



# The Buy, Build or Integrate Debate:

Continuing to Reimagine Financial Advice



Altus

MAKING FINANCIAL SERVICES FASTER



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We help clients achieve operational excellence and improved returns through a combination of proven industry models, technology expertise and market insight.

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# Financial Advice Tech – A Proliferation of Parts

Software to support the financial planning process has evolved, and continues to evolve, at a remarkable rate. Our previous white paper - Reimagining Financial Advice - took an in-depth look at the range of technology available to large financial planning organisations, and found that if taking a suite of best of breed components were achievable, the resulting eco-system looks extremely compelling; exciting, even.

It is hard to argue with the fact that some remarkably impressive solutions have been developed to reduce the administrative burden associated with financial planning and further engage customers with their finances. Particularly post-lockdown, we have witnessed financial planning firms explore digital transformation with a renewed enthusiasm. “Hybrid” models are frequently commented upon, integration technology continues to mature, and we have started to see large industry players moving to implement digital solutions.

We have not, however, seen any evidence of the vast increase in reach – both in terms of geography and

number of clients - which we had hoped that recent technological advancements might afford advice businesses.

Given firms’ willingness to digitally transform, coupled with the vast availability of technical solutions available to implement, it might initially strike us as surprising that so many customers with a distinct and obvious need for advice continue to go un-served. The reasons for this are many and complex, but the decisions around technology that large financial planning firms are facing are becoming even more central to ensuring customer demand is met.

