



October 2015

Living Ratings of Digital Intelligence

Digital content and communication in the UK's leading financial advisers.¹ March 2015 – September 2015

March 2015: Leading financial advisers disappoint in digital.

In our previous analysis of the UK's leading financial advisers (dated March 2015) we presented clear evidence of a sector notable for its strong brands but characterised by underwhelming levels of Digital Intelligence. There were few exceptions. A high score of just 76% and an average score of 50% told a story of a distinct lack of ambition and investment when it comes to financial advisers' websites and social media.

September 2015: Ditto.

Six months on Living Ratings puts financial advisers under scrutiny once again. We're disappointed to report that little has changed. Yes, we've seen a new entrant (Sanlam) storm into a top three spot; yes, there are improvements across our criteria; yes, there are new responsive websites and improved social media content. However our analysis suggests this is a sector that's still in denial about the importance of engaging and substantive digital communication.



Strong brands but weak digital communications

Living Ratings' analysis reveals that Brewin Dolphin, the leading performer in our study, scored 77%. This represents little progression in the last six months. The average score of 52% (50% March 2015) shows things haven't improved. We find it remarkable, given the strength, and reputation of many of the sector's brands – such as St James's Place, Towry, Rathbones, Hargreaves Lansdown, and Close AM – that Digital Intelligence is so low.



Industry ranking no indicator of Digital Intelligence

Living Ratings' analysis shows little correlation between financial advisers' industry ranking and their score for Digital Intelligence. 12 firms in Living Ratings' Top 20 rank below 20 in the FT's Top 100 Financial Advisers. In terms of digital communication and user experience, Equilibrium and Jelf Group punch well above their industry ranking whereas leading firms such as St James's Place and Succession fail to live up to their status as industry leaders.



Financial advisers' websites failing a growing and increasingly affluent mobile audience

Recent research shows that at least 39% of affluent consumers access the internet on mobile devices at least once an hour and 74% of UK adults access their internet 'on the go' through a smartphone or tablet almost every day.² Yet only 40% of the UK's top 50 financial advisers have mobile friendly websites. Those that don't offer mobile access are alienating a growing majority of people who now use their smartphone to access the internet.

52%

The average score of 52% (50% March 2015) reflects poorly on the sector

60%

Of financial advisers' websites aren't mobile friendly

¹ Selected from the Top 100 Financial Advisers from FT and Matrix Solutions, 2014 – Ratings undertaken in July & August 2015. ² Source: Ofcom July 2015.

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New social media channel; same old recycled content

It's good to see a range of channels; LinkedIn, Twitter, YouTube, Facebook and Google+ featuring in the communications mix as financial advisers adopt social media to support their marketing activities. However, few financial advisers offer social media channels that are rich with useful information and insight; too many offer nothing but links to third-party websites. If the point of social media is to draw people closer to your firm why does so much of it push people to other companies' websites? Channels such as Twitter provide a useful stepping stone to a firm's website so updates, company news, blogs, original thought pieces and articles need to be posted and refreshed frequently.



Twitter

The most widely-used social media channel among financial advisers. Given its popularity it is surprising that just **26%** of them responded to our request for information.



YouTube

The third most popular social media channel among financial advisers, showcasing a high quality but limited range of video content. Only **38%** of firms have a dedicated YouTube channel.



LinkedIn

The second most popular social media channel among financial advisers. **72%** of the firms we rated feature a live and up-to-date LinkedIn page or pages with updates, links to blogs and announcements.

Given the popularity of Twitter and LinkedIn it's worth noting that only **50%** of financial advisers feature social media links on their website home page; evidence perhaps of a disconnect between social media and web communication in the corporate space.



Blog

An overlooked but powerful resource. Although only **48%** of the firms in our study feature a blog, those that do are high quality with expert insight and thought leadership. Our study indicates a clear correlation between blog quality and overall digital performance.

