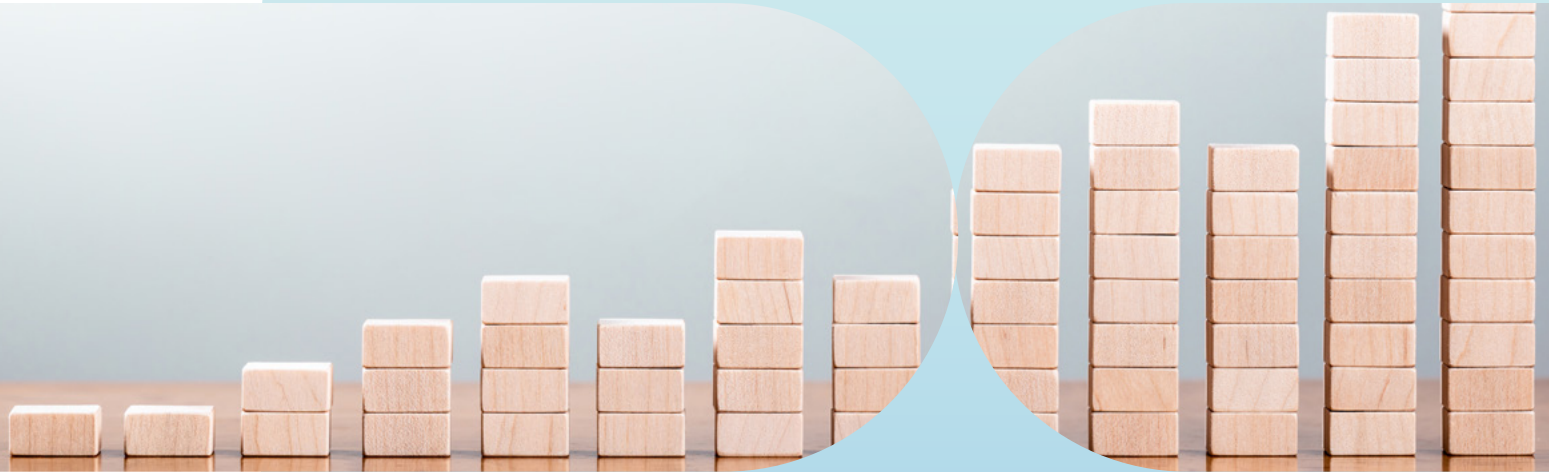


Elevate Your Worth with Net Worth Reporting

**Expand Your Influence, Improve Client Outcomes,
and Demonstrate Value**





People are looking for financial advice beyond retirement and investment planning, and they are looking to get it in the same place.¹

1. Buhrman, Joe. "What do clients want from their financial advisor?" eMoney, July 18, 2023.

Do your clients know their net worth? Do you know their net worth?

Proactively taking the time to understand each client's net worth is critical for offering personalized and effective financial advice.

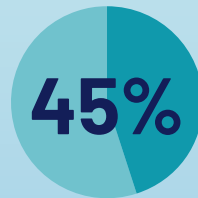
How can you help clients answer frequently asked questions such as:

- Should we refinance our debt?
- How are my assets allocated for tax efficiency?
- What accounts should we prioritize funding this year?

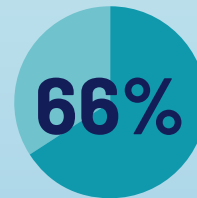
The conversation begins by presenting them with a comprehensive view of their financial picture.

The ability to aggregate a holistic view of a client's net worth can effectively improve client outcomes and demonstrate your value.

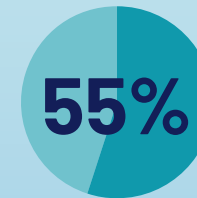
Let's talk more about money.



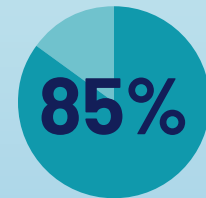
Only **45%** of Americans consider themselves "disciplined" financial planners.²



66% of Americans currently have personal debt, with an average of \$22,713 owed.³



55% of Americans are concerned they cannot achieve financial security in retirement.⁴



85% of young investors would welcome financial behavioral coaching from their advisors to help them avoid making mistakes or rash decisions.⁵

Help your clients develop disciplined strategies, including setting goals, budgeting, and tracking spending. Use net worth reporting and balance sheets to start the conversation with a succinct story of their finances and to influence the next steps needed.