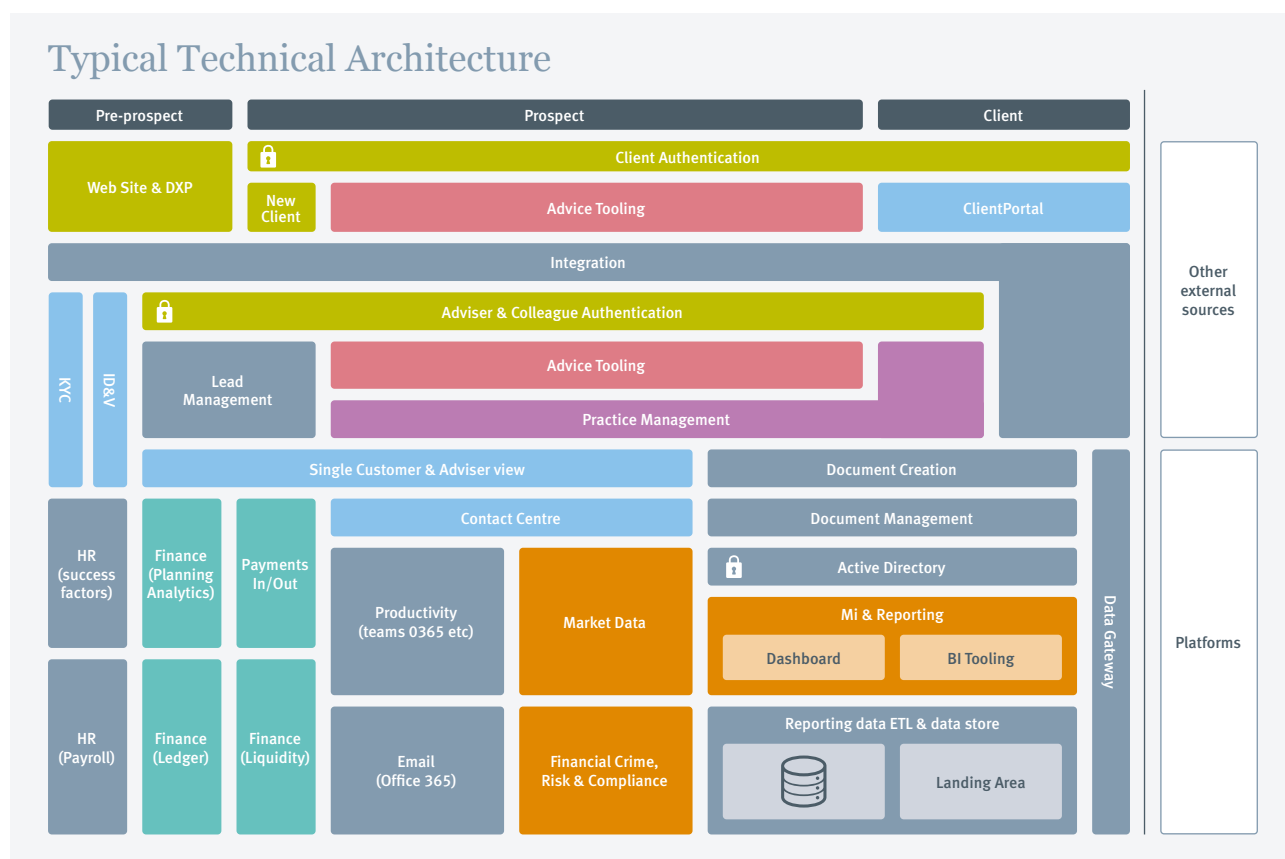


Figure 1: Advice Application Architecture



### Shiny new tools

The technology eco-system at the disposal of advice firms has traditionally come from within the financial services sphere.

Rarely have we seen global, industry agnostic, best-practice technology penetrate the predominantly siloed financial services sector. Broadly speaking, firms implement a market leading CRM solution, configure a fact-find process using their questionnaire of choice, potentially integrate (or separately use) a cashflow modelling solution, before chopping the information gathered into a word document to be saved as a .pdf before presenting to a client. This model has managed, in large part, to keep pace with the digital demands of advice businesses, as we now see widespread adoption of trusted practice management solutions for additional modules such as payment reconciliation, risk, compliance and case checking, client portal provision and even customer-led digital journeys.

How, though, does this model fit with the increasing adoption of global best of breed CRM solutions amongst large advice organisations? Such solutions are being deployed across contact centres to manage leads and campaigns and also to leverage customer data to inform marketing strategy. The sector is on the cusp of a significant shake-up in the way we think about advice technology.

Enter Salesforce and Microsoft Dynamics

“Continued software innovation around financial planning has left adviser firms with an appealing range of solutions now available to them. Choosing between them and ensuring a coherent eco-system remains a key challenge for the industry. Increased use of specialist components for particular elements of the financial planning journey can assist firms in differentiating their service proposition but introduces technical challenges not all firms are equipped to address.”

