

Preparing for the \$14T Private Wealth Opportunity

How Technology and Artificial
Intelligence Are Enabling Firms to
Meet the Moment and Build for Scale

Executive Summary

The private wealth opportunity represents a \$14T market influx by 2032, with 86% of advisors planning increased private-markets allocations in 2026. However, firms lack the specialized technology infrastructure to capitalize on this moment at scale.

- The private wealth channel requires managing 100X more relationship touchpoints than institutional channels, tracking hundreds of thousands of advisors across complex firm-office-team hierarchies rather than thousands of institutional contacts.
- Traditional institutional CRM systems fail in private wealth distribution due to fundamentally different data models—advisor attribution, 10,000X more investor endpoints, and transaction aggregation at the wirehouse level.
- Manual data reconciliation from wirehouses, transfer agents, and custodians delays performance visibility, making real-time pipeline management and course correction impossible.
- Purpose-built technology must integrate wirehouse data feeds, third-party advisor intelligence (Fintrix, SS&C, Discovery Data, Dakota), and AI-powered engagement tools to create unified visibility.
- AI-driven meeting preparation, opportunity surfacing, and automated follow-ups are non-negotiable—relationship managers cannot scale to the advisor universe without intelligent automation.

There is no time for unproven solutions. InvestorFlow, with a decade of experience serving PEI 300 firms, delivers a purpose-built platform incorporating best practices and lessons learned from market leaders — accelerating your learning curve by years.

\$14T

market influx by 2032

86%

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Market Opportunity and Timing

Boston Consulting Group projects \$3T in new private wealth capital entering private markets by 2030, with Bain & Company projecting \$14T private-wealth share of global private markets AUM by 2032. Hamilton Lane data reinforces this trajectory: while 97% of private-wealth advisors already allocate to private markets, 86% plan to increase allocations in 2026. This expansion will drive a 2-3X increase in alternative allocations by 2035, pushing total private markets AUM to \$24T.

The largest private markets firms are positioning aggressively. Organic growth through new fund launches continues, but inorganic expansion via acquisitions of specialized credit, infrastructure, and real asset managers accelerates diversification. Yet the real growth engine forward is channel diversification—specifically, indirect distribution to high net worth individuals (HNWIs) through financial advisor networks.

This shift responds to investor demand. HNWIs increasingly seek alternative assets to enhance portfolio diversification and access return profiles historically reserved for institutional investors. Wirehouses and RIAs are responding by expanding alternative allocation capabilities, creating distribution partnerships with private markets firms, and building advisor education programs.

The window is now.

Firms that establish private wealth operations today build competitive moats through advisor relationships, platform integration, and operational infrastructure. Firms that delay cede first-mover advantages to competitors already capturing advisor mindshare and wallet share.

97%

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Current State: Infrastructure Lags Opportunity

While the private wealth opportunity has matured, technology infrastructure has not kept pace. On the institutional side, firms are adopting next-generation relationship management systems and integrating AI to optimize direct engagement with endowments, pensions, and sovereign wealth funds. These systems work because institutional distribution is fundamentally direct: firms maintain relationships with decision-makers at a manageable number of institutional endpoints.

Private wealth distribution is, by contrast, indirect. Firms do not transact directly with HNWI—they distribute through financial advisors at wirehouses, independent broker-dealers, and RIAs. This adds layers of complexity: advisor hierarchies (firm → office → team → individual advisor), multiple data sources (wirehouse platforms, transfer agents, custodians), and transaction volumes measured in hundreds of thousands rather than thousands.

Even large firms with decade-long private wealth initiatives often work around technology rather than building systems purpose-designed for indirect channels. Manual data uploads, spreadsheet-based pipeline tracking, and fragmented advisor records create operational drag. Firms lack unified dashboards showing which advisors produce flows, which high-potential advisors remain untapped, and where to deploy coverage teams for maximum ROI.

