



Just in Time

Wealth Management & Pricing Revolution: Towards More Transparent and Subscription-based Models

June 2026



Executive Summary

Wealth management pricing is undergoing a **structural transformation**, moving beyond traditional asset-based models under the combined pressure of regulation and market dynamics. Historically, the industry has been defined by the distinction between **Assets under Management (AUM)** and execution-only services, but the introduction of MiFID II has strengthened the role of **advisory services (AUA)**, increasing **cost transparency** and reshaping the advisor-client relationship.

In this context, **AUM-based pricing models** are increasingly challenged by **limited transparency, fee drag on long-term returns, and potential conflicts of interest**. As a result, alternative models—such as **flat fees, subscription-based pricing and hybrid approaches**—are emerging as more **predictable and client-aligned solutions**, shifting the focus from portfolio size to service value.

At the same time, **technology acts as a key enabler** of this transition. Digital platforms and robo-advisors reduce costs, automate portfolio management and expand market access, supporting greater **scalability** and broader client coverage.

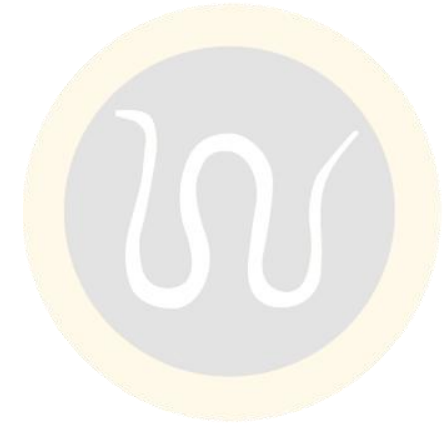
Despite this, **human advisors remain essential** in areas where automation is limited, such as **behavioral coaching, complex financial planning and holistic coordination**. The future of wealth management is therefore expected to be **hybrid**, combining **technological efficiency with high-value human advisory**.



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Keywords: Wealth Management, Digital Platform, Pricing Evolution



01

Introduction

Evolution of Wealth Management Service Models

Wealth Management Costs Transparency: MiFID II

Asset Under Management: Model Description

Asset Under Management: Limits and Weaknesses



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Evolution of Wealth Management Service Models

Over the past two decades, the Wealth Management Industry has evolved from a simple distinction between **self-directed investors and discretionary portfolio management** into a more articulated ecosystem of advisory and investment solutions. The introduction of **MiFID II** has **strengthened transparency, investor protection and the formalization of advisory services**, leading to a clearer **distinction between advisory (Asset Under Advisory) and portfolio management (Asset Under Management)** models. Today, wealth management can be broadly divided into **three main service models**, characterized by different levels of delegation, personalization and pricing structures.



Advisory (AUA)

Clients retain final decision-making authority while receiving personalized investment recommendations from banks or independent advisors. Advice can be continuous or transaction-based and is increasingly supported by digital tools and analytics.

Following MiFID II, advisory services have become more formalized and transparent, particularly regarding suitability assessments, inducements and fee disclosure. This has strengthened the role of advisory as a distinct and regulated business model within wealth management.



Asset Management (Funds)

Under this model, clients invest in collective investment vehicles such as mutual funds or ETFs managed by professional asset managers. Portfolio decisions are centralized and standardized across investors.

This approach benefits from economies of scale and broad diversification, but typically provides lower personalization compared to advisory services. Regulatory developments have also increased transparency around fund costs and retrocessions.



Portfolio Management (AUM)

In discretionary portfolio management, clients delegate investment decisions directly to portfolio managers, who actively manage portfolios according to predefined mandates and risk profiles.

This model historically represented the core of private banking and wealth management services. Today, technology and automation are increasingly transforming portfolio construction, monitoring and rebalancing processes, enabling more scalable and cost-efficient management solutions.



The present analysis focuses primarily on the evolution of discretionary portfolio management and Assets under Management (AUM), where the impact of automation, digital platforms and new pricing models is currently most visible. Nevertheless, many of these dynamics are increasingly extending to advisory services and fund-based solutions as well.

