:

- Learn more about open-banking and discover the myriad ways banks are leveraging these industry initiatives to deliver more personalised financial planning services in Singapore.
- Understand the history and evolution of multi-asset model portfolios, why and how they came to be, and its increasing importance in the age of customisation.
- Understand the challenges and opportunities ahead for the asset management industry amid the structural shift towards customisation and digitalisation.

### Trainers:

- Evy Wee, Managing Director, Head of Regional Financial Planning & Advisory Solutions
- Stephen Kaplan, Managing Director, Head of Customized Managed Account Solutions, J.P. Morgan Asset Management
- Jin Yuejue, Managing Director, Asia Head of Investment Specialist, Multi Asset Solutions, J.P. Morgan Asset Management

### Session Outline

- Open banking unleashed: Reshaping financial planning through innovation
- Model portfolios: Precision-built portfolios for evolving needs
- Case Study: Digitalised and Customised – Retirement planning for the future

No.	Details	Time Allocation
1.	<p><b>Open banking unleashed: Reshaping financial planning through innovation</b></p> <p>Singapore has been at the forefront of digital banking, embracing financial innovation that challenge and change traditional banking norms. With consumers calling for more customised and convenient solutions that integrate financial services into a cohesive platform, open banking has emerged as an innovative solution to facilitate the creation of personalised financial services.</p> <p>This masterclass is designed for those who are keen to explore how open banking is prompting banks to reassess their approach in</p>	50 mins

	<p>providing financial planning services in a holistic way and cater to the demand of individual investors.</p> <p>Topics to be covered:</p> <ul style="list-style-type: none"> <li>• Discuss the importance of financial and retirement planning for Singaporeans, and the need to get them interested in this topic.</li> <li>• Explore the ways in which data and technology can help democratise access to wealth management services.</li> <li>• Discuss the ways in which DBS has utilised Open-banking technology to empower Singaporeans to plan for their retirement.</li> <li>• Discover various use cases in which DBS harnessed the power of Artificial Intelligence and Machine Learning to deliver financial planning insights to customers.</li> </ul> <p>Speaker: Evy Wee, Managing Director, Head of Regional Financial Planning &amp; Advisory Solutions</p>	
2.	<p><b>Model portfolios: Precision-built portfolios for evolving needs</b></p> <p>In this vast and evolving investment landscape, investors are looking for more integrated and holistic solutions that cater to their varied and changing investment needs. Model portfolios can help to build a more individualised yet efficient and scalable practice for both the industry and our clients.</p> <p>This masterclass is designed for those who are keen to learn:</p> <ol style="list-style-type: none"> <li>1. How model capabilities have grown;</li> <li>2. Our learnings from the US and other markets; and</li> <li>3. How model portfolios can be leveraged to solve for individualised long-term investing, retirement, tax optimisation and other customised investment needs.</li> </ol> <p><b>Topics to be covered:</b></p> <ul style="list-style-type: none"> <li>• Explore what a multi-asset model portfolio is and how it came into existence.</li> <li>• The challenges investors face in a world with increasing investment options delivered through a variety of vehicles.</li> <li>• Discuss the benefits of using model portfolios and its continued evolution.</li> <li>• Examine how partnerships with asset managers can add value.</li> <li>• Discuss the importance of asset allocation, the strength of diversification, and study the data that shows the importance of staying invested.</li> <li>• Delve into the benefits of diversifying across asset classes to achieve different outcomes.</li> <li>• Discover resources available to support the ecosystem.</li> </ul> <p>Speaker: Stephen Kaplan, Managing Director, Head of Customized Managed Account Solutions, J.P. Morgan Asset Management</p>	50 mins



3.	<b>Break</b>	15 mins
4.	<p><b>Case Study: Digitalised and Customised – Retirement planning for the future</b></p> <p>In recent years, the asset management industry has evolved from mainly presenting standard products to providing more personalised solutions such as models and separately managed accounts. The trend towards customisation and digitalisation is revolutionising how investments are being managed and accessed, creating new opportunities for both investors and industry professionals.</p> <p>This masterclass is designed for those who are keen to delve into these ongoing transformational trends. Participants will gain insights into how customisation and digitalisation are reshaping the traditional distribution model and client relationships, and how the industry can further collaborate to expand and enhance solution design and delivery.</p> <p>Topics to be covered:</p> <ul style="list-style-type: none"> <li>• Discuss the evolution of the asset management industry from product distribution to solution offering.</li> <li>• Explore the opportunities and challenges that distributors face in engaging and nurturing client relationships amid this ongoing transformation.</li> <li>• Discuss how asset managers need to enhance their investment capabilities and technology to create innovative, customisable and scalable solutions.</li> <li>• Demonstration of the Retirement digiPortfolio, a collaboration between DBS and JPMAM that offers a personalised end-to-end retirement solution.</li> <li>• Demonstration of Model Center, JPMAM's online platform designed to engage and educate advisors on model portfolios.</li> </ul> <p>Speakers:  Evy Wee, Managing Director, Head of Regional Financial Planning &amp; Advisory Solutions</p> <p>Stephen Kaplan, Managing Director, Head of Customized Managed Account Solutions, J.P. Morgan Asset Management</p> <p>Jin Yuejue, Managing Director, Asia Head of Investment Specialist, Multi Asset Solutions, J.P. Morgan Asset Management</p>	50 mins
5.	<b>Closing and Q&amp;A</b>	15 mins