

The next wave of digital investors and the role of roboadvisors



TechRules
Financial Solutions

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FINTECH STARTUPS



IDENTIFY A PROFITABLE MARKET NICHE

Where customers are unhappy about the service they receive



PLATFORM BASED

Digitally driven means scalable



DATA INTENSIVE

Allows them to provide a customize solution to each individual client



CAPITAL LIGHT

No baggage from other areas of the organization

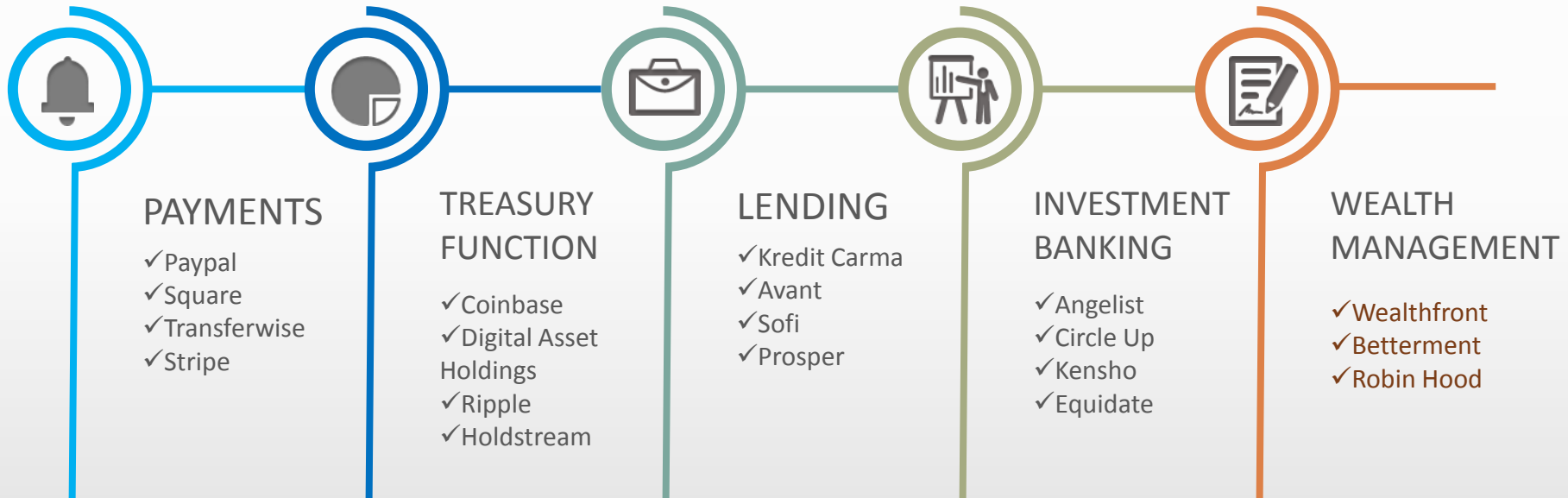


STRONG CUSTOMER ORIENTATION

Customer first – the way forward!!!