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Wealth Management Costs Transparency: MiFID II

The introduction of **MiFID II** (*Markets in Financial Instruments Directive*) represented a turning point in the **wealth management** industry, imposing greater **transparency** regarding the costs and fees charged to clients. This regulation made the structure of fees more visible, pushing the sector to rethink traditional pricing models, such as those based on **Assets Under Management (AUM)**.



Regulation

Under **MiFID II**, all costs and charges related to investment services and financial instruments must be clearly disclosed to clients. Investors must receive an **aggregated overview of total costs**, with the option to request a detailed breakdown. This transparency helps clients understand **the overall impact of fees on the returns of their investments**.



Point of sale disclosure

Cost disclosure rules apply not only to retail clients but also to professional clients and eligible counterparties, although lighter disclosure may sometimes be agreed for the latter. However, **investment advisers and portfolio managers must always provide full disclosure**. Firms are also required to give **complete cost information at the point of sale**, particularly when recommending financial instruments or providing documents such as the KID (*Key Information Document*)



Post-sale periodic disclosure

Firms must provide clients with **annual post-sale reports detailing all costs and charges** related to financial instruments and investment services when an ongoing relationship exists. Even when full point-of-sale disclosure does not apply, **cost information must still be included in periodic communications** about the services provided.



ESMA concerns on AUM

ESMA (*European Securities and Markets Authority*) acknowledged that firms may face practical challenges in quantifying certain charges. Even when fees are calculated as a **percentage of Assets Under Management (AUM)**, firms are still required to **provide cost estimates**, despite the fact that these costs may vary as the value of managed assets changes.

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Asset Under Management: Model Description

An **Assets Under Management (AUM) fee** is a pricing model in which clients pay a fee calculated as a **percentage** of the **total assets** managed by a financial advisor or investment firm. In this structure, the fee grows **proportionally** with the **value** of the **client's portfolio**, regardless of the level of advisory activity performed. Because of its **simplicity** and **scalability**, the AUM metric is also widely used by investment firms as an **indicator** of their **size** and **market position**, often serving as a **key benchmark** when comparing competitors and attracting new investors.



Introduction on AUM

- An **AUM fee** is a pricing structure in which clients pay a **percentage** of the **assets managed** by a **financial advisor**.
- The fee mainly covers **asset management activities**, including **portfolio allocation**, security selection, and **ongoing investment monitoring**.
- In some cases, advisors also provide **broader services** such as **financial planning** and general financial guidance.



How AUM fees are paid

- AUM fees are often **deducted directly** from the client's investment accounts, sometimes **proportionally** across multiple accounts, though alternative payment methods may also be available (e.g. **by check**, with **periodic reminders** of how much it has been paid).
- The **standard AUM fee** is around **1%** on the first \$1 million, with lower percentages generally applied as the amount of assets increases.
- In many cases, fees can be **negotiated**, particularly for larger portfolios, and clients may agree on **fee reductions** or **caps**.



AUM advantages

- **No large upfront commissions:** unlike commission-based models, AUM fees generally avoid high initial sales charges and instead provide ongoing service throughout the advisory relationship.
- **Continuous advisory support:** clients typically maintain long-term access to their advisor for investment management, financial planning, and broader financial guidance.
- **Alignment and simplicity:** the advisor's compensation grows with the client's assets, aligning incentives and providing a widely used and straightforward pricing structure.

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Asset Under Management: Limits and Weaknesses

However, despite its widespread adoption in wealth management, the AUM-based pricing model presents several structural **limitations** that have increasingly been debated within the industry. Among the most commonly discussed concerns are for instance the **increase** in **fees** with **larger portfolios** or simply **conflicts of interest**, which highlight some of the potential **inefficiencies** embedded in this traditional fee structure.

