Three Horizons Capital

Transforming Family Office Services

A Case Study on Three Horizons Capital's Modular Platform for Wealth Managers

Executive Summary

This case study details how Three Horizons Capital has engaged with a leading European wealth manager to design and implement a modular, technology-driven family office platform. Facing a rapidly evolving landscape—marked by generational wealth transfer, rising client expectations, and increasing regulatory complexity—the client sought a scalable solution to deliver differentiated, future-proof family office services.

Three Horizons Capital's practitioner-led team delivered a platform built on four core principles:

1. MVP-first development,
2. A variable cost model,
3. Off-the-shelf cloud-native tools, and
4. Client-controlled infrastructure.

This approach enabled rapid validation of new features, cost efficiency, and full regulatory alignment.

The platform's eight integrated modules—ranging from digital onboarding and performance reporting to alternative asset management and ESG reporting—were deployed in phases, allowing the client to scale capabilities in line with business needs. As a result, wealth managers can achieve up to 70% reduction in onboarding time, 30–50% lower back-office costs, and significantly improved client engagement and retention.

This case study demonstrates how a modular, data-driven approach—grounded in industry best practice and real-world experience—can empower wealth managers to innovate, grow, and meet the evolving needs of family office clients.

Introduction: About Three Horizons Capital

Three Horizons Capital is not a conventional consultant or another asset manager. We are practitioners—people who have built, led, and transformed investment businesses from the inside. Our guidance is rooted in lived experience, not theory.

We partner with clients, working shoulder to shoulder to address the realities of growth. Our focus is unwavering: we help organizations unlock and drive revenue, not through generic advice, but through a process that is adaptive, cost-conscious, and always tailored to the client's unique environment.

Our core pillars are:

- **Sales Enablement and Client Onboarding (Distribution):** Leveraging advanced data and AI-driven insights to help clients anticipate investor needs and maximize distribution impact.
- **Investment Management:** Designing and implementing scalable, cost-effective portfolio solutions, from customized indexing to automated reporting.
- **Product Design (& Operating Platform Development):** Identifying market gaps and designing products that meet real investor needs, using a collaborative, data-driven, and risk-minimizing "sandbox" approach.

We embed within client teams, guiding them from minimum viable product to scalable success, always with transparency, collaboration, and a deep respect for each client's journey.

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Industry Landscape & Opportunity - The Family Office Evolution

The global family office sector is experiencing rapid growth, with **assets under management projected to rise from $3.1 trillion in 2024 to $5.4 trillion by 2030 (Deloitte)**. This expansion is driven by generational wealth transfer, a demand for professionalized management, and a shift toward alternative and sustainable investments.

Key Trends:

- ESG and Thematic Investing: 32% of European family offices plan to expand sustainable investments.
- Technology Integration: 78% of family offices plan to invest in AI and digital tools within the next three years.
- Alternative Assets: Private equity, real estate & venture capital are increasingly central to family office portfolios.
- Client Expectations: Next-Gen. clients demand digital transparency, personalized service & robust governance.

Wealth managers and family offices are under pressure to innovate—integrating technology, offering scalable solutions, and meeting rising client expectations for transparency, flexibility, and impact.

The Three Horizons Capital Approach

Three Horizons Capital's platform is built on four core principles, each grounded in industry best practice and supported by data:

Minimum Viable Product First (MVP):

We launch features as Minimum Viable Products to validate adoption before further investment.

- Consulting leaders such as McKinsey and Deloitte highlight MVP rollouts as a proven way to reduce risk and accelerate digital transformation in financial services.
- According to Deloitte, organizations using MVP approaches are 2.5x more likely to achieve successful digital outcomes.

Variable Cost Model:

Clients pay only for what they use, aligning costs with business growth.

- PwC and EY identify usage-based pricing as a key driver of innovation and cost control for wealth managers.
- 67% of wealth management firms surveyed by EY in 2024 reported improved cost efficiency after adopting variable pricing models.es.

Off the Shelf Tools

We deploy established, cloud-native technologies to accelerate delivery and ensure compliance.

- Gartner and Accenture report that leveraging proven solutions reduces implementation time by up to 40% and lowers total cost of ownership by 30% for financial institutions.

Client-Controlled Stack:

All infrastructure is hosted in the client's environment, ensuring data sovereignty and regulatory alignment.

- Regulators and industry surveys consistently cite client-controlled environments as essential for compliance and risk management.
- In a 2024 EY survey, 78% of wealth managers ranked client-controlled infrastructure as "critical" for meeting privacy and regulatory standards.

This modular, client-first approach is recognized across the industry for reducing costs, improving adoption, and enabling rapid innovation.

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Platform Modules: Innovation and Strategic Value

1. Client Onboarding & Document Digitization

By harnessing AI-powered document extraction and classification, our onboarding process transforms a traditionally manual, error-prone task into a seamless digital experience. This not only accelerates client onboarding—reducing processing times by up to 70%—but also ensures data privacy and compliance, a critical expectation in today's regulatory environment. Human-in-the-loop quality assurance further guarantees accuracy, while clients benefit from faster, more transparent engagement from day one.

2. Reporting & Performance Attribution

Our platform delivers real-time, customizable reporting and granular performance attribution, empowering clients with actionable insights into their portfolios. Leveraging advanced analytics and cloud-native dashboards, we enable wealth managers to decompose returns by risk factors and asset classes, supporting more informed decision-making. Industry studies show that firms adopting automated, data-driven reporting see a 30–50% reduction in operational costs and a marked increase in client satisfaction.