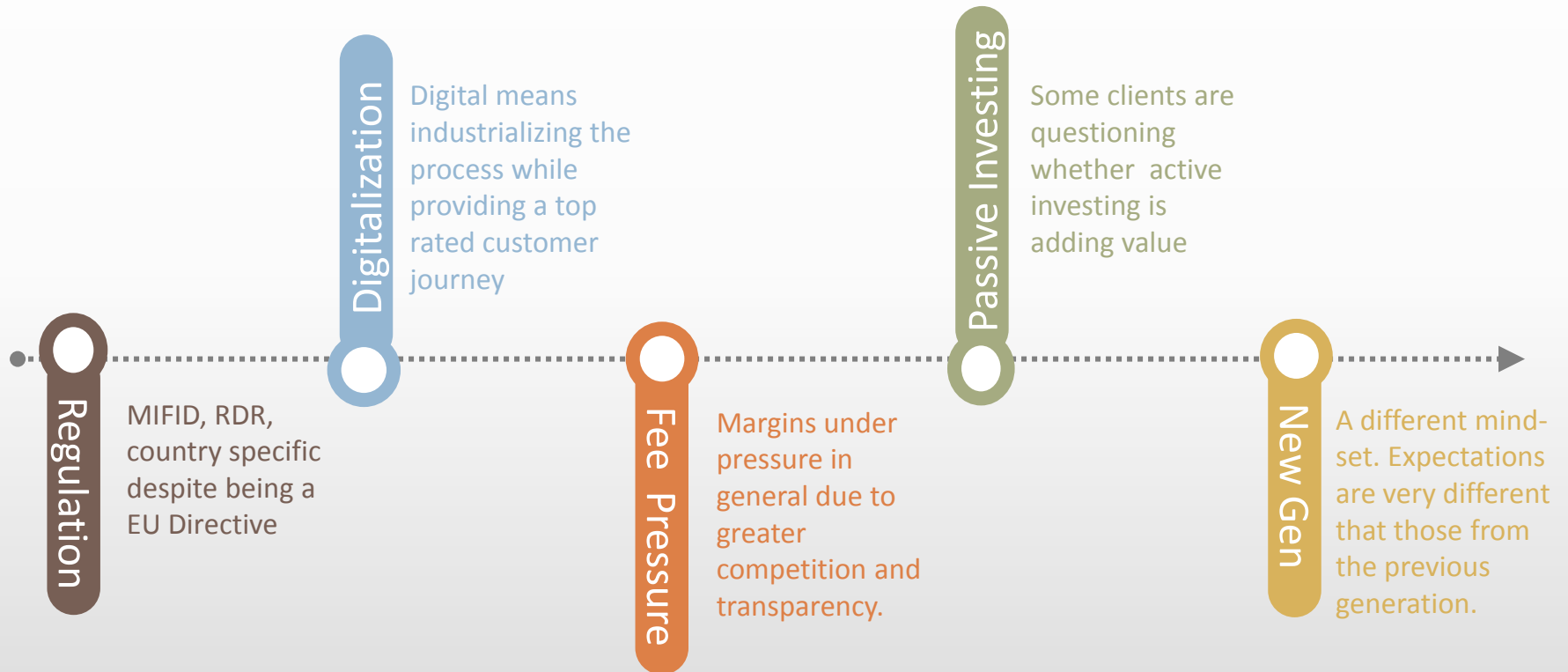
THE FINTECH ECO-SYSTEM

And Who is Doing What



CHALLENGES FACING PRIVATE BANKING

And how companies are reacting



NEXT GEN OF INVESTORS WILL DRIVE DIGITALIZATION

Firms must design a suitable investment strategy for them

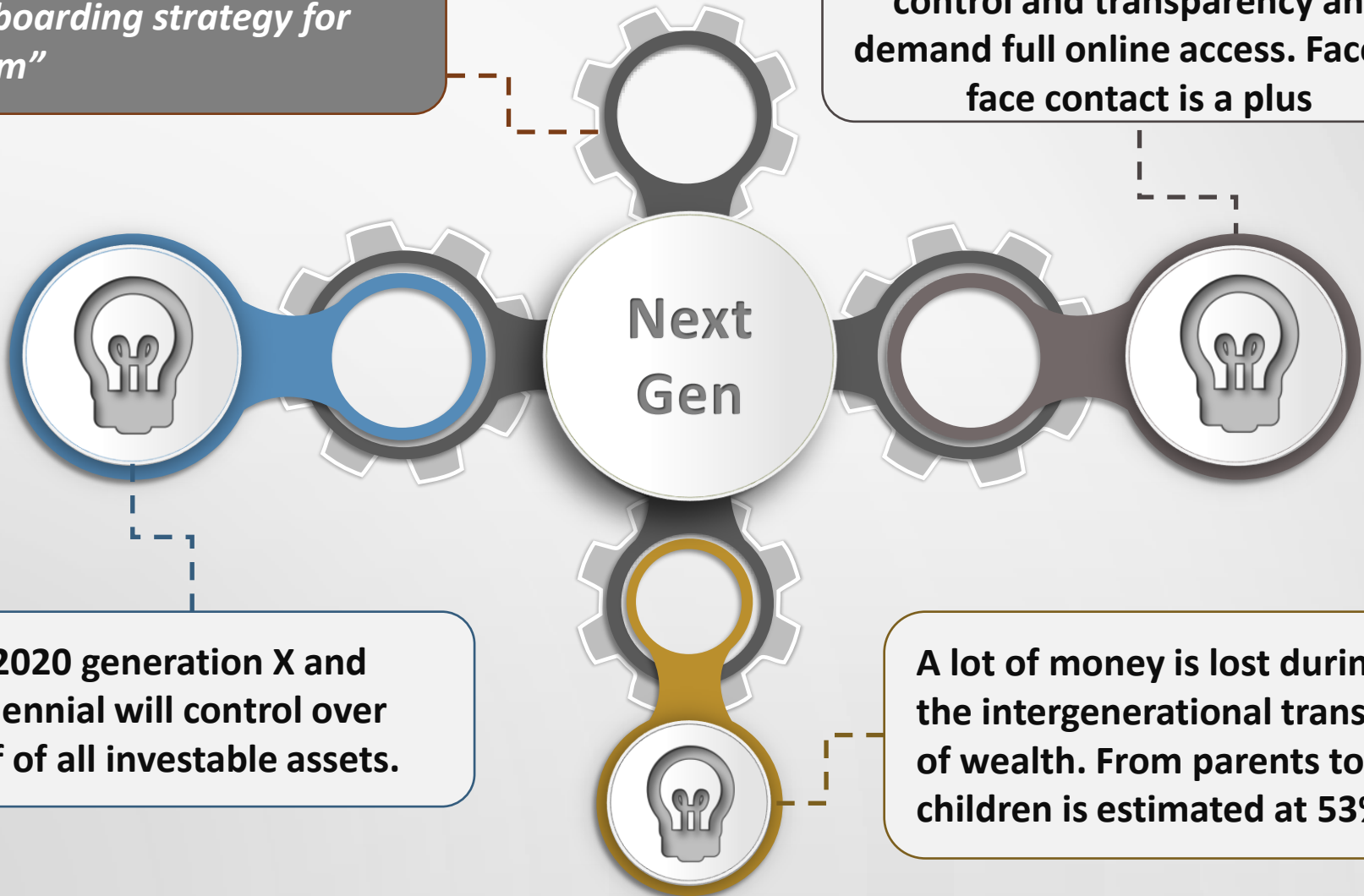
"Companies must design an on boarding strategy for them"

Millennial value immediacy, control and transparency and demand full online access. Face to face contact is a plus

**Next
Gen**

By 2020 generation X and millennial will control over half of all investable assets.

A lot of money is lost during the intergenerational transfer of wealth. From parents to children is estimated at 53%



FIRMS NEED TO OPTIMIZE THEIR BUSINESS MODELS

Adaptation is a must to compete in this new environment



WHAT DO WE MEAN BY A ROBOADVISOR

What all robots have in common

Rich Digital UI



Main objective is to engage the client and to provide a good digital journey. Design and usability is a priority

Personal Surveys



Do it yourself concept. measure the risk capacity

Portfolio Allocation



Automatic algorithms that will allocate money

Investment Recommend.



What the client should be buying and selling

Reporting



going reporting to keep the client informed. Also reporting for management and the regulator.

A ROBOADVISOR IS MORE THAN JUST ADVICE....

White-Labels solutions will help setting up your roboadvisor in months.