Wealth Tax Effect

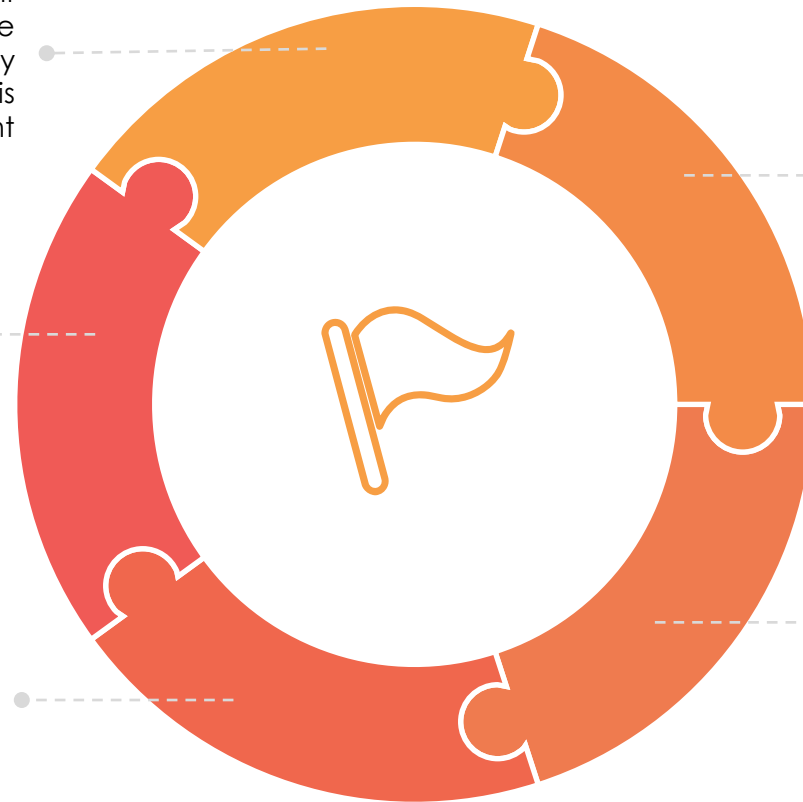
Client **fees increase** as the **portfolio value grows**, even if the advisor's level of work does not change. Because fees are deducted directly from the portfolio, they **reduce** the **capital** that remains **invested**. Over time, this can limit the benefits of compounding on investment returns.

Drag on Compounding

It refers to the **long-term reduction** in investment returns caused by **fees** charged as a **percentage** of AUM. Even a seemingly small fee (e.g., 1%) not only **lowers annual returns** but also **removes capital** from the **portfolio**. This reduces the amount that can compound over time, significantly affecting long-term growth.

Asset Gathering

Advisors may be incentivized to manage as many client assets as possible, even when alternative strategies could be more suitable. In some firms, performance is measured by the **total assets gathered rather than client outcomes**. This can shift the focus toward attracting new assets instead of optimizing existing portfolios.



Poor performances during market downturns

In declining markets, the AUM fee structure can **amplify investors'** financial **losses**. While portfolio values decrease due to market performance, **advisors continue** to **charge fees** based on the **remaining assets** under management. As a result, clients may experience **both capital losses** and ongoing **advisory costs**, increasing the overall financial impact during downturns.

Conflicts of Interest

Advisors may have incentives to **encourage clients** to **keep more assets** invested, as their compensation increases with the size of the portfolio. This structure can potentially **discourage actions** such as **using investments** to **repay debt**. In some cases, it may also lead to **"reverse churning"**, where fees are charged despite limited ongoing portfolio management.

02

New Key Models

Flat Fee, Subscription – based, and Hybrid Models

Flat Fee Model: Altruist Wealth Management

Subscription – based Model: Angeles Investments

Hybrid Model: UBS My Way



New Key Models 1/4

Flat Fee, Subscription – based, and Hybrid Models

Due to the weaknesses of AUM and following the wealth management industry evolution, pricing models are shifting toward **greater transparency**, **scalability**, and alignment with **client needs**. Firms are increasingly adopting structured fee approaches to deliver advisory services in a sustainable and client-centric way. The following section outlines three key models: **flat fee**, **subscription – based**, and **hybrid**.



FLAT FEE

A fixed fee allows to pay a **fixed amount regardless of market fluctuations or portfolio growth**.

The fee can be based on the complexity of the financial situation and not only on the size of the portfolio.

Advantages:

- High **transparency** and **predictability** for clients;
- **Predictable revenue** per mandate for the firm;
- Flat fees are often **cheaper** than AUM for High-Net-Worth.

Disadvantages:

- It can be **more expensive** than AUM for small portfolios.