**Andrew Smith**  
CTO – Nucleus



### The Multi-Tool

During the past five years, we have seen widespread adoption across

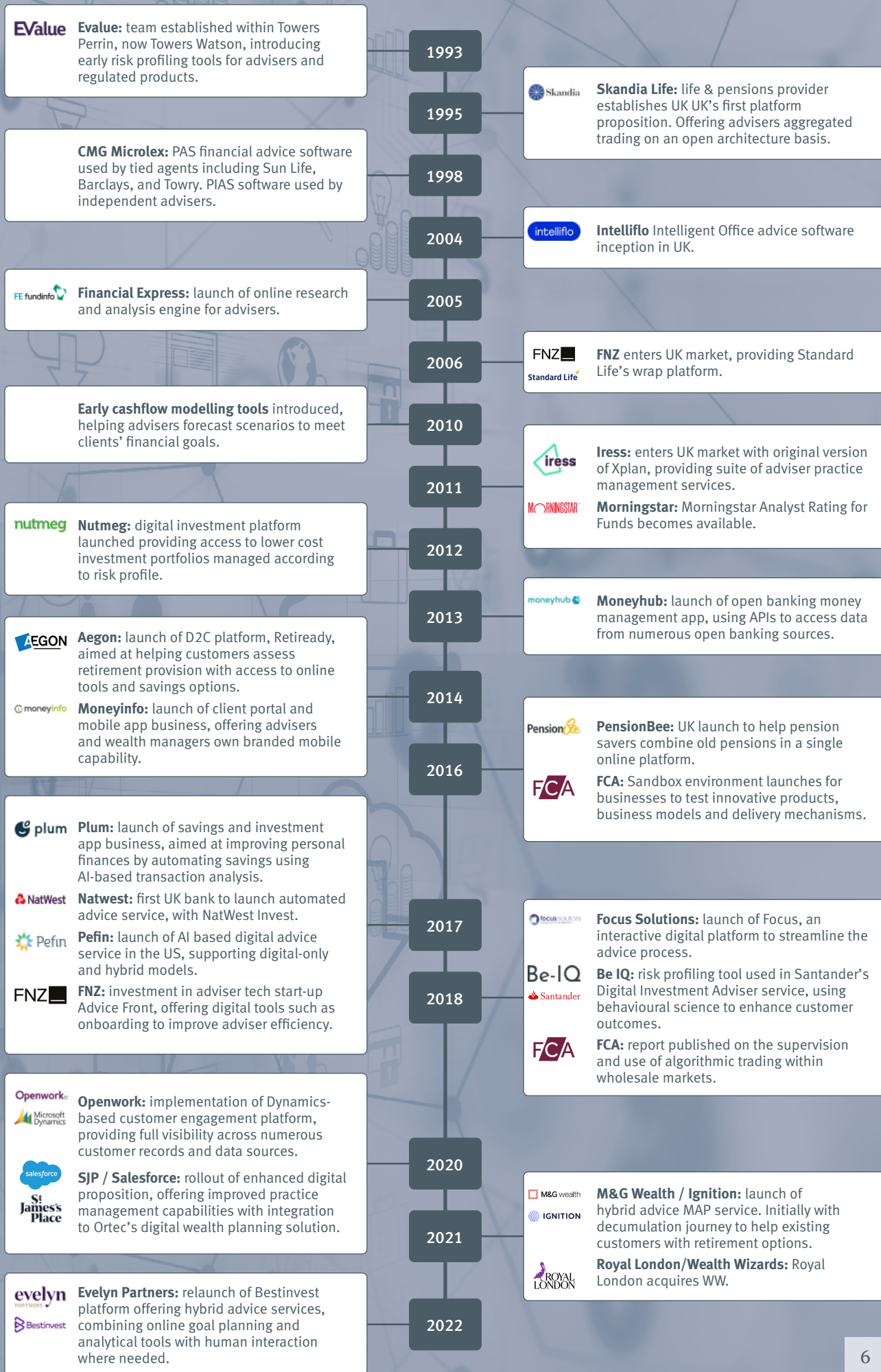
financial services of global, best-practice CRM solutions. Organisations have been attracted to the CRM and lead management capabilities of technology, which has added a customer-record-keeping stability to thousands of companies across the world. However, within financial services, adoption to date has been limited to contact centres and sales record keeping, and has not touched capabilities associated with financial planning.

It must be said that, irrespective of its role within an organisation, implementing such a solution is no mean feat. Countless hours will have been devoted to procurement processes, internal training, and process re-design. Not to mention the implementation programmes themselves. It is not surprising then, that many firms in such a position, when reviewing their use of technology within an advice function, are asking some very logical questions:

- Now that we have a strategic CRM solution in other areas of the business, could we configure this to suit our advice needs?
- Can we access additional components via pre-built integrations?
- Could we build something ourselves using a no-code/low-code platform such as Microsoft’s “power” platform?

As ever, where software is concerned, the answer is yes. Yes, most things are possible, but there are practical implications which need to be considered before architecting any would-be solution. This paper examines those practical implications and outlines steps to follow in constructing the most appropriate model for a given advice business and its customers.





# Tech Timeline



# The Three Models

Whilst we accept that these models do not exist in isolation and that the reality of any business is a blend of all three, for the purposes of our analysis, we present three options; Buy, Build & Integrate.

## Practice Management Model

	 On-boarding & Know Your Customer				 Research <small>(Market &amp; Ceding Schemes)</small>		 Client Engagement			 Back Office	
	Lead Management	Fact Find	Risk Profiling	Cash Flow	Investment Research	Scheme Valuation	Suitability / Recommendation	Servicing	Portal	Payments	CRM & Workflow
Buy	●	●	●	●	●	●	●	●	●	●	●
Build	✕	✕	✕	✕	●	●	✕	✕	✕	●	✕
Integrate	●	●	●	●	●	●	●	●	●	●	●

● Advice Practice Management  
 ● CRM  
 ● Specialist Integration/Manual Effort

Figure 2: Buy, Build or Integrate – Grid View by Journey Component



# Buy: If it ain't broke, why fix it?

Advice practice management solutions in the UK have continued to evolve at pace and have largely met the needs of financial planners for over 35 years.