Top 20: Digital Intelligence

Rank	Financial Adviser	Score
1	Brewin Dolphin	77%
2	Towry Group	75%
3	Sanlam Financial Services Group	72%
4	Equilibrium Asset Management	71%
5	Openwork	69%
6	Quilter Cheviot	68%
7	Bellpenny	65%
8	Charles Stanley	63%
9	Close Asset Management	62%
10=	Hargreaves Lansdown	61%
10=	Medical Money Management	61%
12	Rathbone Investment Management	60%
13	Vestra Wealth LLP	59%
14	Wren Sterling	56%
15	Jelf Group	55%
16=	Investec Wealth & Investment	53%
16=	Raymond James Investment Services	53%
18	Smith & Williamson	51%
19=	Fairstone Moneygate Group	49%
19=	Tilney BestInvest	49%



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Leading financial advisers make little progress across key digital performance indicators

Financial advisers help clients select the most suitable financial products and services, such as investments, savings, pensions, mortgages or insurance.

Their abilities to build, maintain and grow long-term personal relationships with clients are key drivers of their success. A study of their performance against Living Ratings' criteria tells another story. Despite a positive uplift in scores against certain Living Ratings' performance criteria it is still the case

that financial advisers who regard themselves as customer-focused are simply not communicating via digital as well as they undoubtedly do face to face. Their websites are not providing a client-centric user experience; their social media content adds little value to their offer. The time has come for financial advisers to consider how to construct a suite of digital communications around their audiences' needs rather than promoting their own corporate profile.

Six month comparison

Website functionality

There have been a few positive improvements in scoring in this key category. In our analysis we've noted four new websites and a handful of crucial functionality updates including improved search functionality and responsive web design.

Average score

March 2015
25%
September 2015
33%

Social media presence

Does the emergence of four new blogs, three new apps, two more firms using podcasts, three new Twitter accounts, three new Facebook profiles and one new YouTube channel signify a greater willingness of financial advisers to engage with audiences through social media? Perhaps but it's a shame the majority of social media content links the user to recycled, third-party material, rather than to original branded, proprietary website content.

Average score

March 2015
32%
September 2015
39%

Responsive web design (RWD)

RWD means that when the user's browser window changes size or shape the website's content changes with it. This ensures an optimum viewing experience whatever the device.

Average score

March 2015
30%
September 2015
36%

Social media influence

A firm's social media influence increases when they reply, or retweet or are mentioned in others' tweets. We've seen an overall increase in average social media influence scores (30%, March 2015 vs 37% September 2015). It will be interesting to see how this trend develops as more financial advisers engage with social media in the year ahead.

Average score

March 2015
30%
September 2015
37%

Web content

In our search for greater levels of client-centricity in web content we've noted a slight improvement in the average score (44% March 2015 vs 52% September 2015) in the last six months.

Average score

March 2015
47%
September 2015
52%

Engaging Graphics

Fewer than half of firms we rated use engaging information graphics, typography, and imagery to support and illustrate the written word.

Average score

March 2015
50%
September 2015
52%

Five digital challenges for financial advisers

Financial advisers are in a bare-knuckle fight for share of mind and share of wallet among their audiences; whether they are investors, media or graduates. Websites, social media, microsites and blogs are key battlegrounds. In this digital age where your online reputation counts for so much, how do you gain the upper hand?

#1: Deliver the client-first promise



In common with many other firms in the financial and professional services sectors, financial advisers talk passionately about how clients are their No.1 priority – “Clients come first” is a familiar mantra. However, the rhetoric is rarely evidenced in website structure and content; ‘About Us’ is the key driver for 65% of the firms we rated. Social media content and messaging focuses mainly on firms’ achievements such as new hires or industry awards.

- Don’t tell us you’re client-centric; prove it!

#2: Content is a powerful asset; don’t neglect it.



Financial advisers are engaged in a battle for the brightest and the best talent, and the biggest and the best clients. If their websites, social media, microsites and blogs are the weapons in their armoury, content is the ammunition.

- Audience-centric, creative, engaging and substantive content is the single thing that can unite and enhance all the different digital channels
- Over 52% of the firms we rated failed to meet these criteria.

Take away the snappy headline and a simple fact remains; for content to be effective it needs to connect with the task at hand and that’s to engage, inform and inspire an intelligent and sophisticated audience.

#3: If you want to attract the brightest and the best, look like you mean it.



Financial advisers say they are looking to attract the brightest and the best people but on some of the evidence available we question if they really mean it. Graduate content is often underwhelming; lip-service at best. Dull, complex application processes and job searches are a disincentive to explore further and reflect badly on a brand. Remember this is a digital savvy generation you are talking to.

