_ ROBO ADVISOR

A highly configurable automated investing platform that delivers hyper-personalised portfolios for goal-based investing.

InvestSuite

Providing hyper-personalised and purposeful investing for the mass market.

Increasing numbers of investors seek low-cost access to investment services - to convert savings into investments or to manage their wealth and achieve their financial goals. Investors increasingly want to decide for themselves how their money is invested - even if they are lacking in financial literacy - and look for automated digital tools that offer a guided but personalised and purposeful investing experience. The question is, how can such a mass of investors be served at scale?

Launch your own Robo Advisor and remain your customers' trusted go-to financial partner. Unlock the potential of an attractive investment platform that offers hyper-personalised portfolios, easy-to-understand investments, profitably managed at a low cost - anytime and with full transparency.

Don't let excessive development costs, long time-to-market or lack of expertise hold you back. Trust InvestSuite's automated investment solution to launch your own Robo Advisor!

THE WHITE-LABEL ROBO ADVISOR THAT HELPS YOU WIN THE MASS INVESTOR

Robo Advisor - InvestSuite's white-label and highly configurable automated investing platform - provides goal-based investing with hyper-personalised and purposeful portfolios. Set up for the best customer experience. The portfolio construction engine is powered by sophisticated algorithms that incorporate the investor's investment preferences and risk profile. The scalable solution masters the construction and rebalancing of a large number of individual portfolios. A turnkey solution that gets you to market in a fraction of the time and at a fraction of the cost of an in-house build.

GROW AUM

Appeal to a wider range of investors with different needs and preferences, and capitalise on the growing demand for automated investing. Attract new customer segments and retain loyal clients ,ultimately growing your AUM.

COST SAVINGS & INCREASED EFFICIENCY

Highly scalable algorithm-based automation of portfolios delivers hyper-personalisation at scale to customers across the wealth curve (retail, mass affluent and High Net Worth) and drives down your operational cost. Serve investors at scale more quickly, more accurately and more efficiently.

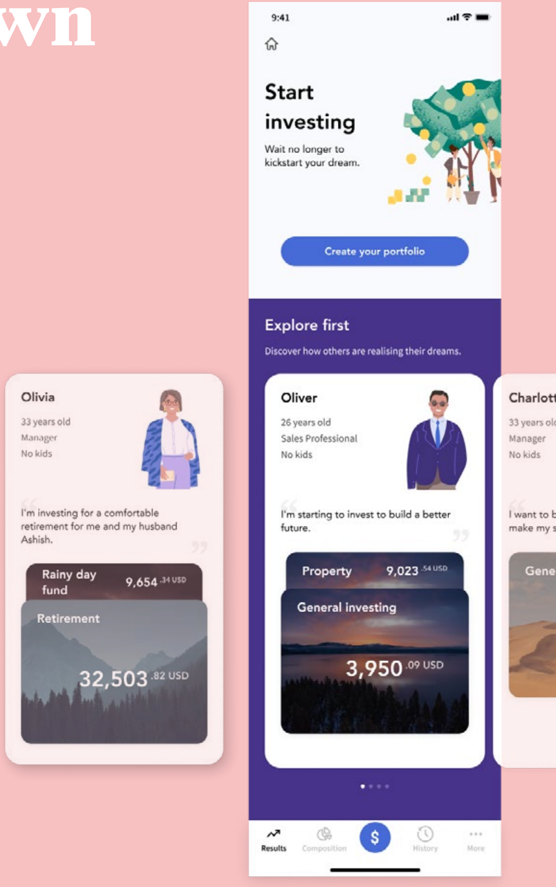
HYBRID

Apply different service levels of advice and differentiate your investment service between segments. Monitor the performance of automated portfolios and follow up on clients through the automated investment process.

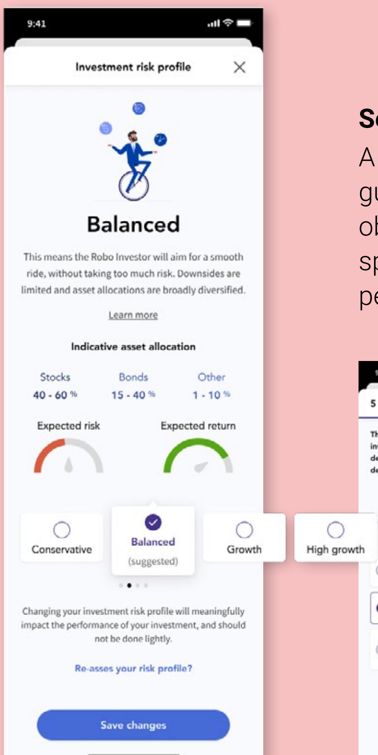
ENHANCE EXISTING SERVICES

Complement your existing advisory services with automated investments. Offer convenience: a digital investment platform that is accessible 24/7 from anywhere - on mobile and web.