If we study the early iterations of the model, such as the pioneering efforts of Key and CMG Microlex's PIAS, (which it could be argued, represent the earliest form of hybrid advice – adopting gamification principles and visualisation techniques to aid advisers in capturing details pertaining to the client fact-find before presenting a recommendation), the groundwork was laid for the continued development of solutions which have, and continue to, support financial planners in running their business whilst remaining compliant.

More modern iterations, such as Intelliflo's Intelligent Office, have kept pace with technological advancements, adding a suite of integration partners to allow users access to their tool of choice, while managing much of the advice process within a core solution.



## Trained professionals

With this model comes a range of benefits. Not least the fact that that no one ever found themselves in regulatory hot water for using such a solution. The

proprietary technology, developed by financial services people, for financial services people, captures the expertise of teams intimately familiar with the financial planning process and all the complexity which comes with it. If a generic CRM were to be adopted in its place, the question must be asked – would the support around impending regulation be lost? Would firms find themselves attempting to interpret a new piece of regulation before translating that interpretation into new data fields and workflows? Would the firm have the necessary expertise to do so?

The support firms receive under such a model, particularly smaller organisations, is invaluable. Not only from a regulatory perspective. Workflows can now be configured to suit each business, but with our “Buy” model, firms can expect the sort of consultancy support which says, “you could configure things this way, but what we've seen work well elsewhere is X.”

In addition, there are natural benefits which come with an “all-encompassing” solution. User familiarity being an important one. As these systems and this model has been the backbone of many an advice business for many years, firms often conclude that while certain processes may not be ideal, they work. Uprooting the estate in favour of something which represents a different way of doing things is likely to impact adviser and administrator ways of working and will require significant effort to adopt.

Whilst the world of advice is often split between pensions & investments, and mortgage & protection advice, there are firms which offer a combined service. Finding a single solution to cater for the needs of such firms can be difficult, but they exist. Under our “Buy” Model, such organisations can benefit from a single source of customer data and enjoy the complex links to mortgage and protection rate-sourcing services which are required. Building these out from scratch can be difficult and would require significant ongoing maintenance.

“Advice is a highly regulated and fragmented sector that needs specialized planning, portal and back-office technology to deliver value to advisers and clients alike.”

**Nick Eatock,**  
CEO – Intelliflo





## Data Challenges

With data taking on an increased importance as an asset for advice firms, pulling it from third parties and exporting it in bulk from any solution has become a key consideration when thinking about any technical estate. This continues to be a common criticism of our “buy model”. Consider valuations reporting: a firm requires that data be sourced from multiple product providers with which a financial advice firm exchanges information. Inaccurate and unreliable reports are a common gripe of many advice firms – often to the extent that client portals have not been turned on through fear of inaccurate valuations reaching customers’ screens and the potential for queries and complaints is realised. Many firms complain of an inability to export reports en masse and use an API platform to manipulate as they see fit. If the data being moved into a system is not managed effectively in respect of timings, accuracy, and ownership then a range of key processes can fail. These can include payments reconciliations, customer reporting, and business M.I.

Data transport, while recognised and managed well by industry leaders, is not at the core of this model. As a result, the age-old issue of “back-office integration” is likely to remain in some form. However, data mapping specialists such as FINIO have improved this and we watch with interest to see the extent to which they can address a long-standing industry challenge.



## Advice in Isolation

One challenge with specialist advice practice management solutions is that they have a relatively narrow focus.

At the core of the solution are financial planning processes. For larger firms, such as life companies and banks who manage their own products, gaining a single view of customers is essential. It can enable a more targeted marketing strategy and ensure that customer records remain accurate across the business – something of particular importance in the context of customer vulnerability. Deployment of a specialist, advice-focused practice management solution comes, for larger outfits, with a requirement for integration with other systems containing customer data (CRMs, Policy Admin systems etc.), and whilst this has been proven to be achievable, it comes at a cost, both in the time and resource it takes to establish the integration, but also in the ongoing maintenance of it.

One of the more common appeals of a traditional advice back-office is that they are adopted with out-of-the-box processes in mind. The expertise of the developers has led to workflows being designed to maximise efficiency within the solution. However, the reality is that very few larger organisations have adopted the systems in this way. Over time, workflows and processes have been configured to suit the organisation in question. Whilst the reason for doing so is understandable, it results in the instance on which a firm operates being too far from the core code for the business to benefit from any ongoing development of the solution. There are examples of organisations which have needed to employ a team with the sole purpose of managing a heavily configured instance of a piece of kit – something which is not sustainable and has the potential to create key-person dependencies.