- Over 58% of the firms we rated feature no dedicated graduate content.

#4: Articulate the value you offer



PwC’s 2014 report, ‘How financial services lost its mojo – and how to regain it’, points to a lack of trust affecting all financial services sectors, not just banking, reflecting a generalised malaise across the industry. George Stylianides, Financial Services Risk and Regulation leader at PwC, comments; “The lack of trust in the financial services sector partly reflects a failure of providers to articulate the value they are offering, leading to suspicions that their overwhelming priority is to make short-term profits.”

- Websites and social media channels offer new ways for financial advisers to explain the services – and the value – they provide. They can play a key role in encouraging customers to voice their aims, aspirations, expectations, and responding to them in a timely and transparent manner.

SOURCE: PwC Research. Published on 02 October 2014.

#5: Build for the growing mobile audience



A website with responsive web design ability adjusts to fit the actual screen size of the device that people are using to view it. Think of screen content as liquid in a cup or a bottle – the content, the text, titles and the images actually move so that they fit within the size of that specific screen, whether it’s a tablet or an iPhone or a Mac or a PC desktop. And remember, responsive web design delivers some very important business benefits too:

- Multi-device adaptation
- Easy maintenance
- Improved SEO
- Higher customer conversion
- Increases mobile sales leads
- Seamless user experience.

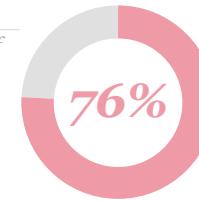
Clearly the arguments in favour of responsive design go way beyond simple aesthetics. So why are so few financial advisers using it in their websites?

#1 Living Ratings Case Study

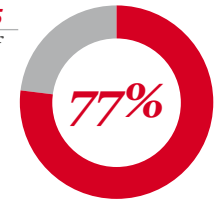
Brewin Dolphin

From technology to content; the user and the client come first.

March 2015
A total score of



October 2015
A total score of



www.brewin.co.uk

We said in March 2015 that Brewin Dolphin offers a terrific suite of digital communications that places the user, and the client, at the heart of the experience. From the nav bar (where “About Us” comes last), to the home page headline, (“Helping you achieve your pension goals”), to its responsive web design, everything about Brewin’s website is steered by client-centricity.

Six months on Brewin still lead the pack by controlling every aspect of their digital real estate for the benefit of their users. They acknowledge the need to do this too; “In an age of widespread digital communications, we still believe that getting to know you personally and understanding your aspirations is the key to success.” Their website design demonstrates a command of digital real-estate that’s all too rare in the financial sector; a live social media feed, thought leadership features, services, quick links and industry awards dovetail perfectly to create a real sense of the firm’s strengths.

Twitter

@brewindolphin is where Brewin tweet the latest in economic & market news, wealth management and thought leadership content. What’s more it’s linked to bespoke website content that’s optimised by simple but smart design, typography and info-graphics.

Facebook

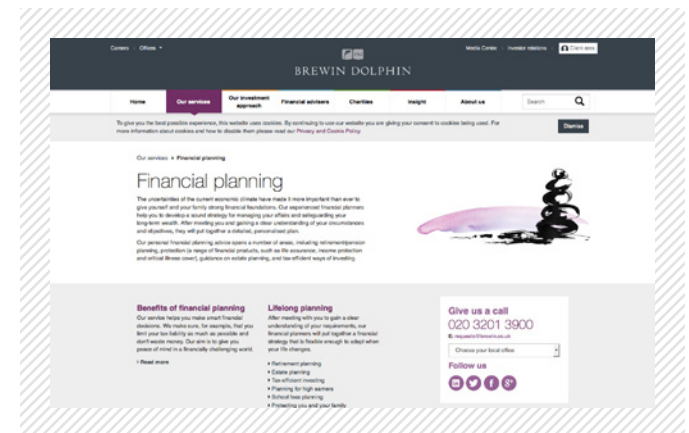
It’s refreshing to find a Facebook channel that isn’t simply a mirror image of its other social media accounts. Instead, Brewin uses the page to promote their sponsorships: like the prestigious Goodwood Revival for example. Utilising a full range of photos and video, Brewin’s Facebook strategy is clear; show another side of their brand personality.