2. [Northwestern Mutual Planning & Progress Study 2024](#).

3. Ibid.





4. Doonan, Dan and Kenneally, Kelly, "Retirement Insecurity 2024: Americans' Views of Retirement," National Institute on Retirement Security, February 2024.

5. [Fidelity Investor Insights Survey 2022](#).

How net worth reporting adds value.

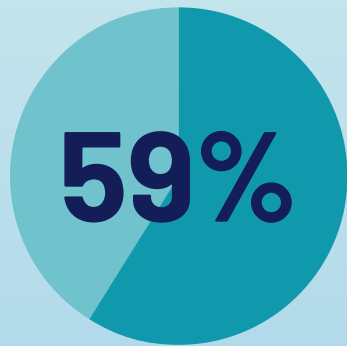
Let's look at how net worth reporting serves both the client and the advisor:

For the client:

-  Financial Planning and Management
-  Risk Assessment and Management
-  Investment Strategy
-  Credit and Borrowing Decisions

For the advisor:

-  Relationship Building and Service Personalization
-  Regulatory Compliance Obligations



of Gen Y and Z investors want their advisors to provide services beyond investment management.⁶

HOW NET WORTH REPORTING ADDS VALUE: FOR THE CLIENT



Financial Planning and Management

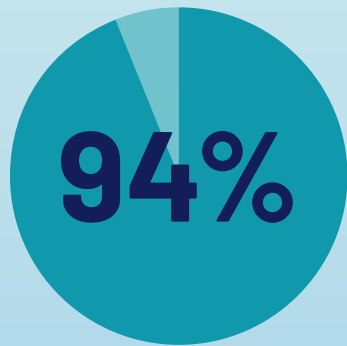
See the whole picture: A client's net worth offers a holistic view of their financial status, an essential foundation for setting realistic financial goals, planning for retirement, or saving for significant life events.

Prioritize allocations: With net worth data, advisors can make more informed recommendations about the optimal allocation of financial resources, whether for investment, savings, liquidity, or debt repayments.

Track overall performance: Over time, changes in net worth serve as a barometer for the effectiveness of financial strategies and decisions, allowing for timely adjustments and performance improvement. Charting this data in a viewable format can tell a better story about net worth over time.

6. [Fidelity Investor Insights Survey 2022](#).





of Americans trust their financial professionals to provide advice and recommendations that are in their best interest.⁷

7. Retirement Investor Expectations from Financial Advisors Survey, CFP Board, Certified Financial Planner Board of Standards, Inc., 2024.

HOW NET WORTH REPORTING ADDS VALUE: FOR THE CLIENT



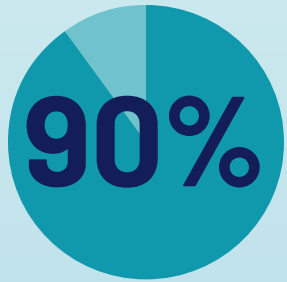
Risk Assessment and Management

Measure real risk tolerance: A client's risk profile or appetite is often overly subjective—how much risk is the client “willing” to take. A net worth analysis enables you to provide an unbiased, realistic evaluation of how much risk a client is actually able to take in pursuit of higher returns.

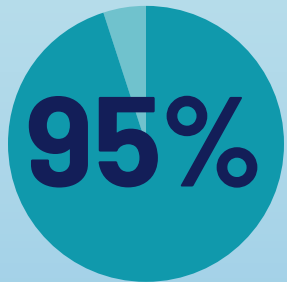
Analyze vulnerabilities: An objective assessment of a client's vulnerability and resilience to economic downturns, market volatility, or personal life events will lead to better-informed financial allocation decisions.

Incorporate insurance strategies: Insurance should be factored into financial and estate planning. A net worth analysis will help determine the appropriate levels and types of insurance needed to mitigate against possible financial losses and to protect beneficiaries.





of mass affluent investors value portfolio personalization.⁸



value tax-smart investing techniques to drive after-tax returns.⁸

8. Thornton, Troy, "Investors Love Advisors, But Demand More Customization, Services, Goldman Says," "Goldman Sachs Survey of 1,000 Investors," reported in Financial Advisor, September 22, 2023.