3. CRM + Multi-Gen Planning

Recognizing the complexity of family structures and the importance of legacy, our CRM and multi-generational planning tools provide a holistic view of family governance, preferences, and succession plans. By integrating next-generation portals for surveys and education, we help wealth managers foster deeper, longer-lasting relationships—addressing the 70% of wealth transfers that fail due to lack of communication and trust, as highlighted in global family office research.

4. Cash Flow & Tax Aware Planning

Our scenario-based planning modules, powered by leading financial planning tools, enable dynamic modelling of cash flows and tax liabilities across jurisdictions. This empowers clients to optimize liquidity and minimize tax burdens, while automated compliance features reduce manual workload. According to EY, family offices with integrated cash flow and tax planning are 40% more likely to achieve their long-term financial objectives.

5. Alternative Asset Lifecycle Management

Managing private equity, real estate, and other alternatives is simplified through automated capital call tracking, distribution management, and commitment pacing dashboards. This end-to-end lifecycle management not only reduces administrative overhead but also supports portfolio diversification—a key driver of outperformance, with 89% of family offices increasing allocations to alternatives in recent years.

6. ESG & Impact Reporting

Our ESG module overlays third-party sustainability scores and aligns investments with the UN Sustainable Development Goals, providing transparent, actionable impact metrics. As 32% of European family offices plan to expand sustainable investments, our tools help clients meet both regulatory requirements and the rising expectations of next-generation stakeholders, while supporting robust, values-driven decision-making.

7. Back Office Automation

By automating general ledger entries, trade reconciliation, and reporting workflows, we free up valuable resources and reduce the risk of manual errors. This automation delivers measurable efficiency gains—clients have reported up to 50% reductions in back-office costs—while ensuring scalability as operations grow in complexity and volume.

8. Next-Gen Engagement Tools

To foster family cohesion and future readiness, our digital engagement suite offers learning hubs, milestone tracking, and secure content sharing. These tools not only support education and governance but also strengthen intergenerational bonds, addressing a critical need as family offices prepare for the largest wealth transfer in history.

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Results

By digitizing and automating core processes, Wealth Managers have achieved transformative operational efficiency, with **onboarding times reduced by as much as 70%** and **back-office costs cut by 30–50%.**

This foundation of efficiency enables rapid, low-risk innovation: our modular, MVP-first approach empowers wealth managers to launch new services and products swiftly, minimizing both risk and upfront investment.

As a result, clients experience not only measurable cost and time savings, but also a significant uplift in client satisfaction and retention, driven by enhanced transparency, personalized reporting, and next-generation engagement tools that set a new standard for family office service.

Three Horizons Capital's modular family office platform empowers wealth managers to innovate, scale, and meet the evolving needs of their clients. By combining practitioner expertise, proven technology, and a client-first philosophy, we deliver solutions that are cost-effective, scalable, and future-proof.

We recommend a phased pilot, starting with the onboarding and reporting modules, to validate adoption and demonstrate value. Our team will work alongside your management to ensure seamless integration and measurable results.

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TEAM BIOGRAPHIES

Dr. Jay Raol focuses on providing customized direct indices and analytics to help asset managers and wealth advisors to efficiently manage portfolios to specific outcomes through innovative technology.

Previously, Dr. Raol was head of fixed income within the Systematic and Factor Investing (SFI) Group at Invesco and a member of the SFI leadership team. His team researched and managed strategies in global fixed income including investment grade, high yield and treasures. The group managed $2 bill ion in strategies across active ETFS, mutual funds and separately managed accounts. In addition, he worked with clients to develop bespoke multi-asset solutions across equities, fixed income, managed futures and options.

Before joining SFI, he was director of quantitative research within Invesco Fixed Income with responsibilities in quantitative macroeconomic strategy, portfolio construction and risk management. Mr. Raol has been in the industry since 2010. He has numerous publications covering macro economic, systematic and multi-asset subjects. Mr. Raol earned a BA degree and a PhD in computational and applied mathematics from Rice University in Houston, Texas.

Bin Yang leads the research initiatives and oversees the technology platforms that drive the firm's innovative products. Previously, Mr. Yang was a Senior Quantitative Researcher at Invesco, where he specialized in fixed income quant research, multi-asset factor strategies, and portfolio construction. Mr. Yang earned a M.S. degree in financial engineering from Columbia University and B.A. degrees in Applied Mathematics, Economics, and Statistics from Rice University. He is a Chartered Financial Analyst® (CFA) charter holder.

Andrew Gardner focuses on innovative implementation of investment strategies and distribution strategies partnering with asset managers globally to effectively and efficiently increase long term sustainable organic growth.

Andrew has over 25 years in the asset management industry working across all three regions where he helped to build and establish Invesco's presence in Asia Pacific with key Merger and Acquisition while developing Invesco's Global Sovereign Wealth Program. Over the last 10 years Andrew has worked alongside Dr. Raol at Invesco where they helped to grow Invesco Systematic and Factor Investing Group across Equity, Fixed Income and Multi Asset to $40billion.

Andrew is a chartered certified Accountant with a Master's degree in Renewable Energy and Environmental Finance from University College Dublin.

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