SUBSCRIPTION – BASED

Subscription – based are pricing models where clients pay a **fixed recurring fee**, independent of assets managed.

This model focuses on the **cost of the advice and of the service** and not on the amount of assets.

Advantages:

- High **transparency** and **predictability** for clients;
- Focus on **financial planning and advisory**;
- Often includes **digital tools** and **ongoing support**.

Disadvantages:

- Clients pay the **same fee regardless of usage**.



HYBRID MODEL

A hybrid model combines **human financial advisors** with **digital / automated advisory tools**.

It aims to **reduce** the **clients' costs** and **increase** significantly the **scalability** of the services.

Advantages:

- Use of **digital interfaces** with **human advisors** improves clients' satisfaction;
- Digital tool handle routine tasks while advisors focus on **higher-value clients**;
- Wealth managers can manage **more clients**.

Disadvantages:

- There is **more complexity** in combining digital with human advices.

New Key Models 2/4

Flat Fee Model: Altruist Wealth Management

Altruist Wealth Management has a **flat fee approach** which has the objective to reduce unnecessary costs compared to traditional AUM-based models, keeping more wealth invested toward client's goals. It works with a Certified Financial Planner to reach these goals.

Clients

The **clients** who Altruist Wealth Management refers to are:

- **High-Earning Professional Nearing or In Retirement;**
- **Small Business Owners;**
- **Medical Professionals;**
- **Nonprofits and Private Foundations.**

It is specifically built for:

- **\$1M–\$5M** and households seeking **deeper relationships and personalized services;**
- Investors with **complex planning needs.**

Process

Altruist emphasizes that they maintain a **capped client count.**

Their **portfolio construction** uses:

- **Index strategies;**
- **Factor-based investing;**
- **Diversified asset allocation.**

Clients work directly with a **senior Certified Financial Planner.**



Services

Altruist Wealth Management **offers different services** without percentage-based fees (everything is based on flat fees):

- **Financial Planning;**
- **Investment Management;**
- **ESG Investing;**
- **Tax Strategy.**

Pricing

Altruist Wealth Management charges a **fixed flat fee for comprehensive wealth management.**

Flat Annual Fee are: **\$3,000 – \$12,000 / year**, based on complexity and includes:

- **Certified Financial Planner** who led financial planning;
- **Investment management;**
- **Strategic coordination** across all accounts.

New Key Models 3/4

Subscription – based Model: Angeles Investments

Angeles Investments has incorporated a **subscription – based model** to complement traditional investments. They provide clear breakdowns of all costs in the membership agreements and have a dashboard which give real-time tracking of fee impacts on returns.

Clients

The **clients** who Angeles Investments refers to are:

- **Small investors** who benefit from the lower barrier;
- **Institutions** which benefit from operational efficiency and scalable due diligence that subscription frameworks enable.



Strategy

It is possible to **combine subscription – based model with traditional investments**.

This opportunity allows to create a hybrid strategy that could lead to **balance stability of the portfolio with growth opportunities**.

Approach

Angeles Investments has created an **integrated subscription – based approach** into private equity and venture capital offerings. The Angel Access program provides members with **exclusive deal flow, insights, and priority co-investment opportunities** all for a monthly or annual fee.

Advantages

- **Predictability:** recurring fees provide stability for both investors and fund managers;
- **Accessibility:** lower entry barriers allow a broader range of investors to participate;
- **Alignment of Interests:** fund managers are incentivized to deliver long-term value.

New Key Models 4/4

Hybrid Model: UBS My Way

UBS My Way is a **hybrid wealth management solution** developed by UBS. The platform allows clients to customize investment strategies digitally while maintaining access to human advisors for complex decisions.

Clients

The **clients** targeted by UBS are:

- **Affluent investors** (1 – 5 million CHF net worth);
- **High Earners Not Rich Yet.**

The objective of the platform is to reach people who demand: personalization, digital convenience, and flexible advisory interaction.

Portfolio Construction

UBS My Way allows clients to **customize their portfolios via modules**, choosing investment themes or strategies directly through the platform. The digital system enables clients to:

- **Browse investment strategies;**
- **Adjust preferences;**
- **View portfolio impacts in real time.**



Core Concept

UBS My Way allows clients to **construct and manage investment strategies digitally**, while keeping seamless **access to UBS advisors** for more complex guidance.

