

# UNIQUE ADVISORY BRINGS COMPETITIVE ADVANTAGES



## WITH WEALTHPLAN, NYKREDIT OFFERS ITS CUSTOMERS WELL-FOUNDED CHOICES REGARDING THEIR ASSETS

“An important competitive factor in the market with the most affluent customers is the ability to provide unique consultancy. Our advisors can now do so after our implementation of WealthPlan. We can offer our customers a complete overview of their total wealth, and illustrate suggestions on how they can optimize so that they get the most out of their assets. For this reason, our customers can make educated choices in relation to the savings and/or asset use structures they want.”

*Henrik von der Ahe, VP, Finance and Wealth Advisory*

**Nykredit**

## #KEY TO TRANSPARENCY

**Obex**

MODULAR PLATFORM FOR HOLISTIC FINANCIAL PLANNING

 **Keylane**

## Nykredit can now advise its wealthy clients about their situation and total assets – regardless of complexity.

### CHALLENGE

Nykredit wanted to offer its wealthy customers a personal advisor to ensure consistency throughout the customer's economy. The advisor must serve as a sparring partner while providing individual and professional care of the customer's assets. Through solid experience and a high focus on investments, pension, housing and personal insurance, the advisor would provide optimal, productive and holistic advice with a high degree of security.

To fulfill its ambitions, Nykredit needed a new asset planning tool. In autumn Nykredit chose Keylane WealthPlan as the right replacement for its existing wealth advisory system.

### SOLUTION

Keylane, in collaboration with Nykredit implemented a potential analysis in order to identify Nykredit's main requirements for a new advisory tool and verify that Nykredit's business related challenges would be met with the WealthPlan solution.

Subsequently, WealthPlan was customized to fulfill Nykredit's special requests for new functionality, styling and integrations for interaction with its other systems such as CRM and document archives.

Daily operation of WealthPlan is carried out within Nykredit's own IT environment, and Keylane has additionally provided a separate test environment that is used to try out new components and functions that are continuously developed for the overall Wealth Plan solution.

### VALUE

With WealthPlan, Nykredit is able to offer its clients a comprehensive financial overview, no matter how complex their assets. WealthPlan thereby handles an ordinary private client's asset such as available funds, property and pensions, while also handling customers who own businesses in whole or in part. The WealthPlan solution enables Nykredit to:

- Include all of the customer's income and capital items in an overall holistic wealth advisory process
- Carry out a full life simulation of the expected capital development and consumption options, thereby providing a good starting point for dialogue about actual financial priorities and use of assets
- Implement an automatic optimization of the customer's asset situation, which indicates how the customer can benefit from the next investment in free resources such as repayment of debt, or pension funds. In addition, the optimal order of dissaving of the customer's total assets is indicated
- Nykredit and Keylane continually collaborate to develop the WealthPlan solution further – for example in relation to implementing new features.

### LARGEST CREDITOR IN DENMARK

Nykredit was established in 1851 (under the name Nykredit since 1985). The main activities are commercial and mortgage banking. Other activities include insurance, leasing, pension and real estate services. Nykredit services 31% of its market and is thus Denmark's largest creditor.