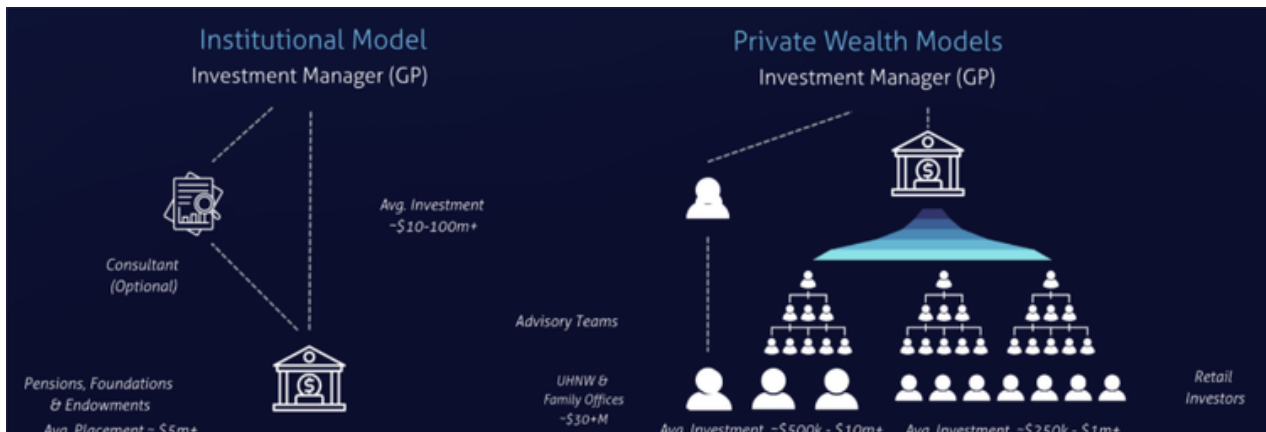
Most firms are establishing separate private wealth teams with distinct skill sets from institutional teams. These teams require customized technology solutions—not repurposed institutional CRMs—to manage the scale, data complexity, and workflow requirements of advisor-based distribution.

Challenges of Indirect Channels and Private Wealth

The core challenges are structural, not solvable through incremental improvements to institutional systems:

100X the Relationship Touchpoints

Institutional distribution involves thousands of decision-makers across endowments, pensions, insurance companies, and sovereign wealth funds. Private wealth distribution involves hundreds of thousands of advisors across wirehouses, broker-dealers, and RIAs. Firms must track advisors by firm affiliation, office location, team structure, and individual production—then map which advisors connect to which HNWI clients. Institutional CRMs cannot handle this relationship density.



10X the Data Sources

Private wealth requires integrating data from sources absent in institutional workflows: wirehouse platforms (Morgan Stanley, Merrill Lynch, UBS, Wells Fargo), third-party advisor intelligence providers (Fintrix, SS&C Discovery Data, Dakota, SS&C Walletshare), transfer agents, and custodians. Each source has unique data formats, update frequencies, and integration requirements.

"I have no idea which FAs and Teams are producing flows... and which aren't."

— Head of Retail Fundraising, Large Multi-Asset Manager

10,000X the Investor Endpoints

While institutional investors number in tens of thousands globally, individual investors number in hundreds of millions. Each HNWI represents a discrete endpoint with unique investment profiles, risk tolerances, and allocation decisions. Firms must aggregate this data to understand flows at the advisor, team, office, and firm level—then connect those flows back to relationship management activity.

100-1000X the Transaction Volume, Comprised of Smaller Tickets

Institutional commitments typically range from \$10M to \$500M per transaction. Private wealth transactions range from \$100K to \$1M, generating 100-1000X more transactions for equivalent AUM. Systems must aggregate these transactions in real-time, attribute them to specific advisors, and surface trends showing which relationships drive flows.

Transaction Origin Tracking

Transactions flow through wirehouse platforms rather than directly to fund managers. Firms must aggregate data at the wirehouse level to understand activity (advisor engagement with product materials), activations (advisors making first sales), and flows (total advisor-generated commitments). This requires API integrations or standardized data feeds from each wirehouse partner—infrastructure most firms lack.

Distinct Skillsets Require Distinct Systems

Most firms establish separate private wealth teams because the skillsets differ fundamentally from institutional teams. Institutional relationship managers conduct deep due diligence conversations with investment committees, while private wealth teams educate advisors on product features, suitability, and compliance considerations and then drive advisors through the sales process with HNWIs. These workflows require different data, different dashboards, and different automation. Forcing private wealth teams onto institutional systems creates friction and limits effectiveness.