ADQUISITION

Organic search,
paid search,
referrals,
social networks



ADVISE

Risk assessment
, portfolio
allocation, analytics,
suitability



COMMUNICATION

Performance, activity,
valuation, progress to
plan, education,
research



ADMINISTRATION

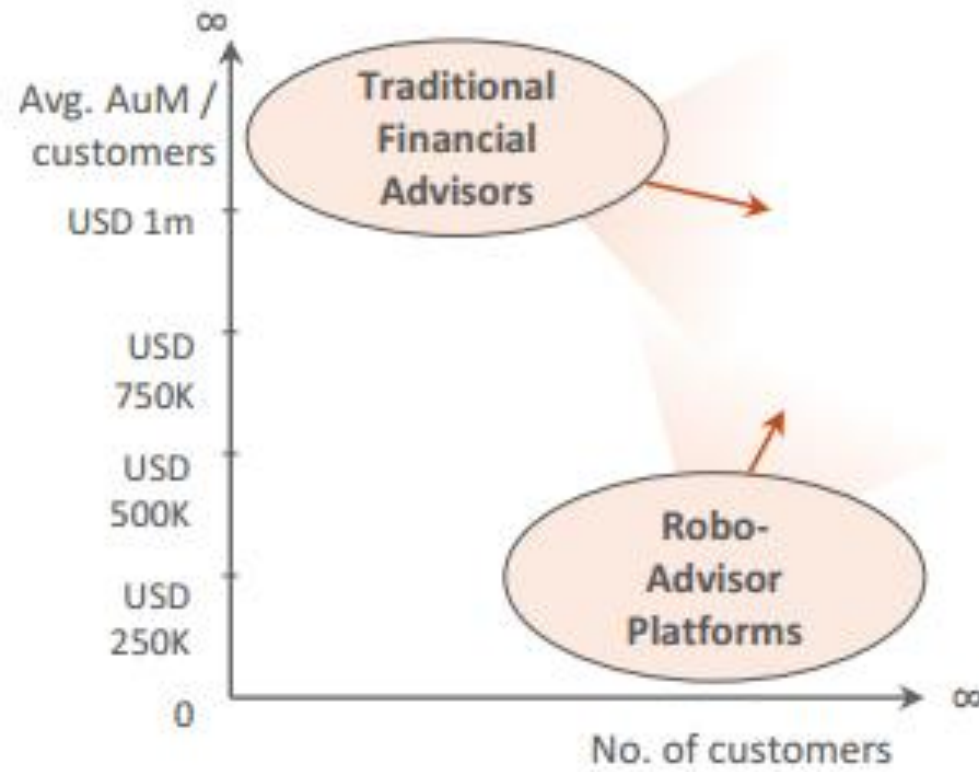
Account open,
transfer, Top offs,
transaction buy and
sell, withdrawal