Finally, many solutions have now established pre-built integrations with more commonly adopted specialist tools such as cashflow planners, risk profiling solutions and attitude-to-risk questionnaires. This head start in establishing any ecosystem to support an advice business is a welcome one. It does, however, insist that we remain within the financial services bubble. Integrations have, to date, been focused on solutions developed specifically for the financial services industry. We find many firms now exploring the extent to which adoption of a global, industry-agnostic CRM opens up a world of best-of-breed solutions for components such as customer experience (CX).



# Build: How hard can it be?

Recently, many large advice outfits have been examining their use of a strategic CRM solution. We find examples of organisations who may have implemented a CRM, such as Microsoft Dynamics, for their contact centre or distribution functions and, naturally, are exploring how this might be deployed across the advice function.

It is not hard to see why. Even without the commercial attraction of maximising use of a contracted solution across the business, it allows for a reliable single source of customer data – something of critical importance in a services industry in which there is no tangible product to speak of. One which essentially relies on the management and movement of data. Historically, building a solution in something like MS Dynamics was almost unthinkable. It required specialist developers with an intimate knowledge of the languages and environments concerned. This has, however, become more achievable in recent years with the launch of low-code solutions such as Microsoft’s “Power” platform. Today, configuration and customisation is not so much re-coding as it is “drag and drop”. This enables business users, with specialisms in the processes rather than the technology concerned, to create screens, workflows, and processes specific to the organisation in question. Rather than tailoring the way in which the business works to suit the pre-canned processes which come with the solution, firms can now configure the solution to suit their ways of working with greater ease. However, with this comes greater liability for ensuring the processes concerned represent a modern way of working and are compliant. This option does not benefit from the consultancy support a firm would receive if partnering with an established financial services-specific solution. Responsibility and accountability for regulatory horizon scanning would need to be carefully managed, to ensure that the ongoing configuration of the low-code platform represented compliance.



## One-Stop Shop

The market-leading approach to integration which comes with a Salesforce, or a Microsoft Dynamics, is one of the core reasons these models may be attractive. Whilst this can refer to specialist modules required for financial planning (cashflow analysis, for instance), it also speaks to more fundamental capabilities such as diary management and customer contact. Many firms are “Microsoft houses” already, even if they do not realise it. Being a user of Microsoft 365 makes adopting an extension of the Microsoft suite for CRM and financial planning start to look appealing. MS Teams for video calling is now commonplace, and the closer the link between such components, the more seamless the customer journey. It also allows for capability around sentiment analysis and call recording to be more tightly controlled within the CRM. These benefits also extend to appointment scheduling and diary management. Using a single supplier for CRM and calendar management allows diary integration without the need for a specific solution such as Calendly. Furthermore, suitability reports are still written in MS word, for the most part. We may see information gathered in the back office able to be lifted into that word document, but the more natural plug-ins of functionality from the same supplier can ease the process and improve administrative efficiency in this regard.



### A Helping Hand

Many advice firms benefit from close relationships with legal and accountancy businesses – sharing leads and introducing each other to clients. Use of an industry-agnostic CRM solution can create closer ties with such partners. Provided all the required information security protocols are adhered to, moving away from a solution which sits only in the world of financial services allows for consistent lead management and CRM processes across such professional services. This creates a more consistent and less confusing journey for customers who, it must be remembered, are not experts in any of these areas and may find the processes concerned to be daunting, particularly as firms move to implement client-led, digital journeys.

“Digital transformation that was projected to happen over the next 10 years is happening today. Therefore, if you are thinking about sticking with or implementing one of the existing proprietary back-office systems, chances are you will back to the drawing board again in 3-5 years’ time - things are moving that fast. Whereas firms that choose a Microsoft Dynamics based solution, such as Time4Advice, are implementing a solution that will evolve in line with the billions of dollars Microsoft spend annually on R&D – it’s the closest thing to future-proofing their technology that an advice firm can get.”