"Supporting the retail channel requires a completely different data model, data providers, and core workflows."

— Head of Business Operations, Large Private Equity Firm

Essential Technology Requirements

Through a multi-year co-innovation partnership with a top PEI 300 firm, InvestorFlow developed a purpose-built Private Wealth solution addressing five core requirements. The platform delivers out-of-the-box functionality while remaining fully configurable—workflows, fields, interfaces, and dashboards adapt to each firm's specific operational needs.

Requirement 1: Foundational Data Model Built for Private Wealth

Complexity

The Problem

Firms cannot scale private wealth distribution because advisor relationships, hierarchies, activities, and flows remain fragmented across systems, spreadsheets, and manual processes. Institutional CRMs model direct relationships—they fail when distribution runs through complex advisor networks.

The Solution

InvestorFlow provides a data model purpose-built for indirect distribution. The system captures the full advisor ecosystem: firms → offices → teams → individual advisors, along with advisor-level relationships, AUM, and trade flow data. This foundation connects internal engagement activity to advisor structures, enabling real-time dashboards, automated workflows, and AI-powered targeting.

- Manage the complete advisor channel structure—firms, teams, offices, and advisors—in a unified model designed for Private Wealth distribution
- Provide management and distribution teams one consistent view of advisor relationships, organizational hierarchies, engagement activity, and fund flows
- View advisor-level AUM and trade flows in relationship context, with aggregation at team, office, and firm levels
- Enable AI to analyze advisor relationships, coverage patterns, and engagement behavior using structured, channel-specific data enriched by third-party intelligence

Requirement 2: Real-Time 360° Visibility

The Problem

Private wealth leaders lack real-time, consolidated views of coverage, activity, and fund flows. Manual reporting delays performance management and prevents course correction. Teams cannot identify which channels, advisors, and territories are producing—or where momentum is stalling.

The Solution

InvestorFlow generates comprehensive dashboards giving private wealth executives and relationship managers real-time feedback on performance. Teams see which channels, relationships, and advisors are producing, where to focus efforts for maximum ROI, and where intervention is needed.

- Real-time visibility into sales activity, campaigns, and fund flows by advisor, team, office, fund, and goal
- Clear performance views across regions and coverage teams
- Track progress against sales initiatives and campaigns in one centralized platform
- Clear indicators showing where momentum is building and where activity is slowing, enabling rapid team redeployment
- Clean, timely activity and flow data that feeds AI-driven targeting and engagement preparation

Requirement 3: Data Integration for Comprehensive Channel

Intelligence

The Problem

Leaders and coverage teams cannot see the full advisor landscape or manage territories at scale without comprehensive advisor information: clientele AUM, portfolio composition, geographic coverage, and team dynamics. Internal data alone provides incomplete visibility.

The Solution

InvestorFlow creates a unified source of advisor data by integrating internal records with trusted industry sources including Fintrix, SS&C, Discovery Data, Dakota, and SS&C Walletshare. This enriched intelligence enables strategic targeting of advisors most likely to close, based on AUM, allocation patterns, and relationship readiness.

- Combines internal data with external channel intelligence to create an informed view of the advisor universe
- Provides clear insight into advisor, team, and firm structures across the broader market
- Enriches advisor and team records with third-party intelligence supporting targeting decisions
- Identifies coverage gaps and white space across firms, teams, and offices
- Supports informed territory planning and efficient team management
- Enables stronger AI-driven targeting and engagement decisions through comprehensive external channel data

Requirement 4: Automated Sales Workflows

The Problem

Sales leaders cannot reliably target the right advisors or measure performance because sales activity and advisor-generated flows are captured manually, inconsistently across partners and systems, and often on significant time lags. Teams cannot connect engagement to results or scale operations effectively.

The Solution

InvestorFlow provides visibility into advisor engagement and advisor-generated sales through data uploads and integration with SS&C SalesConnect, enriched with Discovery Data. Teams see where relationships are working, which advisors are converting, and where to intensify coverage.