LinkedIn

Brewin’s LinkedIn pages use engaging headlines and graphics to promote ‘Brewin Dolphin Insight’ that focuses on pertinent industry issues. From “Mind the pension gender gap”, to Debating “Corbynomics”, Brewin Dolphin’s LinkedIn channel is a thoughtful forum for discussion and comment.

Google+

Few firms have grasped how Google+ can be used to add another dimension to building brand and reputation. It must be noted that although this hasn’t been updated since June 2015, Brewin show how it’s done with high quality graphics and channel-specific content.



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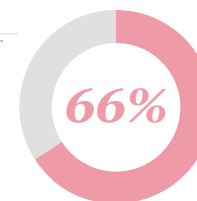
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#2 Living Ratings Case Study

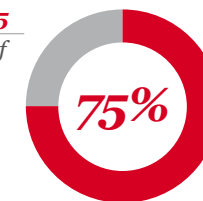
Towry Group

Highly practiced and highly practical content.

March 2015
A total score of



October 2015
A total score of



www.towry.com

In six months little has changed We still learn more about Towry through what they offer their clients than we do from what they say about themselves. This is no accident as there are numerous points of interest on Towry's home page. Every single one is dedicated to supporting its clients; "Don't enter retirement with your eyes closed", "3 ways to supplement your retirement income", are just two of the links to simply presented, highly practical content.

Twitter

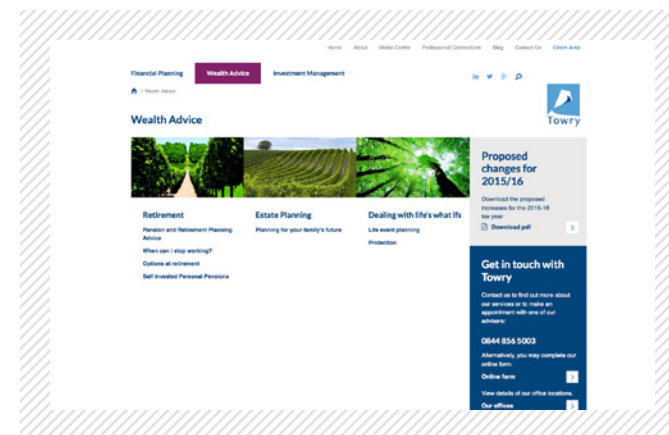
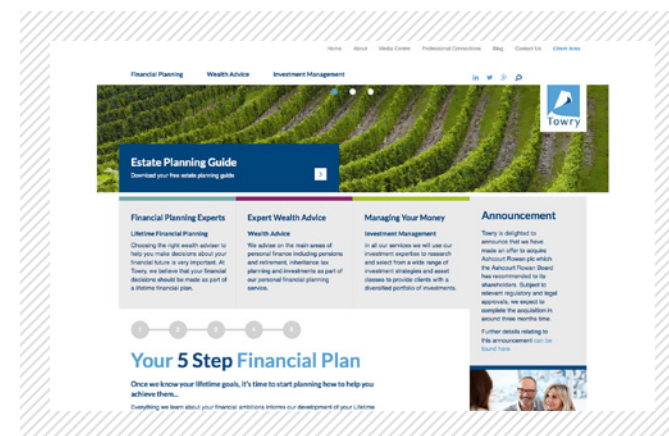
@TowryWealth streams market insight, comment and research direct to its 1700 followers who benefit from a regular supply of insight and inspiration. They combine links to respected journal features with bespoke website content that suggests that there's a clear content strategy in place. Want to "Find out why some of you reaching #pension age in 2016/2017 will receive less than the expected weekly payment"? Follow Towry.

Google+

Towry's Google+ page resembles a sushi-mat with its wide range of attractive insight and thought leadership content. Considered image selection and punchy headlines are used to promote a collection of features such as "7 strategies for maintaining your wealth", "Does your investment portfolio reflect your attitude to risk?" It's less visually impactful than when we last viewed it in March 2015 but it's still a great example of creative content curation.

Blog

Towry's blog is a valuable resource and comprehensive archive featuring insightful commentary from Towry's experts on the important issues of the day. "Don't enter retirement with your eyes closed", "3 ways to supplement your pension income" are among the detailed and helpful articles that feature in a dedicated section of its website.



