

# How digital can bring institutional-level investing to everyone

*Speaking at Hubbis' Digital Wealth event in Singapore in June – Michele Ferrario of StashAway explains the role of technology in transforming investing by lowering costs, personalising advice and driving more scalable, user-friendly distribution.*

Currently, non-UHNW individuals do not receive unbiased financial advice, and often face minimum balances, minimum investment periods and high fees, according to Michele Ferrario, co-founder and chief executive officer StashAway.

Indeed, research has shown that people are not investing in the current financial climate, with 36% of financial wealth in Singapore in cash, with the figures for Indonesia (64%) and Malaysia (43%) reinforcing the trend for Asia.

Now, technology can be used to transform investing in two key ways: first, to create sophisticated, personalised advice and portfolio management at a low cost; and secondly, to distribute that advice and management through scalable, convenient, and user-friendly channels. This should help bring more investors back into the industry, adds

Ferrario, due to the way it will change the way wealth advice is produced, executed and delivered.

He explains how StashAway uses technology to bring institutional-level investment strategy and services to everyone – regardless of net worth or portfolio size – to help them grow their wealth faster.

The firm has just received a retail financial licence from the Monetary Authority of Singapore, with Ferrario planning to introduce measures to capture the perceived 'advice shortfall' he sees in the market.

His stated intention is to (hopefully) give better advice and provide a better way of managing clients' money through introducing technology that can deliver the advice he believes clients want and need. ■



**MICHELE FERRARIO**  
StashAway

[Link to Event Agenda](#)

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