Indeed, even though the client operates digitally, the system ensures that **UBS advisors remain accessible at any moment.**

Advantages

UBS My Way modernize **client management and engagement** by:

- **Enhancing scalability:** more clients without increasing the cost proportionally;
- **Improving client autonomy;**
- **Increasing client retention:** clients who want digital interfaces are satisfied as well as clients who want to have access to human advisors.

03

Automation and Digital Platforms

Technology in Wealth Management: Digital Platforms
and Disintermediation

Robo-Advisor: Automation of Portfolio Management



Automation and Digital Platforms 1/2

Technology in Wealth Management: Digital Platforms and Disintermediation

Technological innovation is **reshaping wealth management** by transforming both **cost structures** and **service delivery**. While traditional models relied on **manual processes** and **human interaction** – resulting in **high costs** and limited scalability – digital platforms and automation now **reduce operational expenses** and **improve efficiency**. As a result, **access to financial markets** has **expanded**, lowering entry barriers and **reducing reliance** on **traditional intermediaries**.


Traditional Models

- Human-intensive processes
- High operational and intermediation costs
- Limited scalability
- Pricing mainly based on AUM
- Access to markets through financial advisors or brokers
- High fees
- Limited flexibility



Technology-Driven Models

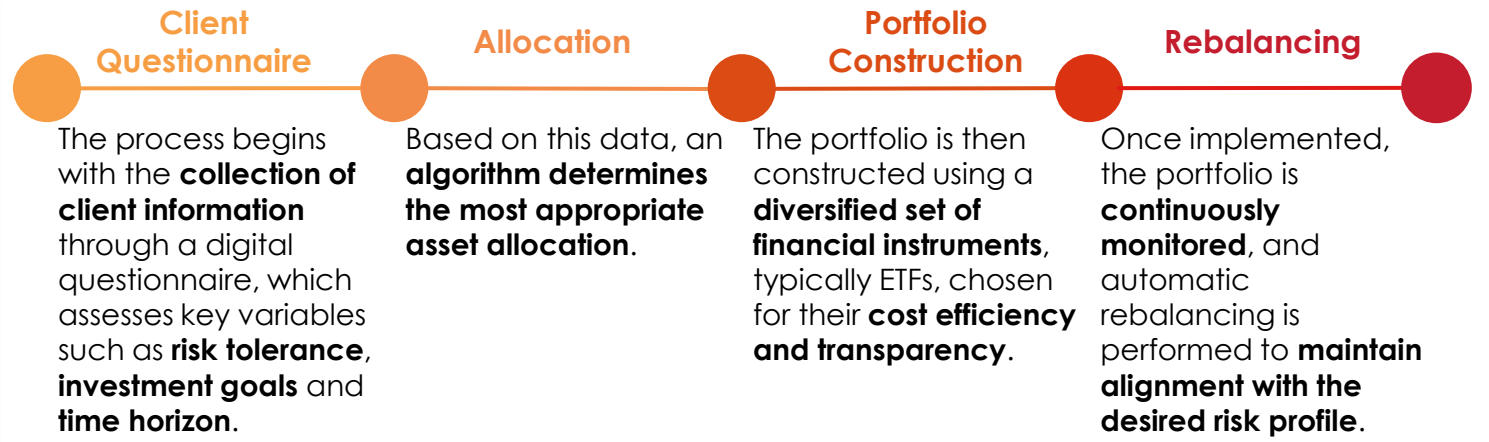
- Automated portfolio management
- Data-driven decision making
- Lower marginal cost per client
- Scalable service delivery
- Direct real-time access to global markets
- Access to a wide range of financial instruments
- User-friendly interfaces
- Low fees

 This disintermediation process has fundamentally altered the relationship between investors and financial institutions. From a cost perspective, transaction fees have decreased dramatically – often by **up to 70 – 80%** compared to traditional brokerage models. At the same time, the increased autonomy of investors has intensified competition in the industry, forcing traditional players to **reconsider their pricing strategies and value propositions**.