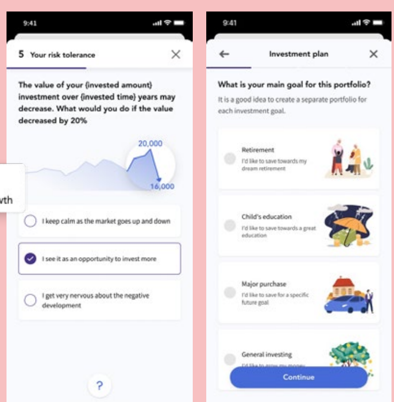
Launch your own Robo Advisor.



Discovery
Built into the white-label front-end is an intuitive onboarding experience with powerful re-engagement functionalities. Through personas, customers can first explore the automated investing experience. Virtual Portfolios re-engage the investors that have passed the risk profiler but are not yet ready to invest, allowing them to follow up on a real-time virtual portfolio as if their money was invested for real. Easy to fund later on and thus convert into a real invested portfolio.



Set goals, assess preferences and risk tolerance
A dynamic and intuitive step-by-step journey guides investors to set financial goals and saving objectives - assessing their position on the risk spectrum, as well as understanding their specific personal preferences.

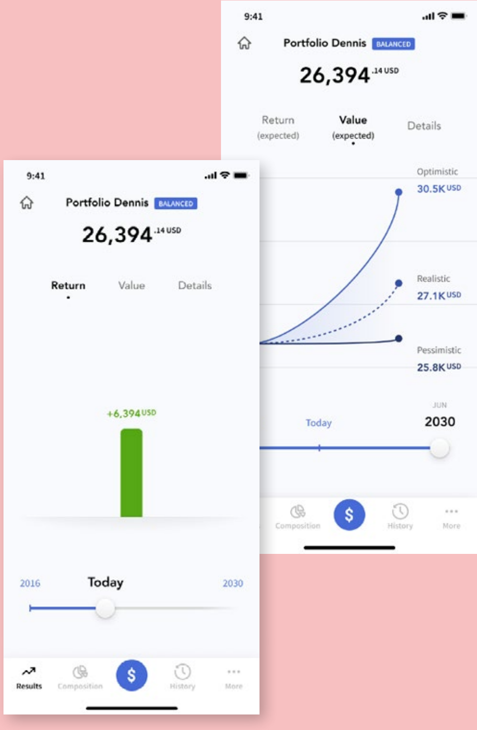


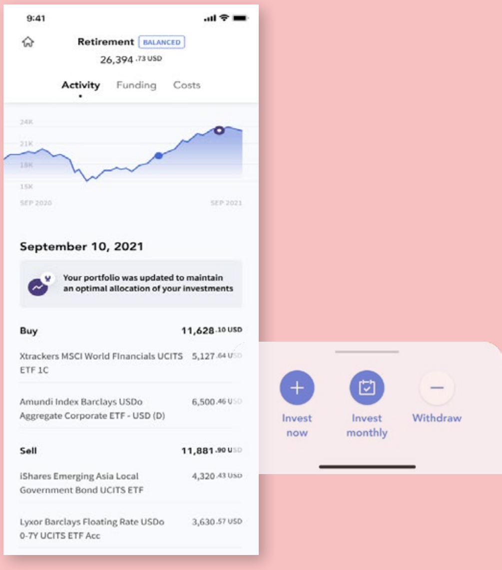
An individual proposal: a personalised portfolio, dynamically rebalanced

Create personalised investment portfolio proposals - per investor and per investor goal - in line with preferences and risk profile. All portfolios are dynamically rebalanced to ensure compliance with the defined investment policy.

UX, behavioural design, insights and transparency at the core

A "humanised" Robo Advisor leveraged by easy but sophisticated user experience provides guidance and encourages responsible investment behaviours. It offers the functionality to invest more or withdraw at any time, and easily manages monthly or one-off contributions. Display projections of potential future performance and returns. Provide details on rebalancing reasons, portfolio composition and offer transparency on costs.





Modular design that fits seamlessly in any combination.

PORTFOLIO CONSTRUCTION AND OPTIMISATION ENGINE

InvestSuite's Portfolio Optimizer is a cloud-based portfolio construction tool that allows customisation at scale. Our algorithm-based technology constructs and rebalances hundreds of thousands of portfolios on-the-fly. Our Portfolio Optimizer is a fully parametrisable framework that allows truly hyper-personalised portfolio creation. Craft investment strategies, define parameters and take a multitude of constraints into account. Supports investors' ESG preferences and portfolio tilting towards sectors, geographies, themes, and more. The framework allows the use of thousands of instruments for portfolio construction like ETFs, mutual funds, stocks and even cryptocurrencies. Also works with your model portfolios.