**Roland Rawicz-Szczerbo**  
Director – Time4Advice

Finally, partnering with a business such as Microsoft, which has been seen to spend billions of dollars and employ tens of thousands of people in research and development, can ensure ongoing innovation. As technology advances, so do users of such systems. We have seen large financial services organisations in the US adopt Dynamics for financial planning and across product management, and we would expect to see an increase of firms in the UK considering a similar path.



### I liked the way it was before

Often, the main challenge associated with change is neither the technical nor operational elements; it is the attitude of the users. As we have mentioned, many firms have spent years tweaking their processes and instances of traditional solutions to suit their business needs. That breeds a familiarity with a solution which can be difficult to disrupt. Harmony amongst advisers and administrators is key to the efficient running of any advice business, and firms will need to think carefully before introducing a new set of processes and way of working. We have seen multi-million-pound programmes of work cancelled on this basis. Bringing business users on the journey is key to the successful adoption of any new solution.



# Build: How hard can it be?



## There's a piece missing!

Whilst the low-code nature of solutions such as MS Dynamics does allow for more efficient configuration of some processes, you simply cannot get away

from the fact that there are elements of the financial planning journey which require specialist solutions which have, in some cases, been developed over tens of years. Although we accept that there are examples of cashflow planning being done successfully on a spreadsheet, attempting to configure such a tool in a low-code CRM platform is not likely to be a time-efficient endeavour. Certain integrations will always be required. Another example is that of payments and reconciliations. The treatment of adviser charging expectations and payments is, unsurprisingly, a key process for an advice firm, and one which many businesses devote considerable time to managing. Even those who have successfully implemented a strategic CRM within an advice business have had to look to third parties for payments modules.

Lastly, a client portal has become almost a hygiene factor for advice firms. As the more digitally native generation become financial advice clients, the expectation is that at the very least, there is a website or an app which allows investors to have visibility of their products. Any firm looking to adopt and configure a CRM solution will be faced with a decision to make around customer experience and any such portal. Building one yourself requires significant effort and expertise across the team but does allow for a customer to access the business in a way which not only can capture all services and products offered, but also truly reflects the firm itself. Sourcing one will dilute the extent to which firms can differentiate via this means but will allow for more efficient implementations and provide a quick means of messaging clients, storing documents, and managing client access. This approach may also trigger considerations around single-sign-on (SSO) solutions. The world of customers having a platform logon for each product venue, as well as an advice logon which may show different values to their other portals, is one which has long since been recognised as needing to change. The advice function is the natural home for client access and can deepen the relationship the firm has with the client.

## Build 2: Subcontracting

While the “Build” option has the potential to enable a solution perfectly aligned with a specific business’s processes, there is a risk that the organisation is left isolated and without the specialist expertise of seasoned advice-tech veterans. If only we could have the best of both worlds.

The configurability of MS Dynamics is underlined by the fact that there are examples of back-office providers building their solution within the CRM. Time 4 Advice and Wealth Dynamix have both been through the pain of developing an advice practice management solution within MS Dynamics. This model allows for the Office 365 linkage and workflow configuration-related benefits of our build model, while providing access to industry professionals who can assist with regulatory interpretation and consultancy support required to ensure efficiency. Under this “subcontracting” model, the configuration has largely already been done. It reduces the extent to which advice businesses are required to own everything. Care should be given, however, to how this fits with use of the same technology in other areas of the business. Does a back office built on the same tech as our strategic CRM cause any confusion? Are data models aligned? What specialist components or existing technology will need to be integrated? As with any of our models, careful architectural design, prior to initiating any programme of work, is essential.



# Integrate: Best of both?

Many large businesses have adopted a market-leading CRM solution such as Salesforce to manage leads, curate campaigns to attract new clients, and keep tabs on sales pursuits. All this activity results in the collection of customer data – much of it relevant to the advice fact-find process.

Naturally then, larger advice organisations are exploring the extent to which solutions such as Salesforce can act as the anchor for a range of advice processes. Again, this model relies on integrations with specialist components for certain areas of the journey, but recently we have seen the emergence of specialist integrators such as Future Form create frameworks which makes this vision not only more palatable, but more achievable. Previous iterations of a componentised architecture have suffered from master data management confusion. There had been no sole source of truth for customer data. Under our “integrate” model however, there can be no question of what the source of truth is.