Automation and Digital Platforms 2/2

Robo-Advisor: Automation of Portfolio Management

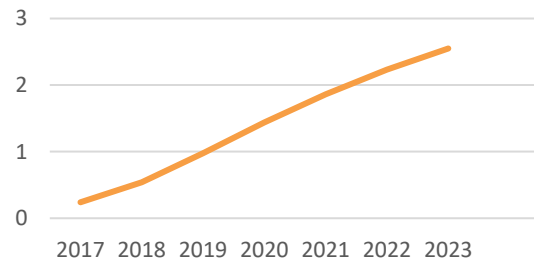
Robo-advisors represent a **key innovation** in the automation of wealth management services, using algorithms to **construct and manage diversified investment portfolios tailored to individual investor characteristics** (risk tolerance, investment horizon, and financial objectives). This initially niche fintech innovation has rapidly evolved into a mainstream component of investment services, reflecting a broader **structural shift in the wealth management industry** over the past decade.



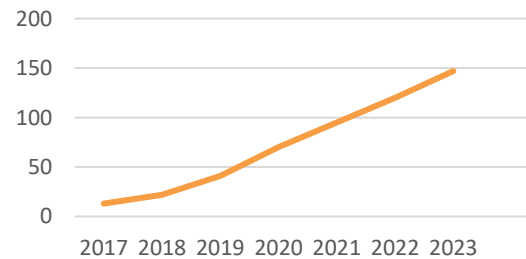
By automating core investment processes, these platforms can offer portfolio management services at significantly lower fees – typically **between 0.25% and 0.50% of assets under management** – compared to approximately 1% in traditional advisory models.

+10x growth in 6 years. Global assets under management by robo-advisors have increased significantly and are expected to **exceed \$2.8 trillion** in the near future (with a yearly CAGR 14-15%). This expansion is driven by a combination of factors, including lower costs, ease of use, and increasing digital adoption, **particularly among younger and tech-savvy investors**.

Robo-Advisors AUM (\$Trillion)



User Growth (Users/Millions)



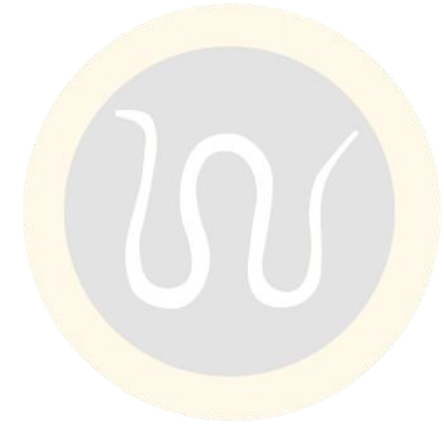
04

Consultant Evolution in Digital Age

Overview

Main Benefits

Main Weaknesses



Consultant Evolution in Digital Age 1/3

Overview

The role of the financial advisor is being **structurally redefined** in the digital age. What was once anchored in information asymmetry, product access, and transactional intermediation is now challenged by **low-cost digital platforms**, **robo-advisors**, and increasingly informed, **self-directed clients**. Within this new context, **three macro domains** emerge as the core of a defensible human value proposition:



Behavioral coaching and emotional regulation



Non-standardizable complexity management



Holistic coordination and integration



Each of these three areas is intrinsically dual. **Behavioral coaching, complexity management, and holistic coordination** combine strong, defensible advantages with clear operational limits in scalability, liability, skills, and target segment. The following sections will examine each pillar's **main strengths and weaknesses**, and how these trade-offs shape sustainable advisory models in a digital-first environment.

Consultant Evolution in Digital Age 2/3

Main Benefits

Human advisory benefits center on enhanced **decision quality**, **behavioral error reduction**, and **financial life coherence** that algorithms struggle to replicate. These translate into **higher retention**, **willingness-to-pay**, and **resilient relationships** through market/life-cycle stress. The following sections detail these advantages within each of the three core domains.