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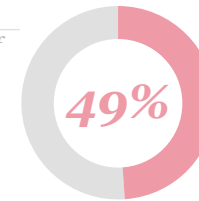
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#3 Living Ratings Case Study

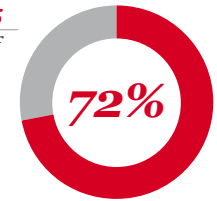
Sanlam

Spearheading a fresh approach.

March 2015
A total score of



October 2015
A total score of



www.sanlam.co.uk

Sanlam has a clearly considered approach to their digital communications. Their thinking is perfectly conveyed through engaging and concise positioning statements and website copy – a rarity for this sector.

Sanlam's client-centric positioning is apparent throughout their website and manifests itself through a message-driven approach. The website aesthetics are easy on the eye and consumer driven; the antithesis of a stuffy and archaic financial firm. Personality, warmth and charm are things that Sanlam's site has in spades but will this creative approach appeal to the serious investor?

Despite its achievement, there is still plenty of room for improvement. Its website layout is slightly formulaic and pages follow a well-trodden structure. Navigation priorities "About Us" over the user's needs – typical of the financial sector and a clear disconnect from Sanlam's customer-centric messaging and branding.

Twitter

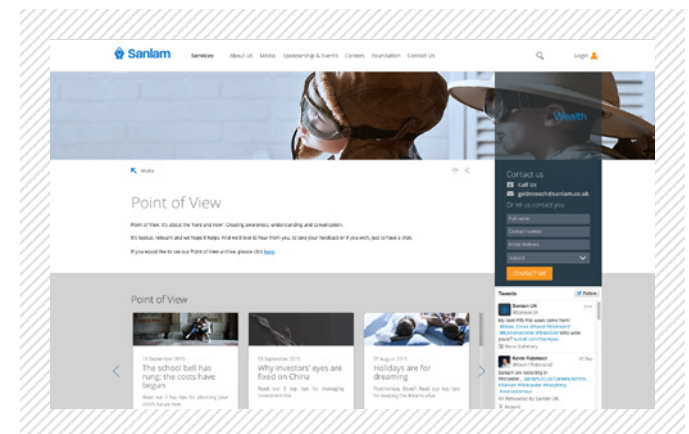
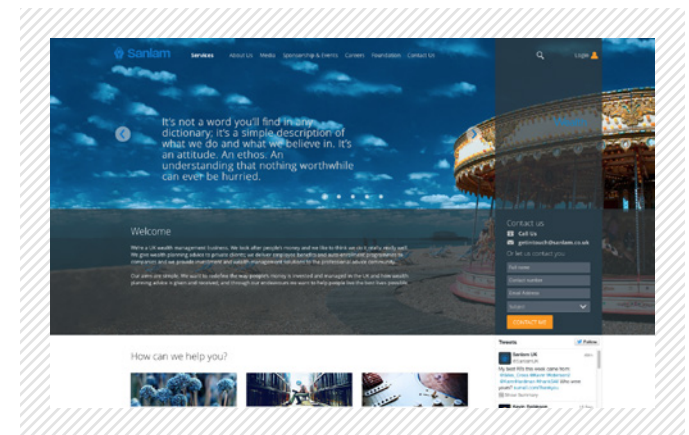
Sanlam posts content to its 9,500 followers who benefit from a regular stream of knowledge and inspiration. Both insightful and engaging, Sanlam communicate with class; content isn't a thinly veiled attempt at selling its products to the user, it's considered, engaging and reflects well on their services. Sanlam utilises but doesn't over-rely on third party content, but when used, is always relevant and supports their thinking.

YouTube

YouTube is Sanlam's social media strong point. Its central channel serves its global business and features an impressive 126 videos. Content here is firmly targeted towards the customer through an array of highly engaging and well-produced video content. Sanlam's most recent YouTube series '#1randfamily' has accrued an impressive 230,000 collective views since July 2015. Its diverse library of creative videos is a delight to view and is the epitome of original content.

Blog

Although 'Wealthsmiths' is Sanlam's trademark, it seems that they are wordsmiths too. Their SoulTonic blog is a rich mix of engaging articles that firmly focus on the art of storytelling. Free from convoluted topics or sales pitches camouflaged as content, it's a quality blog in every sense of the word: quality posts written in a captivating way. Their 'Point Of View' blog features more rational, insight driven articles but is still very customer centric. From "Six Tips When You Are 5 Years Away From Retirement" to "The Importance of Having Goals", Sanlam know how to communicate useful information in an engaging and jargon-free way.