The maturity of Salesforce’s integration infrastructure and the relative ease with which new integrations can be built, makes designing an application architecture for advice, comprising market leading components, begin to look compelling. We now see examples of firms being successful using this model. SJP have implemented Salesforce alongside Ortec Finance’s OPAL solution, for instance, and we would expect the continued evolution of this model in the coming years.



## A Sturdy Tool Box

There are a range of attractive factors for our “integrate model”. Not only can we benefit from market leading solutions in areas such as hybrid, algorithmically delivered advice and cashflow planning, but these can also be reflected in a common UI – a familiar set of screens which can be architected to feel like a common environment. Also available are the vast sets of data gathered using such components to inform marketing reports and, ultimately, strategy. CRMs such as Salesforce offer a powerful means of leveraging data contained within the solution, to ensure that customers are engaged on a proactive basis at the time when they are likely to need advice.

Salesforce users also benefit from continued innovation around areas such as UI/UX, and are likely to find comfort in the expectation that the solution in question is not going anywhere in a hurry. They also represent the integration partner. If a best-in-class solution is being considered, we are moving towards a world where the question of “do you integrate with Salesforce?” does not even need to be asked.

“The case is clear—to meet the evolving needs of wealth management clients, advisors and executives, the requirement for technology solutions that enable a streamlined and efficient onboarding and client management process cannot be ignored.

As the number one customer relationship management provider worldwide, Salesforce is renowned for providing companies with a single, shared view of every client. When coupled with the Futureform accelerator, an amazing partner ecosystem and fully open APIs we can deliver the critical features needed to efficiently service and manage wealth management clients. With robust end-to-end functionality, Salesforce + Futureform reduces the manual effort needed to support and advise clients, as well as empowering them to control and access their data, resulting in superior client satisfaction.”

**Barney Haywood**  
Co-Founder – Futureform



# Integrate: Best of both?



## The Hardware Store

The number of required integrations, with each potentially coming with additional license and integration costs, needs to be carefully assessed. Salesforce would require integrations for secure messaging (e.g., Quil), Document degeneration and storage (Gen, Conga), as well as with KYC and AML capability. Whilst this can be challenging to manage, there are examples of firms for whom this could act as a benefit. Networks, for example, provide a core range of central services, such as compliance and payroll for advice firms, so offering a marketplace-of-sorts for their member firms, who could source their own licenses and use the technology with which they are already familiar, can look like an attractive feature. This would also allow the network to manage data on an aggregate basis across firms, and begin to enjoy the operational and administrative benefits available to them in using a common CRM.



## Tools Aren't Cheap

As with any enviable toolkit, the likelihood is that it has taken many years of birthday and Christmas presents to accumulate. Having a specialist tool for every job comes at a cost. Traditional advice back-office systems represent a relatively simple cost structure, as a single license accounts for the majority of required functionality. Our “integrate” model changes that. Not only would the organisations need to procure each solution and fork out for licenses where required, but the integration itself would also have to be established. Fintech solutions would have to be convinced of the business case before committing to the spend associated with taking their place on the Salesforce integration exchange.

As additional licenses tend to be sourced outside of the Salesforce environment, with the advice business typically responsible for managing supplier relationships, this additional procurement and supplier management effort should also be factored into any decision to adopt an integrated model. Many organisations seek to define their supplier relationships through over-prescriptive and verbose Service Level Agreements, which fail to understand the true criticality of the services they cover. This means that often, the issues which are of paramount concern to the customer and the business, receive less attention than they deserve, or are ignored altogether.



## Chop 'n Change

As we increase the landscape of components, we also see a variability in the release schedules for key components of the overall system. It is not uncommon to see a vendor releasing new versions every month. We know of several organisations that rely on SaaS products and, in reality, have no control over when these products change, and have seen examples of poor overall configuration management causing unnecessary outages. These frustrations are somewhat eased, however, when using a market-leading solution which has seen its ability to integrate as key to its success. Individual component releases can be delayed until the end-to-end solution is ready to accommodate the change, underlining the importance of release management processes. Communicating release notes and roadmap schedules has taken on an increased importance, and we have seen the likes of Salesforce respond well with the launch of developer communities designed to provide a platform to share such information.

