

3 Tips for Advisers Waking Up To Embedded Finance



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***“Engage Investors Early
in the Experience of
Advice.”***

Learn How to Embed Your Valuable Advice Early.

1. Understand Embedded Finance.

Simply put, embedded finance provides the every-day consumer access to financial products like payments, credit, investments, insurance, etc. through popular non-financial apps (e.g., [Uber](#), or [Walmart](#)).

For the consumer, it makes doing “bank-like” business highly accessible and easy. For the companies embedding the technology, it is essential for their growth. In 2019, it was [projected](#) that embedded finance companies would grow 5 times their market valuations by 2025. These predictions were made before the 2020 COVID-19 lockdown, and now, mid-way through 2021, the race to “[own the customer](#)” is on!

2. Find Out “Where” Your Clients Spend Time.

Find out what apps your clients use, and how they use them (mobile vs desktop). This is an easy conversation to have, plus, social media apps make it easy to find your contacts as connections without even having a conversation!

Note: you do not want to allow a social media app to find your contacts for you. Instead, manually do the digital search work and keep your valuable data less accessible.

Once you have your digital connection bases built, schedule regular content that your target audience finds appealing. If you already work with us at TPFG, take advantage of our content library, making it easy to share timely information digitally. If this isn’t your strong suit, you can either hire a professional, or start learning. One of the easiest ways to get up to speed quickly is using a service like [LinkedIn Learning](#) to boost your knowledge. Bottom line, if you are not taking advantage of social media, you will most likely lose your competitive advantage in the marketplace.

3. Engage Investors Early in the Experience of Advice.

One thing embedded finance will never have that makes it easier for you to compete is your ability to empathize. We know that investor’s behavioral biases are deeply ingrained in their subconscious. Therefore, no artificially intelligent

application can replace a conversation with a human who actually cares for the investor's well-being.

Your ability to engage an investor at an earlier age is key. Working Americans under the age of 40 may not have traditionally been on the radar of financial professionals, but this very large group of younger investors [need your advice](#). Besides your email and social media campaigns, what do you have for Millennials, Gen Z and Alpha investors that can cut through the noise coming from the smart phones they carry daily?

At [The Pacific Financial Group](#), we have been [teaching advisers](#) to engage investors at an earlier age for several decades. We offer advisers business building techniques and professionally managed [model portfolios](#) for any size investment account within [self-directed brokerage](#) accounts. These accounts are accessible through thousands of employer-sponsored retirement plans across the nation.

Learn how to embed your advice, grow your business, and maintain your valuable client relationships by reaching out to the [TPFG Team](#) today.

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