Behavioral coaching & emotional regulation

- **Quantifiable Alpha:** advisors deliver ~3% value-add through preventing panic selling, enforcing rebalancing, and reducing timing errors. Advised clients exhibit 30-50% lower portfolio churn during market downturns.
- **Stress Stabilization:** maintain 15-25% higher allocation adherence through bear markets, preserving compound returns lost by self-directed investors.
- **Retention Premium:** behavioral support creates NPS-trust correlation ($r=0.68$) and 18-22% lower churn, compounding lifetime value via loyalty and referrals.
- **Behavioral Error Reduction:** mitigates systematic biases eroding 2-4% annual returns, providing execution discipline algorithms cannot replicate in human contexts.



Non-standardizable complexity management

- **Premium Niche Pricing:** serves business succession, concentrated positions, cross-border tax, estate structuring – commanding €5K-1.5K + annual fees for bespoke technical solutions.
- **Algorithmic Gap Exploitation:** fills voids where robo-advisors fail on idiosyncratic cases, capturing 20-30% complex wealth market share.
- **Technical Moat:** deep legal/tax/financial integration creates barriers; clients pay 25-35% premium for specialist expertise over digital alternatives.
- **Risk-Return Optimization:** tailored de-risking preserves 2-5% additional compound returns via tax efficiency and structural innovation.



Holistic coordination and integration

- **Unified Financial Architecture:** orchestrates investments, tax, estate, insurance, and liquidity into coherent strategy – eliminating 15-25% coordination inefficiencies across siloed specialists.
- **Life Transition Navigation:** guides through marriage, inheritance, career changes with proactive integration, reducing 20-30% execution friction during inflection points.
- **Retention Multiplier:** comprehensive service boosts 15-25% client retention vs portfolio-only advisory through deeper relationships and demonstrated lifetime value.
- **Proactive Opportunity Capture:** anticipates cross-domain interactions (e.g., tax-efficient gifting), creating 10-20% additional value through compounded planning effects.

Consultant Evolution in Digital Age 3/3

Main Weaknesses

While human advisory's three core domains deliver clear competitive advantages, each carries inherent **operational constraints impacting scalability, skill requirements, liability, and market reach**. These create economic trade-offs digital solutions avoid through automation. Managing these weaknesses is essential for sustainable unit economics in a digital environment.



Behavioral coaching & emotional regulation

- **Ex-Ante Value Difficulty:** benefits are largely latent – proven only during crises, making ROI hard to demonstrate to prospects who haven't experienced market stress.
- **Scalability Bottleneck:** high-touch emotional support is time-intensive, limiting advisors to 50-100 clients max for quality delivery vs unlimited digital scale.
- **Skill Dependency:** requires exceptional communication and empathy skills – not universal among advisors, creating performance variability and training costs.
- **Perception Gap:** clients undervalue until downturn hits; pre-crisis, robo-advisors appear "good enough" for steady markets, delaying premium willingness-to-pay.



Non-standardizable complexity management

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Holistic coordination and integration

- **Technology Infrastructure Demand:** requires robust CRM/workflow platforms for cross-domain data integration, creating high upfront tech investment vs standalone digital tools.
- **Scope Creep Risk:** flat fee clients expect "unlimited" service breadth, eroding margins through unbounded demands across investment, tax, estate, and life events.
- **Generalist-Specialist Tension:** mastering investment + tax + estate + insurance depth simultaneously is rare, forcing trade-offs between breadth and technical excellence.
- **Capacity Constraint:** comprehensive service limits advisors to 50-100 clients maximum, creating scalability ceiling vs automated solutions serving unlimited users.

05

Conclusions

Key Takeaways

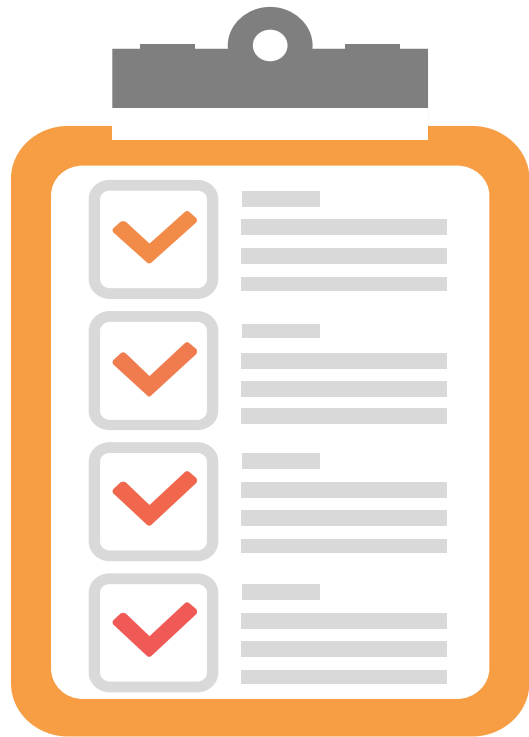
Possible Directions for the Evolution of Pricing