Developer forums and portals also provide another benefit in the form of community sharing of best practice. Our “integrate” model relies on certain expertise within the organisation to ensure that the end-to-end solution can be maintained. We have seen examples of specialist roles created to manage such an estate and this peer-support model cannot be undervalued.

Finally, the configurability of global CRM solutions, whilst an attractive feature, can cause more harm than good. Any significant changes to core code can have an impact on the pre-built integrations which attracted the business to the solution in the first place. Many integrations with third-party systems are established on the core code, and caution around any changes should be exercised to ensure the wider eco-system is not impacted. The idea of a large-scale CRM attempting to lock users and subsequently customers, into their marketplace is not a new one. SAP and Siebel (now Oracle) once offered pseudo-development environments which saw CRM solutions used for vast numbers of capabilities for which they weren't designed. As integration mechanisms have matured, we have seen more specialist components emerge which can, in theory, be accessed to support an integrated eco-system, supported by “open” APIs. In the absence of open standards, however, care should be taken to understanding who owns what and how future changes will impact the overall solution.

# Conclusion

In this paper, we have taken an admittedly over-simplistic view of the models available to advise firms in architecting a technical estate to support their business. The reality, of course, is that these models do not exist in isolation. There will always be integration requirements, whether you are adopting an all- (or mostly) encompassing solution or designing a complex web of microservices. Every organisation is different, so there is no ‘one size fits all’ solution. Each business has its own pain points and issues to deal with.

Examples of each of our models being adopted successfully exist, as do those of failed attempts. There is no golden rule for the level of complexity of any solution architecture, with each firm being different in its structure and, consequently, its requirements. There are a range of considerations which, if surfaced at the right time, make designing a suite of solutions suitable for the business in question a more valuable exercise.

## **Core record of customer data**

Each business is different in its wider structure. Some have dedicated Investment Planning divisions, some manage their own wrappers, and others offer additional ancillary services. Having a reliable, up-to-date view of the overarching application and data architecture within an organisation can help to decide where the core record of customer data should be maintained. If one needs to be sourced, what will it need to integrate with? All our models offer options, but for success, a core venue for customer record keeping needs to be identified, and the estate should be developed around it. If there is any confusion, disparate customer records can be created – something which is not easily remedied.

## **What value are we getting from additional components?**

A clear idea of the organisation’s value proposition can help to decipher which additional components are required. In what areas are we truly adding value and differentiating ourselves? These are areas which are prioritised where sourcing additional components is concerned. We will also have areas of the business which we may view as utilities, and for which a best-of-breed component is not required. Detailed propositional analysis can set a firm on the right path when architecting any estate

## **What specialist expertise do we have/need?**

A fundamental component of any well-designed operating model is the people. A sound understanding of the skills profile within an organisation can assist in identifying areas in which the business requires services from any technology partner. Do we require support in interpreting new regulation? Can we realistically expect to maintain a complex web of API-based integrations? Having a sound understand of the technology and the support services available from any partner organisation is key to managing the estate and, ultimately, the business.

The rate of technological change within the financial planning arena continues to tempt businesses towards the adoption of new components. As ever though, a sound understanding of strategy, proposition and target operating model can ensure that the most appropriate suite of solutions is considered, and that resource being unnecessarily devoted to implementing and maintaining solutions which do not compliment the core nature of the business, is avoided. Well-placed architectural effort is essential is ensuring that the technical estate reflects business needs and does not dictate them.

Technology has the potential to engage more customers, service a greater number of them and improve their experience. But only if what is adopted truly aligns with what defines an organisation. Success can be achieved by building, buying, or integrating, but only if it is the right choice for the business and its customers.



# Altus White Papers

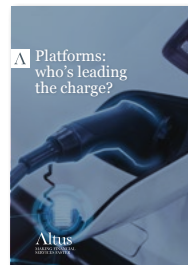
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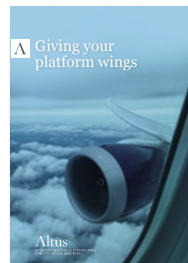
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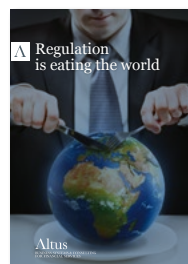
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