Expanding Wealth Planning to include Cash Management and Lending Solutions



Using new technology to meet client needs and expectations.

As the needs of investors evolve to become more complex and specialized, more clients are seeking comprehensive services that are accessible in one place. When investors are able to leverage their existing financial advisor for additional services, those advisors can benefit from being a “one-stop shop” for their clients.

The gap between banking services and wealth management is shrinking as more advisors are gaining access to lending and cash management solutions and technology. Orion is at the forefront of this trend, launching Orion Cash & Credit this month, giving Orion advisors and their clients access to a range of customizable, integrated lending and cash management solutions. This accessibility is helping advisors level the playing field among large brokerage firms and wirehouses.

Technology integrations, like Orion’s newest offering, is helping to democratize lending and financing services, putting advisors in a position to add more value for their clients. Loan providers must meet criteria to be added as partners and are able to submit competitively priced offers, enabling advisors and clients to identify and select the solution that best fits their needs.

Value for financial advisors

Access to this technology provides financial advisors objectivity as compared to banks and wirehouses, which may be restricted in the products they can offer. Often, those proprietary products are not the best available solution for unique

lending needs. As lending is becoming more complex and specialized, this access becomes a more significant factor.

Early adopters of this technology are realizing its benefits and strengthening their business beyond just having an additional tool in their arsenal. Clients looking to fund expenses or raise capital can now explore securities-backed lines of credit and other lending solutions through their advisor. Utilizing a lending strategy keeps client assets invested and avoids the capital gains associated with liquidating assets from their investment portfolio.

Advisors using these cash management and lending solutions with clients are helping to reinforce the stickiness of their client relationships with yet another wealth management service and value provided. The ability to offer specialized lending and financing solutions as part of their practice helps advisors attract high net worth prospects, who often have more complex, nuanced wealth needs and value concierge-level services from a single source.

Because many advisors may not be experts in lending and cash management by nature, Orion Cash & Credit includes deeply experienced specialists across multiple sectors. While some standard functions, such as SBLOCs, can be processed entirely digitally, most lending and cash management options include a level of guidance for both advisors and their clients. This expert-level service is what elevates and differentiates this solution from the typical large bank experience.

The integration of these solutions within established tech platforms—and the aggregated account data that already exists on those platforms—gives users added lending capabilities. Lenders can make decisions about creditworthiness based on client account data and other financial proxies accessible through the platform. In most cases, advisors can initiate and manage loan requests digitally. Once a loan is in place, robust reporting within the technology enables advisors to manage and report on the loan as an asset or liability, giving investors a more comprehensive view of their financial picture. The entire process is fully integrated, so loan processing is convenient and streamlined, saving time and hassle for both the financial advisor and the client.

Get started today

Learn more about how Orion Cash & Credit can help you incorporate lending and cash management into your wealth planning conversations.

Register today to learn more during a webinar with:
Jason Moore, Chief Solutions Officer, Orion Advisor Solutions
Steven Canup, Managing Director at Focus Client Solutions
Joe Sweeney, AIF, Managing Partner, Cornerstone Wealth Group

Thursday, October 21, 2021
3:00 p.m. CT

Register here