Conclusions 1/2

Key Takeaways

The **wealth management** industry is undergoing a **structural transformation**, moving beyond **traditional AUM-based** models toward more **flexible** and **transparent** pricing approaches. **Technological innovation** is accelerating this shift, enhancing **efficiency** and expanding **access to investment** services. However, despite increasing automation, the **human advisor** remains **central** in delivering **personalized, high-value guidance**.



- 1 AUM as an unreliable Wealth Management model**

While the AUM model offers advantages such as simplicity, alignment of incentives, and ongoing advisory support, it also presents **significant structural limitations**. Fees increase with portfolio size regardless of actual advisory effort, reducing long-term returns through a drag on compounding. Additionally, it can **amplify losses in downturns** and **create potential conflicts of interest**.
- 2 AUM alternatives: Hybrid models**

Wealth management is evolving toward more **transparent, scalable, and client-centric pricing structures**. The most widely adopted alternatives include **flat fees**, which provide **cost certainty independent** of portfolio size, and **subscription – based models**, which focus on the value of advice rather than assets managed. Alongside these, **hybrid models** combine technology with human advisory to enhance efficiency and personalization.
- 3 Technology innovation has reshaped Wealth Management**

Technological innovation has **revolutionized** wealth management by **reducing costs, increasing efficiency, and enabling scalable service delivery**. Digital platforms and automation – especially through robo-advisors – have made investment **services more accessible, data-driven, and user-friendly**, with **lower fees** compared to traditional models.
- 4 Consultant as a still relevant figure**

Human advisors provide value through **behavioral guidance, management of complex and non-standard situations, and holistic financial planning**. These elements enhance decision quality and strengthen long-term client relationships – areas where technology alone is still limited. However, this role must **evolve alongside technology** to remain efficient and scalable.

Conclusions 2/2

Possible Directions for the Evolution of Pricing

Looking ahead, **the pricing evolution** in wealth management is likely to **unfold across a number of future scenarios** rather than through a single model or a uniform market trajectory. These possible developments point toward a **more transparent, technology-enabled, and increasingly segmented industry**, where firms will compete on both efficiency, personalization, and advisory value.



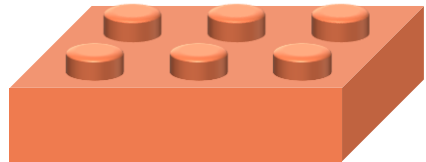
Hybrid advisory becomes the dominant model

The **combination** of **human advisors** and **digital tools** may become the **most sustainable market standard**. This model can balance personalization, operational efficiency, and scalability more effectively than purely traditional or purely automated solutions.



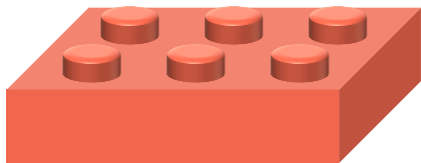
Pricing structures become more modular

Firms may increasingly **separate portfolio management**, financial planning, reporting, and behavioral support **into clearer fee components**. As a result, **pricing could become more transparent, more flexible, and better aligned** with the actual value delivered to clients.



Technology becomes a margin enabler

Artificial intelligence, automation, and digital platforms are likely to **reduce administrative work** and **improve service capacity**. In this scenario, technology will not replace advisors, but it will strengthen profitability by **lowering cost-to-serve** and supporting a broader client base.



Market segmentation becomes sharper

The industry may progressively divide into **two main spaces: low-cost automated solutions for standardized needs**, and **premium advisory services for complex and high-value cases**. This would require firms to define more clearly their target clients and their value proposition.

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KEEP IN TOUCH



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