

CASE STUDY

Organic growth doesn't work like it used to

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ZOE
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Traditional referral practices have stopped delivering the steady stream of clients you once relied on. On Zoe's platform, referrals work — and with their portfolio management solutions, they can help you unlock sustainable growth for your firm. By leveraging Apex's innovative technology, Zoe is helping advisors reach the next generation of investors at scale while spending more time on what really matters to them: **delivering human, personalized advice.**

Why is it so hard to respond to the new client acquisition reality?

Some changes are much harder to take in stride than others. While referrals remain important, the industry overemphasizes them. Advisory firms are investing in channels that don't match how consumers choose advisors: only 29% of consumers require a personal referral to choose an advisor, and 45% of consumers choose an advisor based on digital marketing. However, most firms still focus on referrals and neglect digital marketing¹.

Modern investors, modern expectations. Younger investors have grown up using fintech apps and understandably expect a similar level of digital experience as they manage their wealth. In fact, 57% of people under the age of 44 hire their advisors based on digital marketing.

Digital-first, but not digital only. Here's the kicker: While digital convenience plays a critical role, clients aren't just looking for automation — they demand a personalized human touch as their assets grow and their financial needs grow more complex.

Legacy systems, limited flexibility. Just because there's a clear, long-standing need to improve the digital client experience and streamline the back-end workflows doesn't mean legacy infrastructure is up to the challenge.

The Great Marketing Mismatch - 2024 Financial Advisor Growth Marketing Study. Ficomm. 2024. Page 7. Link [here](#).

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45%

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¹The Great Marketing Mismatch - 2024
Financial Advisor Growth Marketing Study.
Ficomm. 2024. Page 2. Link [here](#).

Zoe focuses on what advisors and clients really need

Attracting younger investors requires technology that can reduce the cost of servicing them. Technology that can enable you to lower minimums and grow alongside clients as their wealth accumulates.

Zoe zeroed in on three technology must-haves from their custodian:

- 1 Fully digital account opening and funding workflows
- 2 Fractional trading
- 3 Access to and support for a variety of asset classes, including equities and mutual funds

As it turned out, Apex Fintech Solutions offered all three. And a whole lot more advisor-centric tools and automations through **Apex Augmented Advice™**.



Having spent years in this industry, we understand the challenges RIAs face.

That's why we set out to provide advisors with the technology to efficiently serve more clients without increasing staffing levels — because that's what we think the future of advising will look like.

Andres Garcia-Amaya, CFA
CEO and Founder of Zoe Financial

Results that speak for themselves

Zoe's approach isn't just different. It works.

Big opportunity, bigger results

Advisors on the Zoe Wealth Platform are scaling like never before, thanks to Zoe's vision and Apex's technology. Referrals and growth at scale aren't just a dream. Zoe and Apex can make it a reality.

20,000+

investors matched with advisors in 2024 using Zoe*

400%

YOY growth in assets on the Zoe Wealth Platform*+

75%

YOY growth in new yearly Zoe-referred user assets*++

*Proprietary Zoe data as of 12/30/2024. +Information about assets on the Zoe Wealth Platform is obtained from user account information. ++Referred user assets are any assets of clients who successfully match with an advisor and move their funds to accounts managed by the advisor. Information about those assets is compiled through information received from the advisors on the Zoe Referral Platform.



Our platform prioritizes both efficiency and client outcomes. With features like commission-free fractional trading, straight-through processing, and real-time digital onboarding — powered by our partnership with Apex — we enable advisors to focus on delivering value where it matters most: managing client assets and helping them achieve their financial goals.

Rajesh Gaur, CFA

VP of Investment Solutions at Zoe Financial

6 benefits of using the Zoe Wealth Platform

Sure, more technology is great — but what does it mean for you?

| BENEFIT | HOW IT WORKS |
|---|--|
| Spend less time and money on new business development | Zoe can refer new high-intent and prequalified investors to you, scheduling them directly on your calendar. |
| Onboard new clients faster | Zoe provides automated onboarding and funding solutions powered by Apex. |
| Build and manage a larger book of business | Zoe automates many of your back-office tasks like daily rebalancing, tax optimization, and billing. |
| Make more human connections | Zoe's technology and team help free up your time so you can focus on building strong client relationships. |
| Offer direct indexing to convey your value to clients | Zoe makes portfolio customization accessible to meet clients' unique needs. |
| Leverage commission-free fractional trading | Zoe provides access to fractional shares through Apex's capabilities, reducing the whole-share access barrier. |



Modern technology is a powerful differentiator for advisors who yearn to open up more bandwidth to focus on deepening client relationships and growing their business. We've built a robust wealth platform that empowers them with the right tools to exceed their clients' expectations at scale.

Dillon Ferguson, CFP®

VP of Product at Zoe Financial

Get the Zoe + Apex advantage

Start taking action to increase your firm's organic growth efforts by carving out more time to provide personalized advice that can accelerate and deepen client trust. Leverage Apex technology through Zoe and begin building investor stickiness now with the next generation of UHNW clients.

Take a deeper look

Learn how Zoe and Apex can help your firm unlock new growth potential.

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At Apex, innovating advisor-centric tech drives us forward every day. Eliminating repetitive admin tasks, automating complex workflows, and opening up more time for human connections are all hard work — but those are exactly the type of challenges we thrive on. We are delighted that Zoe has leveraged our new Apex Augmented Advice tools to bolster their business.

Olivia Eisinger
VP, Head of Relationship
Management at Apex
Fintech Solutions

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Apex Fintech Solutions provides the tools and services that enable hundreds of clients to launch, scale, and support digital investing for tens of millions of end investors. The company provides essential infrastructure and a comprehensive ecosystem of cloud-based products to enable and streamline trading, wealth management, cost basis, tax reporting, and, through its subsidiary Apex Clearing™, custody and clearing.

For more information, visit the Apex Fintech Solutions website: <https://www.apexfintechsolutions.com>.

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