- Tracks Books Out marketing activity and Books In commitments by advisor and team
- Ingests Data Packs from channel partners to capture advisor-level sales activity
- Surfaces trade and sales data through integrations such as SS&C SalesConnect
- Connects advisor engagement activity to resulting sales and flows, improving consistency and accuracy of sales tracking
- Captures sales and trade activity supporting AI-driven opportunity surfacing and engagement preparation

Requirement 5: AI-Powered Engagement

The Problem

Any system built today without integrated AI is obsolete before deployment. In private markets, relationship managers cannot scale to the opportunity without AI generating meeting preparation summaries, capturing follow-ups, and automating record updates. Manual processes limit coverage and slow response times.

The Solution

InvestorFlow AI automatically surfaces opportunities and prepares engagement managers for interactions across offices, teams, and individual advisors. The system supports accurate follow-ups and records updates after each interaction, freeing relationship managers to focus on high-value advisor engagement rather than administrative tasks.

- Uses AI to synthesize channel data, engagement activity, and flow information to surface sales opportunities
- AI-based prioritization highlights advisors and teams showing momentum or requiring attention
- Meeting prep driven by AI using relationship history, activity, and distribution context
- AI generates accurate follow-up tasks and suggests activity updates after interactions
- Helps teams focus time and coverage where engagement is most likely to convert to sales

The Bottom Line: A Solution Built to Start Fast and Built for Scale

With a decade of experience and lessons learned from PEI 300 firms, InvestorFlow addresses the critical questions and requirements private wealth teams need to launch quickly while scaling to the future opportunity of trillions in AUM. With the InvestorFlow Private Wealth Solution, teams can visualize, report, and optimize their efforts across four key dimensions:

1. Advisor Attribution

Now teams know:

- Which advisors are top producers
- Which high-potential advisors (large books, low allocation) should be prioritized
- Which previously active advisors are at risk of going dormant
- How to deploy regional sales teams for maximum impact

2. Advanced Intelligence

Now teams have:

- Definitive mapping of Firm → Office → Team → Advisor hierarchies
- Individual advisor wallet share and details without jumping between systems

3. Automated Data Aggregation

Now, the days of manual uploads, mapping, reconciliation, and error-checking data from wirehouses, transfer agents, and custodians are gone. Now the process is automated and accurate, enabling teams to know where they stand relative to goals, get immediate answers to questions, and allocate time wisely.

4. Enterprise-Class Solution Ready to Scale

By removing guesswork and consolidating information into a unified system, teams focus less on data questions and more on selling and capturing the opportunity. The platform scales as firms expand their private wealth operations, add new wirehouse partnerships, and grow advisor networks.

Conclusion

The private wealth opportunity is immediate and material: \$14T in capital by 2032, with 86% of advisors planning increased allocations in 2026. Firms that establish effective private wealth distribution today capture first-mover advantages in advisor relationships, platform integration, and operational expertise. Firms that delay cede ground to competitors already building these capabilities.

But opportunity alone does not guarantee success. Private wealth distribution requires purpose-built infrastructure that addresses the channel's structural differences from institutional fundraising: 100X more relationship touchpoints, new data sources, 10,000X more investor endpoints, higher transaction volumes, and indirect transaction flows through wirehouse platforms.

Institutional CRMs fail at scale because they model direct relationships. Private wealth demands systems designed for indirect distribution—capturing advisor hierarchies, integrating wirehouse data feeds, aggregating advisor-generated flows, and providing real-time visibility into which relationships are producing and which require intervention.

The five core requirements are clear:

1. A foundational data model built for private wealth complexity
2. Real-time 360° visibility
3. Comprehensive channel intelligence through data integration
4. Automated sales workflows
5. AI-powered engagement optimized for road warriors and mobile access

Any solution lacking these capabilities will limit scale and effectiveness.

InvestorFlow delivers these capabilities through a decade of experience serving PEI 300 firms. The platform incorporates best practices and lessons learned from market leaders, providing teams with out-of-the-box functionality while remaining fully configurable to each firm's operational needs. Teams can launch quickly, build advisor relationships effectively, and scale as the opportunity expands toward \$24T in private markets AUM by 2035.

The firms that win the race for private wealth will be those that deploy purpose-built technology enabling their teams to see clearly, act decisively, and scale efficiently. The moment demands immediate action—and the infrastructure to support it.