THE CHALLENGE: HOW TO ENGAGE THE HNW SEGMENT

By designing a suitable digital journey

Financial advisors positioning



1

From DEFENSIVE
to AGGRESSIVE



2

IMPROVE
CHANNELS
Omni-channel



3

CLIENT
SEGMENTATION
Multi-branding

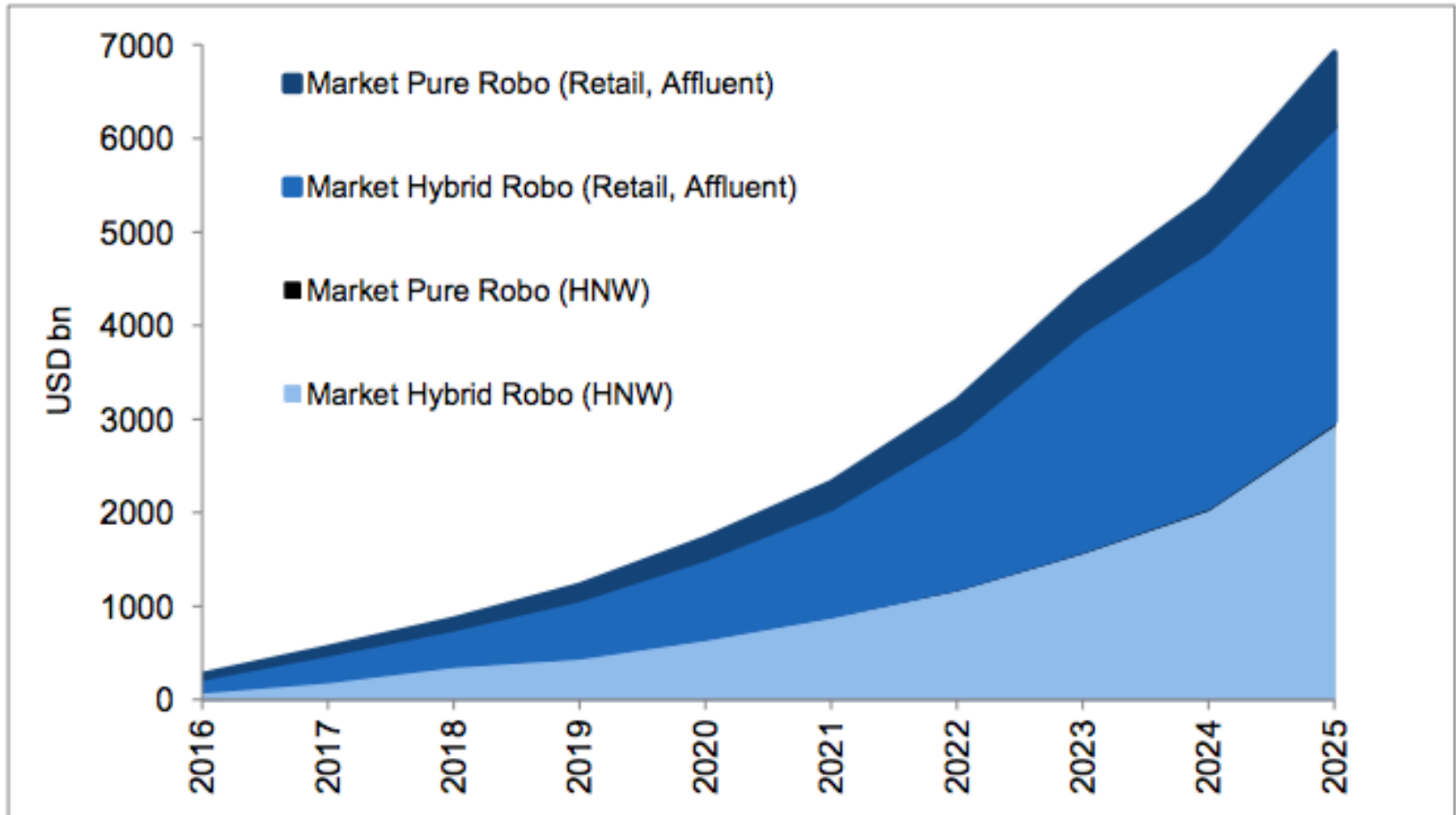


4

TECHNICAL
ARCHITECTURE

HYBRID ROBOADVISOR: A NEW MODEL IS EMERGING

And leaving behind the traditional roboadvisor



North America: Market Prognosis for Hybrid and Pure Robos

**MULTI-PRODUCT-
INSURANCE, HEDGE FUNDS,
PRIVATE EQUITY ETC**

**PORTFOLIO ALLOCATION
NOTHING NEW UNDER THE SUN**

**PORTFOLIO AGREGATION
FROM OTHER CUSTODIANS**

**CASH FLOW ANALYSIS
ASSET AND LIABILITY MATCHING**

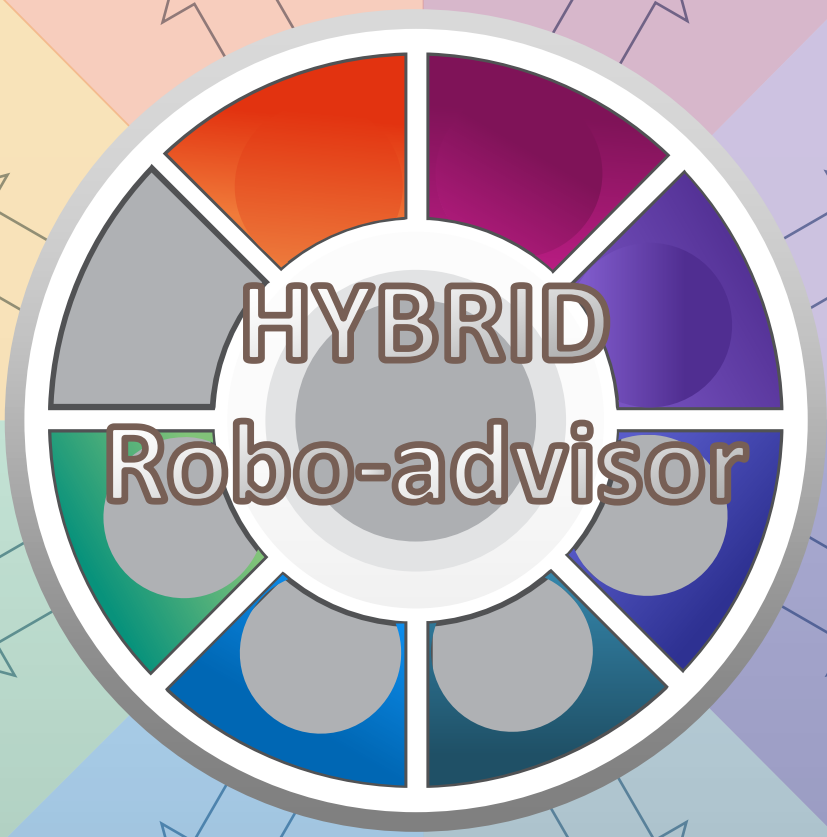
**TAX PLANNING
INDIVIDUAL AND FAMILY**

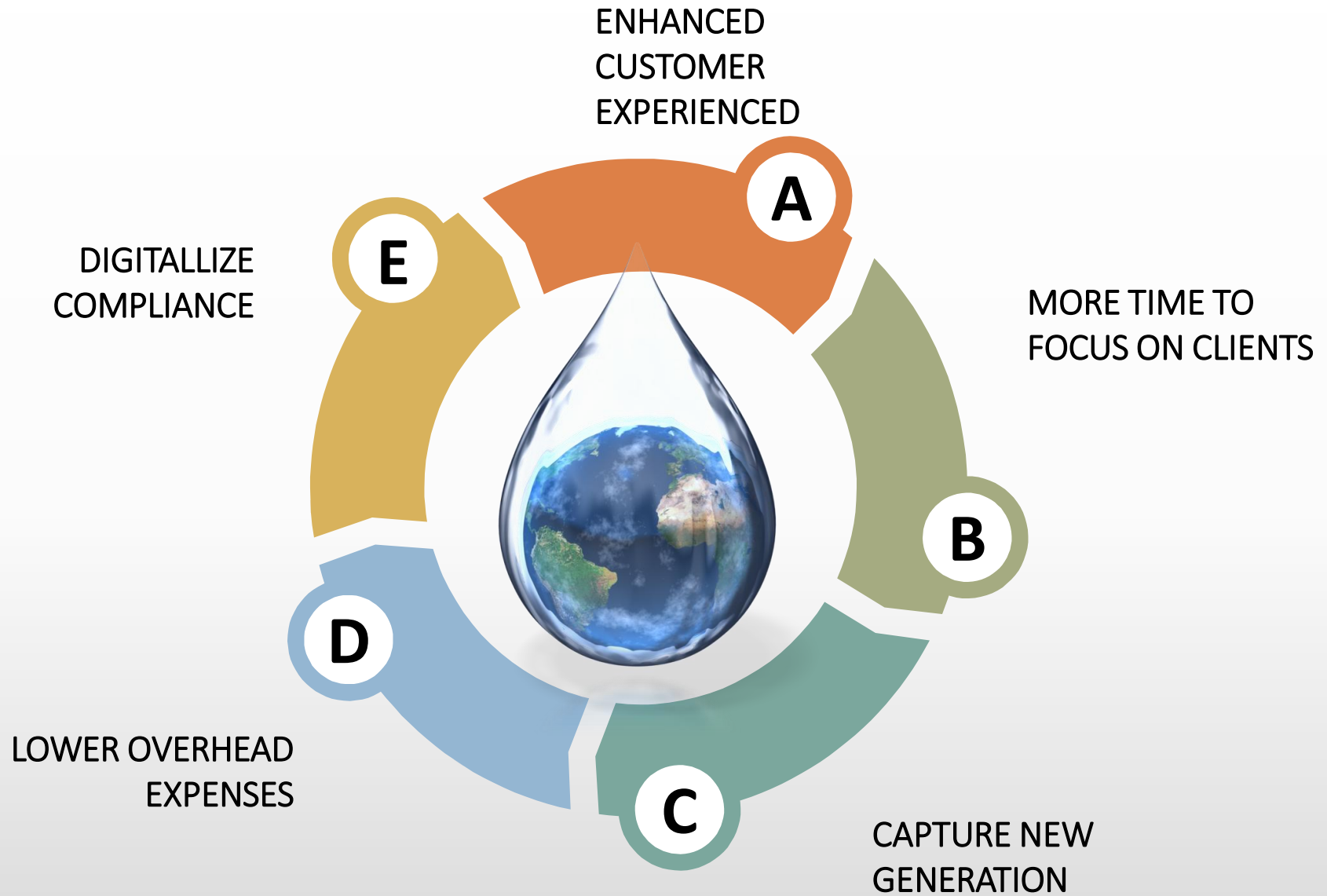
**FINANCIAL PLANNING-
MULTI-OBJECTIVE**

**FOLLOW-UP AND ALERTS
FROM ADMIN TO PRODUCTS**

**CRM
FOR ADVISORS ONLY**

**HYBRID
Robo-advisor**





☒ **TOWER FOR ADVISORS**

Complete Software Suite that covers all needs of financial advisors in their day to day business

☒ **T-ADVISOR**
For Self-directed investors

☒ **ROBOADVISOR V1**
Asset Allocation Engine



TechRules
Financial Solutions

TechRules Offering

Wealth Management Solutions

SOME CUSTOMERS

J.P.Morgan
Asset Management

BNP PARIBAS
FORTIS

Belfius

comdirect

bankinter.

Santander