ELEVATE YOUR WORTH WITH NET WORTH REPORTING: EXPAND YOUR INFLUENCE, IMPROVE CLIENT OUTCOMES, AND DEMONSTRATE VALUE

HOW NET WORTH REPORTING ADDS VALUE: FOR THE CLIENT



Investment Strategy

Allocate assets effectively: A clear picture of current assets and liabilities enables you to determine an asset allocation strategy that aligns with their goals and capacity for capital appreciation, preservation, and income.

Choose appropriate investments: The asset allocation framework serves as a guide in choosing suitable investment vehicles that align with clients' financial goals, ESG preferences, and risk tolerance.

Identify opportunities: Advisors can leverage net worth information to identify and evaluate opportunities for diversification, tax planning, and estate planning.



\$17.7T

in total household
debt in 2024.⁹

9. Streaks, Jennifer. "Average American Debt in 2024: Household Debt Statistics." Personal Finance, *Business Insider*, July 31, 2024.

ELEVATE YOUR WORTH WITH NET WORTH REPORTING:
EXPAND YOUR INFLUENCE, IMPROVE CLIENT OUTCOMES, AND DEMONSTRATE VALUE

HOW NET WORTH REPORTING ADDS VALUE: FOR THE CLIENT



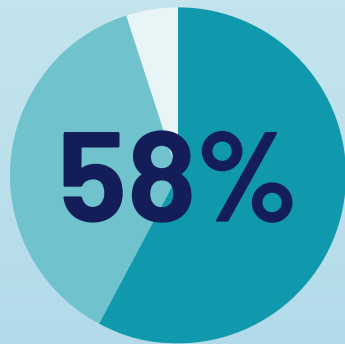
Credit and Borrowing Decisions

Assess creditworthiness: Net worth is one of the key measures lenders use to assess a client's creditworthiness and capacity to repay, which influences the terms and availability of credit.

Seek favorable rates and terms: Detailed financial information can lead to more competitive loan products with potentially lower interest rates and more favorable terms, custom-tailored to the borrower's financial situation.

Advise on strategic borrowing: If a client lacks liquidity because of highly appreciated assets, a securities-based line of credit—rather than selling securities to raise cash—will help avoid taxable gains while enabling liquidity.





58% of retail investors with advisors are interested in trying new investment products.

Only 37% without advisors are.¹⁰

7. Gratton, Peter. "Trust: A Financial Advisor's Most Important Asset." Investopedia, May 10, 2024.

HOW NET WORTH REPORTING ADDS VALUE: FOR THE ADVISOR



Relationship Building and Service Personalization

Instill trust through transparency: A complete understanding of a client's finances fosters trust and transparency, crucial elements for retaining clients and developing long-term relationships.

Deliver customized advice and solutions: When you are fully informed about a client's new worth, you can tailor your advice and services to each client's unique financial situation, goals, and preferences.



\$128T

in regulatory assets
under management
in the US.¹¹

11. Kovaleski, Dave. "SEC publishes report on investment advisors." *Financial Regulation News*, May 17, 2024.

HOW NET WORTH REPORTING ADDS VALUE: FOR THE ADVISOR



Regulatory Compliance Obligations

Meet legal requirements: Federal law may require you to collect and analyze clients' net worth information for anti-money laundering (AML), Know Your Customer (KYC), and other regulatory compliance purposes.

Deliver accurate reporting: Net worth information helps financial you fulfill your obligation to provide comprehensive, accurate reporting in line with industry and regulatory standards.





Be the complete Trusted Advisor.

SS&C Black Diamond Wealth Solutions offers outside or held-away account aggregation functionality that equips you to deliver comprehensive, automated net worth and balance sheet reporting. Through the Black Diamond Client Experience Portal, you can communicate a client's complete asset and liability picture. You can also leverage customizable reports to guide conversations and make informed recommendations.

Black Diamond's net worth capabilities enable you to deliver personalized services that align with each client's goals and build comprehensive, enduring advisory relationships.



For More Information

To learn more about how SS&C Black Diamond Wealth Solutions can help you build a state-of-the-art, fully integrated technology stack, visit sscblackdiamond.com, email info@sscblackdiamond.com or call 1-800-727-0605 today.

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