

Mr. Robot

Independent Financial Group, LLC (IFG) leads the way with an integrated robo-solution that puts a face to a name.

By Kian Rafia

INDEPENDENT FINANCIAL GROUP

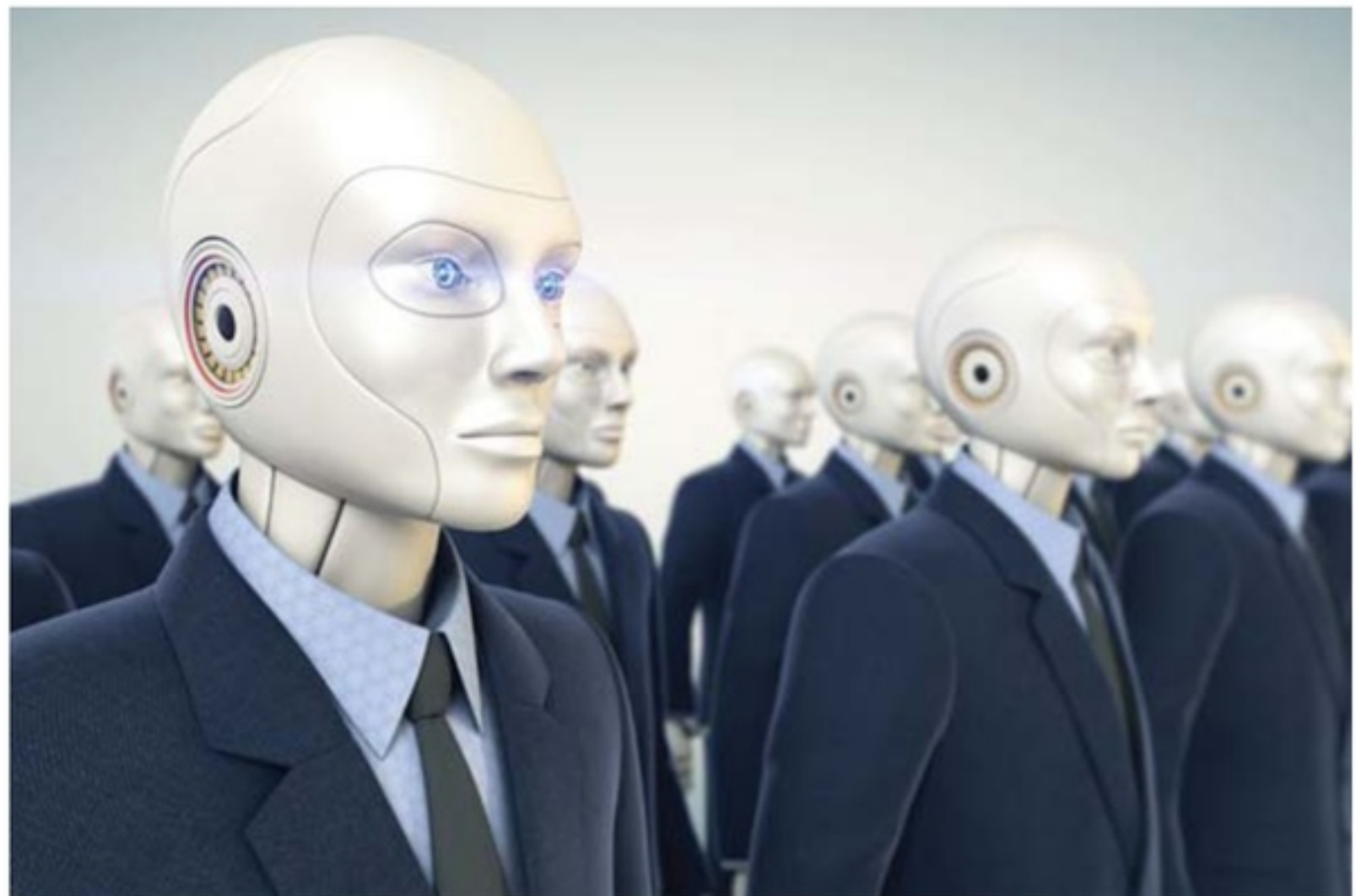
The behavior of consumers has changed dramatically. With turnkey door-to-door subscription delivery services like Amazon Prime, the new normal is the 1-click instantaneous access to almost anything - and the same can be said for the service level clients expect from their financial advisors. Tech-savvy, digitally-minded clients of today thrive in the virtual environment; yet financial advisors still struggle to keep up with them. Enter IFG's robo platform, a personalized solution for both today's tech-driven client and people-driven advisor.

Later this year, IFG will launch a robo platform that stands in a category all on its own. This machine is powered by an institutional money management firm, delivered for people by financial advisors.

The conventional robo solution introduced by most broker-dealers is a digital service that eliminates all human communication and provides solutions based on a machine's analysis in conjunction with proprietary offerings of the broker-dealer. IFG is of the opinion that most, conventional robo advisors following this model won't succeed. While there is a need for a digital interface, at the end of the day, people still need human interaction and IFG's robo platform provides both.

Leveraging CLS Investments' Autopilot program integrated with Riskalyze, the solution is only available via a financial advisor under IFG's corporate RIA. Unlike most broker-dealers, IFG will not run a parallel advisory platform that competes against its own advisors. IFG's advisors will now be able to interact fully at the digital level with engagement initiating from the client/advisor relationship itself - not via "robo-brokers" as pre-selected by the machine. The ultimate control lies with the client. At any point, they can engage in conversations, have in-person meetings with their advisor or end their digital relationship entirely. The freedom to choose is up to the client, their advisor and never the broker-dealer. Under IFG's robo platform, the center of influence is the financial advisor and the investment models are selected by people with robust institutional knowledge.

IFG looked at numerous existing platforms before deciding on CLS' Autopilot. The ultimate factor influencing the



decision was the platform's integration with Riskalyze's Risk Number® - a proven, effective process for determining suitability in a very tangible and measurable fashion.

IFG believes that all consumers regardless of wealth status should have access to institutional money management and professional advice, therefore account minimum starts at \$2,000 on the platform.

IFG expects others to soon adopt a more human, robo-approach. Despite the increased commoditization of asset allocation models; no search engine, no technology, no app can ever fully replace the knowledge and sensitivities of the human experience. ■

Kian Rafia is Senior Vice President of Independent Financial Group's Wealth Management Division. He has over 18 years in the financial services industry with his areas of expertise being Wealth Management and FinTech. He was formerly Head of Investment Products at Cetera.

Learn more at www.ifgsd.com.





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2017 IBD REPORT CARD

INDEPENDENT FINANCIAL GROUP

Overall Score: 9.63 out of 10

Location: San Diego, CA

Number of Producing Advisors: 600

Firm AUM: \$16.5 Billion

Founded: 2003

ABOUT WEALTH MANAGEMENT'S INDEPENDENT BROKER- DEALER REPORT CARD

Now in its 7th year, Wealth Management Magazine compiles its annual Independent Broker-Dealer Report Card rankings. The publication asks affiliated brokers to rate their broker-dealer on several items including support, products, compliance and technology.

Independent Financial Group has consistently ranked in the top 5 each year among all independent broker-dealers, nationwide.

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