ASSET MANAGEMENT

SWISSQUOTE

all funds
BANK

Bci

ANDBANK
Private Bankers

DenizBank

Scotiabank

LarrainVial

NOVO
BANCO

BANCO
LAFISE

MERCADO DE VALORES
DE COSTA RICA
GRUPO FINANCIERO

AFP
HABITAT

Lloyds TSB

GBM
CASA DE BOLSA

bekafinance

SINERGIA ADVISORS

WEALTH
SOLUTIONS, EAFI

QF Quality Funds

FWU

Bankia

BANORTE
ixe

Rankia

invex

Quilter

TechRules
Financial Solutions



TOWER FOR ADVISORS

Tower is the TechRules leading software solution for wealth management.

It is the answer to obtain a complete life cycle in advisory and open a new communication channel with the clients. Investment proposals, reporting and portfolio management, amongst other services, will be substantially improved with our innovative solution.

Our tools empower advisors to get a whole picture of their clients and align with their strategy.

This perspective reinforces the relationship between professionals of the financial industry and client bringing confidence and retaining them.



2



TADVISOR

T-Advisor is a suite of advanced wealth management tools to monitor your personal finances and take decisions to improve them and avoid risks.

Our features provide a great deal of accurate figures, data and charts to evaluate the asset quality, the relevance for your investments aims and your portfolio evolution.

T-Advisor makes everyone his own asset manager. This is the self-directed investment experience. We provide you the best professional tools and the most up-to-date data. You take the best decisions with them to meet your personal goals.



3

ROBOADVISOR V1

We create and implement your own **Robo-Advisor solution** according to your needs and with an easy and smart technology

Personal design: A flexible platform to develop your own robo-advisor business line

Full compliance: An adaptable solution to comply with all corporate and legal requirements.

New business line: A way to satisfy an increasing demand from self-directed investors

Easy integration: An easy-to-integrate structure with your custodian and operative entity

HYBRID ROBOADVISOR

We use the best of breed components to provide a bespoke solution to you. We design the digital journey with you and provide all the tools required.

What do you have in mind?



**HYBRID
ROBOADVISOR**

**TOWER FOR
ADVISORS**



**ROBOADVISOR
V1**

**T-ADVISOR FOR
SELF-DIRECTED
INVESTORS**

Project Delivery

For Advisors

Determination &
Hard Work

For Compliance

Multi jurisdiction

For Clients

Self- directed as well as Robo
advisor

From 3er parties

Connectivity APIs and
SOA

For Management

KPIs and business intelligence

Anywhere

Multi-device



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