Dynamic rebalancing optimises the automated portfolio management. On a daily basis, algorithms determine whether the provided portfolio update (including the buy/sell orders) is recommended. **InvestSuite's Value at Risk (iVaR)**

The in-house developed cutting-edge algorithm iVaR is our proprietary 4th generation human-centric measure of risk that addresses the shortcomings of traditional risk measures. Using this risk measure in portfolio construction should lead to portfolios that suffer lower losses (versus a benchmark) and make up for those losses more quickly, compared to traditional risk measures.

IN FULL CONTROL OF FRONT-END

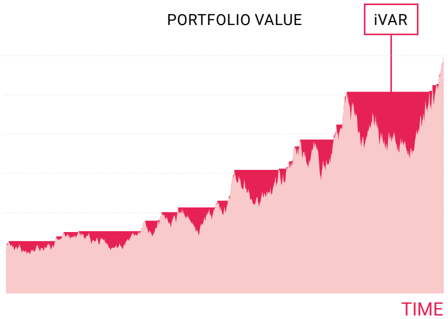
Unlock a best-in-class user experience with our white-label app. Configure the skin to match the front-end to your styling. Alternatively, see what InvestSuite's robust public API can mean for your own robo advisor product and designs.

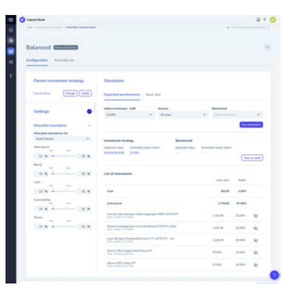
CONFIGURABLE SUITABILITY PROFILER (MIFID COMPLIANT)

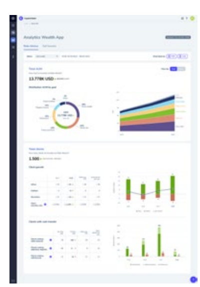
Assess the investor's goals, personal preferences (e.g. ESG, portfolio tilting), risk tolerance and capacity for loss, financial knowledge, and experience. Get started easily with InvestSuite's in-house developed, psychometrically-validated risk profile questionnaire. Alternatively, configure the suitability framework with your own questions and scoring logic to meet your existing risk policies and risk profiles.

YOUR CONTROL ROOM

A comprehensive web console offers a user-friendly follow up on risk profile, goals, transactions, rebalancing and performance of the automated portfolios, new clients and more. Monitor the overall Robo Advisor product: AUM you hold, client retention, onboarding funnel, portfolio growth, cash deposits or withdrawals made, …







A VARIETY OF DIFFERENT SOLUTIONS.

Don't let excessive development costs, long time-to-market or lack of expertise hold you back. Let us help you win the challenge of launching your own Robo Advisor!

HIGHLY CONFIGURABLE, HIGHLY UNIQUE

- Configure and parametrise your Robo Advisor or build yourself
- Control and set-up of the portfolio engine
- Digitise your risk profiling process
- Connect to your existing back-end integrations
- Set your own pricing framework

DIFFERENT WAYS TO IMPLEMENT

Available for web and mobile

OR

Front-end
A white-label Robo Advisor front-end that can be used as a stand-alone app or integrated into an existing mobile or web app.

Stand-alone

App-in-app: SDK

API
Employ InvestSuite's robust public API to develop your own robo-advisor concept. See what features fit you best. Use our API building blocks into your own front-end and business logic layer.

TARGETED INVESTORS

Invest for me
Discretionary

Help me invest
Advice

Invest myself
Execution-only

Saving plan	Qualified goal target	Specific goal: retirement
• Increase wealth by saving. • Start from an initial invest-ment or by contributing regularly.	• Define the desired future amount • start investing and contribute to keep the investment on track. • On-track/off-track analysis embedded and remedial actions suggested to the user (e.g. increase monthly contributions). • Give essential goals more priority.	• Specific goal: retirement savings. • Start from an initial investment amount or contribute regularly. • Tax optimal contribution.
Discretionary or Advisory	Discretionary	Discretionary
Future performance and return	Probability of achieving the goal successfully	Future performance keeps pension date in mind

EASY-TO-INTEGRATE

At InvestSuite we prioritise security and ease of use in all our products. We provide a robust and reliable solution for your investment needs.

- Mature API stack and fully documented REST API that adheres to industry standards for easy integration
- ISO27001 certified, with strict IT policies and procedures for maximum security
- Seamless integration with leading data providers and broker/custodians
- Deployment options in the cloud of your choice
- 24/7 dedicated technical support and incident management
- Certified partnerships with industry-leading IT vendors and integrators

Stay ahead.

At InvestSuite, we believe a combination of shifting customer expectations, technological evolutions, and the emerging ecosystem of financial institutions, fintechs and core banking platform providers is creating enormous opportunities.

With our suite of white-label solutions, we help financial companies extend their product range with next-generation tools, in an agile, fast and cost-effective way. We are a pure B2B InvestTech company with a team comprised of seasoned experts who operate across AI/machine learning, design, human insights and wealth management.

Our shared goal is to create user experiences that open new markets and drive commercial success for our clients.

Feel free to contact us if you would like to discover our suite of InvestTech solutions.

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