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Company selection & Living Ratings criteria

Our company selection was based on selected financial advisers from the Top 100 Financial Advisers by FT and Matrix Solutions, 2015. Our research and analysis was undertaken March 2015, and updated in July and August 2015.

Our analysts undertook detailed analysis and ranking of fifty financial advisers using seven categories of rating criteria. A total of 120 points was available.



Website functionality (30 points)

Scoring the quality of a website's search, responsive web design and mobile capability.



Web content (10 points)

The client-centric nature, presentation and engagement of web content and its alignment with a firm's brand.



Social media presence (10 points)

The number of platforms a firm is using for social media, sharing, blogs and client apps.



Social media brand content (10 points)

The client-centric nature, presentation and quality of social media content and its alignment with a firm's brand.



Twitter frequency (5 points)

The frequency of a firm's tweets. Varying from daily, weekly to none.



Twitter response (5 points)

The time taken to respond to a tweeted enquiry.



Social media influence (50 points)

An industry standard rating system giving scores of influence and outreach of a Twitter profile, made up of Influence and Outreach. Influence goes up when somebody mentions, retweets or replies to you. Outreach increases when you mention, retweet or reply to someone else.



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Top 20: Digital Intelligence

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1	Brewin Dolphin	76%	77%
2	Towry Group	66%	75%
3	Sanlam Financial Services Group	49%	72%
4	Equilibrium Asset Management	64%	71%
5	Openwork	63%	69%
6	Quilter Cheviot	55%	68%
7	Bellpenny	44%	65%
8	Charles Stanley	49%	63%
9	Close Asset Management	55%	62%
10=	Hargreaves Lansdown	57%	61%
10=	Medical Money Management	52%	61%
12	Rathbone Investment Management	60%	60%
13	Vestra Wealth LLP	57%	59%
14	Wren Sterling*	47%	56%
15	Jelf Group	48%	55%
16=	Investec Wealth & Investment	47%	53%
16=	Raymond James Investment Services	24%	53%
18	Smith & Williamson	50%	51%
19=	Fairstone Moneygate Group	29%	49%
19=	Tilney BestInvest	49%	49%

*Formerly Towergate Financial re-branded to Wren Sterling in April 2015

Top 20: Web functionality

Rank	Financial Adviser	Score / 30
1	Brewin Dolphin	30
2=	Charles Stanley	25
2=	Equilibrium Asset Management	25
2=	C Hoare & Co	25
2=	Jelf Group	25
2=	Medical Money Management	25
2=	Openwork	25
2=	Quilter Cheviot	25
2=	Raymond James Investment Services	25
2=	Towry Group	25
2=	Vestra Wealth LLP	25
2=	Wren Sterling	25
13=	Close Asset Management	20
13=	Fairstone Moneygate Group	20
13=	Financial Ltd Group	20
13=	Rathbone Investment Management	10
13=	Sanlam Financial Services Group	20
13=	Sense Network Ltd	20
13=	Standard Life Wealth	20
20=	14 firms scored 5 points each coming joint 20th	

Top 20: Social media presence

Rank	Financial Adviser	Score / 10
1	Sanlam Financial Services Group	10
2=	Brewin Dolphin	8
2=	Close Asset Management	8
2=	Openwork	8
2=	Rathbone Investment Management	8
6=	Equilibrium Asset Management	7
6=	Investec Wealth & Investment	7
6=	Medical Money Management	7
6=	Quilter Cheviot	7
6=	Towry Group	7
11=	Bellpenny	6
11=	Foster Denovo	6
11=	Hargreaves Lansdown	6
11=	C Hoare & Co	6
11=	Jelf Group	6
11=	Vestra Wealth LLP	6
17=	JLT Wealth Management	5
17=	The Tenet Group	5
17=	Tilney BestInvest	5
17=	Wren Sterling	5

