



# The Evolution of Asset Management

A journey through decades of financial innovation,  
technological advancement, and changing investor  
expectations.







# The Traditional Era 1960s - 1980s

- ☎ Phone-based trading and manual record keeping
- 📊 Limited investment options: stocks, bonds, mutual funds
- 🏛 Relationship-driven business model
- 💰 High minimum investments and exclusive access

## **Industry Leaders:**

Merrill Lynch, Goldman Sachs, Morgan Stanley pioneered wealth management for high-net-worth clients





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# | Technology Revolution

## 1990s - 2000s

-  Rise of online trading platforms
-  Real-time market data and portfolio tracking
-  Democratization of investment access
-  Faster execution and lower costs

### **Innovation Leaders:**


Charles Schwab revolutionized discount brokerage, E\*TRADE pioneered online trading, Fidelity advanced mutual fund technology

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# Diversification Era 2000s-2010s

 Introduction of exchanged traded funds (ETFs) and alternative investments

 Target-date funds and lifecycle investing

 Sophisticated risk management tools

 Global market access and emerging markets

## **Product Innovators:**

BlackRock (iShares) popularized ETFs, Vanguard championed low-cost indexing, State Street launched SPDR funds

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# Digital Transformation 2010s

 Robo-advisors and automated investing

 Mobile-first investment platforms

 Fractional shares and micro-investing

 Gamification of investment experience

## **Digital Disruptors:**

Betterment & Wealthfront created robo-advisors, Robinhood eliminated trading fees, Acorns pioneered micro-investing

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# AI & Data Era 2020s - Present

🧠 AI-powered investment insights and predictions

₿ Cryptocurrency and digital assets integration

## Current Innovators:

Coinbase made cryptocurrency accessible to mainstream users, while Two Sigma, a quantitative hedge fund specializing in high-frequency trading, pioneered AI-powered analytics for institutional finance. Now, Aisot Technologies is bringing these sophisticated analytics to long-only investors through explainable AI—delivering auditable predictions, enhanced risk-adjusted returns, and significant automation of manual processes while making advanced AI-driven investing accessible to asset managers of all sizes.



# | Next-gen AI-driven investment solution

Are you a qualified investor and want to see how our solutions can help you optimize your portfolio and manage risks? [Schedule a demo today to learn more.](#)