Top 20: Social media influence

Rank	Financial Adviser	Score / 50
1	Smith & Williamson	37
2=	Bellpenny	35
2=	Investec Wealth & Investment	35
4=	Brewin Dolphin	34
4=	Hargreaves Lansdown	34
4=	Sanlam Financial Services Group	34
7=	Charles Stanley	33
7=	Openwork	33
7=	Tilney BestInvest	33
10	JLT Wealth Management	32
11=	Close Asset Management	30
11=	Rathbone Investment Management	30
13=	Equilibrium Asset Management	29
13=	The Tenet Group	29
13	Towry Group	29
16	Punter Southall Group	28
17	Quilter Cheviot	27
18	Intrinsic/ Positive Solutions	26
19	Fairstone Moneygate Group	25
20	Wren Sterling	24

Top 20: Web content

Rank	Financial Adviser	Score / 10
1=	Bellpenny	10
1=	Foster Denovo	10
1=	Hargreaves Lansdown	10
1=	Raymond James Investment Services	10
1=	Towry Group	10
1=	Vestra Wealth LLP	10
7=	Equilibrium Asset Management	9
7=	Tilney BestInvest	9
7=	Brewin Dolphin	8
7=	Charles Stanley	8
7=	Wren Sterling	8
12=	Ashcourt Rowan	7
12=	Chase De Vere	7
12=	Close Asset Management	7
12=	C Hoare & Co	7
12=	Medical Money Management	7
12=	Punter Southall Group	7
12=	Rathbone Investment Management	7
12=	Skipton Group	7
12=	Standard Life Wealth	7

Top 20: Social media content

Rank	Financial Adviser	Score / 10
1=	Brewin Dolphin	10
1=	Equilibrium Asset Management	10
1=	Rathbone Investment Management	10
1=	Vestra Wealth LLP	10
5=	Bellpenny	9
5=	Quilter Cheviot	9
5=	Towry Group	9
8=	Hargreaves Lansdown	8
9=	Charles Stanley	7
9=	Investec Wealth & Investment	7
9=	Jelf Group	7
9=	Sanlam Financial Services Group	7
9=	Smith & Williamson	7
14=	Medical Money Management	6
14=	Punter Southall Group	6
14=	Newell Palmer Group	5
14=	Raymond James Investment Services	5
14=	Tilney BestInvest	5
19=	Close Asset Management	4
19=	Wren Sterling	4

Top 20: Twitter frequency

Rank	Financial Adviser	Score / 5
1=	Bellpenny	5
1=	Brewin Dolphin	5
1=	Equilibrium Asset Management	5
1=	Hargreaves Lansdown	5
1=	Investec Wealth & Investment	5
1=	Quilter Cheviot	5
1=	Sanlam Financial Services Group	5
8=	Financial LTD Group	4
8=	Foster Denovo	4
8=	Newell Palmer Group	4
8=	Openwork	4
8=	Smith & Williamson	4
8=	Tilney BestInvest	4
8=	Towry Group	4
8=	Wren Sterling	4
16=	Brooks Macdonald Asset Management	3
16=	Punter Southall Group	3
16=	Rathbone Investment Management	3
16=	The Tenet Group	3
20=	12 firms scored 1 point each coming joint 20th	

Twitter respondents

Rank	Financial Adviser	Score / 5
1=	Bellpenny	5
1=	Close Asset Management	5
1=	Equilibrium Asset Management	5
1=	Hargreaves Lansdown	5
1=	JLT Wealth Management	5
1=	Openwork	5
1=	Quilter Cheviot	5
1=	Sanlam Financial Services Group	5
1=	The Tenet Group	5
1=	Towry Group	5
11	Sense Network Ltd	3
12=	Vestra Wealth LLP	2
13=	Newell Palmer Group	2

No other financial advisers responded to our Tweet within 48 hrs.

About Living Ratings

Living Ratings delivers evidence-based insight that enhances our understanding of our specialist sectors.

Living Group specialises in integrated branding and communications

We help clients in the financial, professional services, property and technology sectors to enhance their corporate brands, communications and reputations.

Our team integrates industry expertise and insight with award-winning creativity, cutting-edge technology and outstanding client service. The outcome is brand, design, digital and marketing communications that are engaging, relevant and get results.

Connect with us about planning or enhancing your digital communication

To talk with our team about your digital brand or content strategy, please contact us:



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To talk with our team about any of the facts in this study or organise a meeting to discuss your digital brand content and social media communications strategy please contact *David King in London, Melanie Osborne in Hong Kong or Robert Calvanico in New York.*