

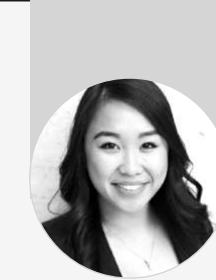
On-demand Portfolio Performance Reporting

Leveraging technology
to generate narrative-based insights
on portfolio and fund performance.



AGENDA

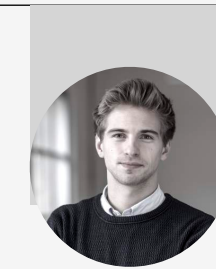
6' This is InvestSuite



Joyce CHOU

WealthTech Solution Specialist

9' Gaining a competitive edge through revolutionised investment reporting.

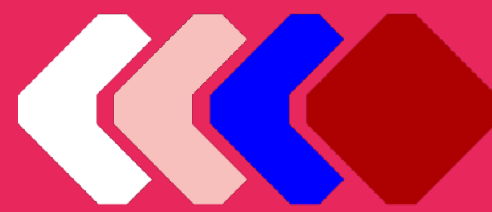


Mathieu DE BAETS

Product Manager

9' StoryTeller in practice: from minimal input data into narrative-based insights.

6' A wide variety of use-cases where StoryTeller could add value.



InvestSuite

**We are a global
B2B embedded wealth
(front-to-middleware)
InvestTech provider.**

Joyce Chou

March 2022



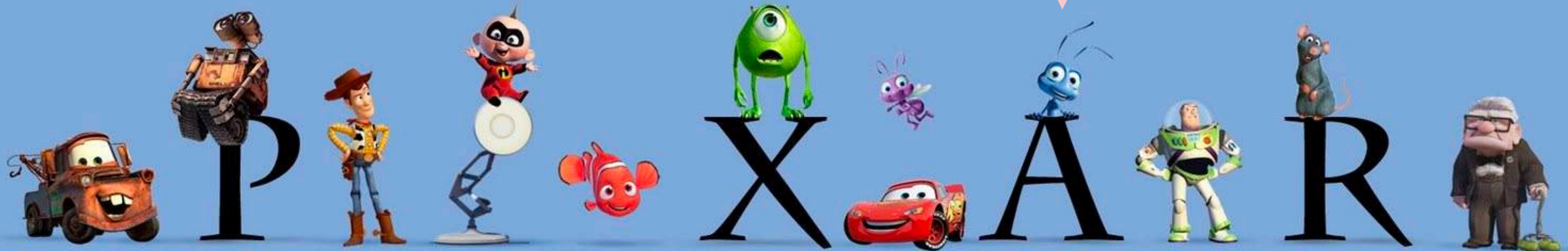
WE ARE INVESTSUITE



Mind-blowing
technology



Amazing
creatives



InvestSuite. Where bankers, creative designers, imagineers,
computer & behavioural scientists and mathematicians meet.

OUR VISION

**The future of (retail) investing
will be digital, A.I. supported,
hyper-personal and purposeful.**

ANY PERSON FOUND
FLYPOSTING OR DEFACING
THIS STRUCTURE WILL BE
PROSECUTED BY
MILLS & ALLEN LTD.

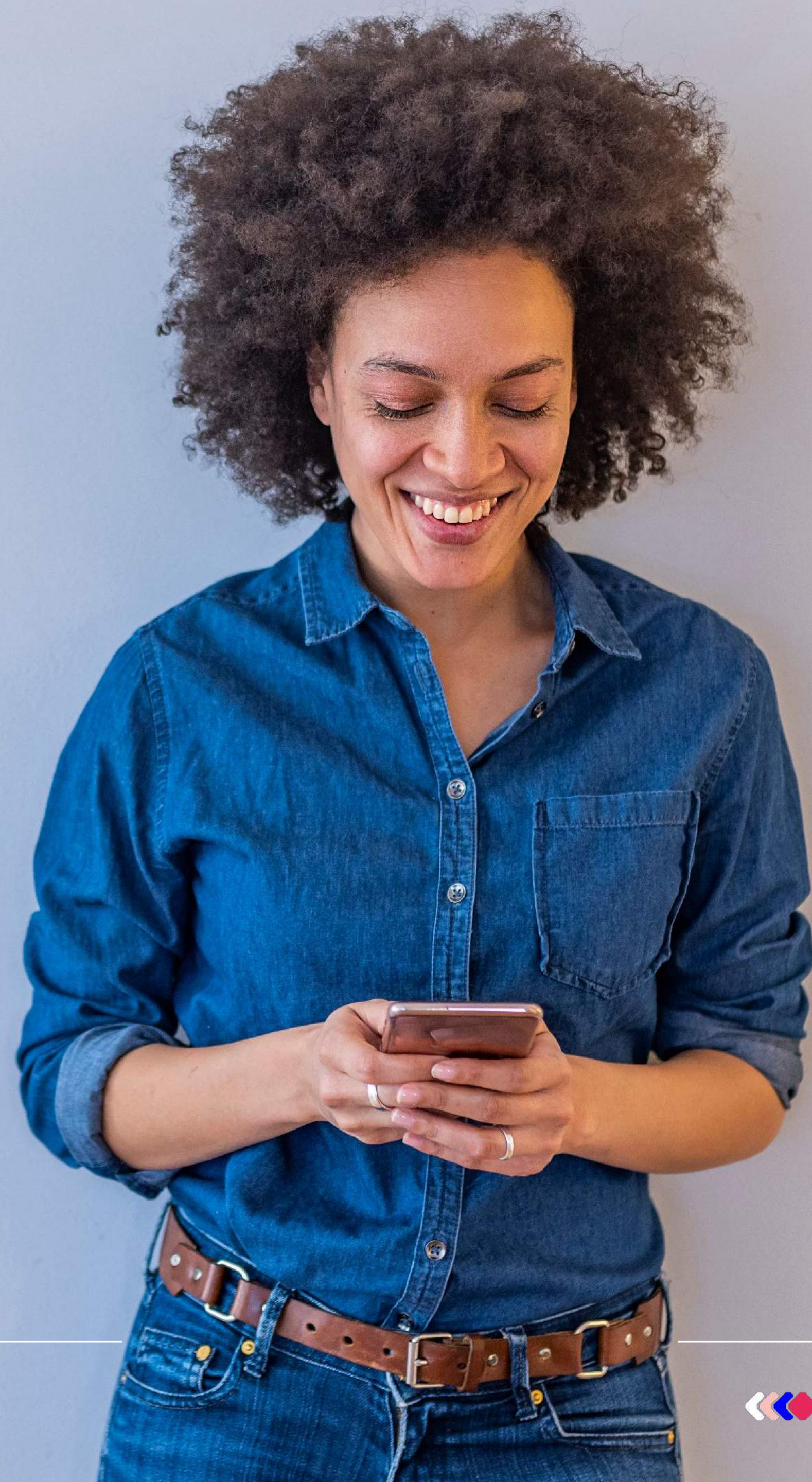
 InvestSuite



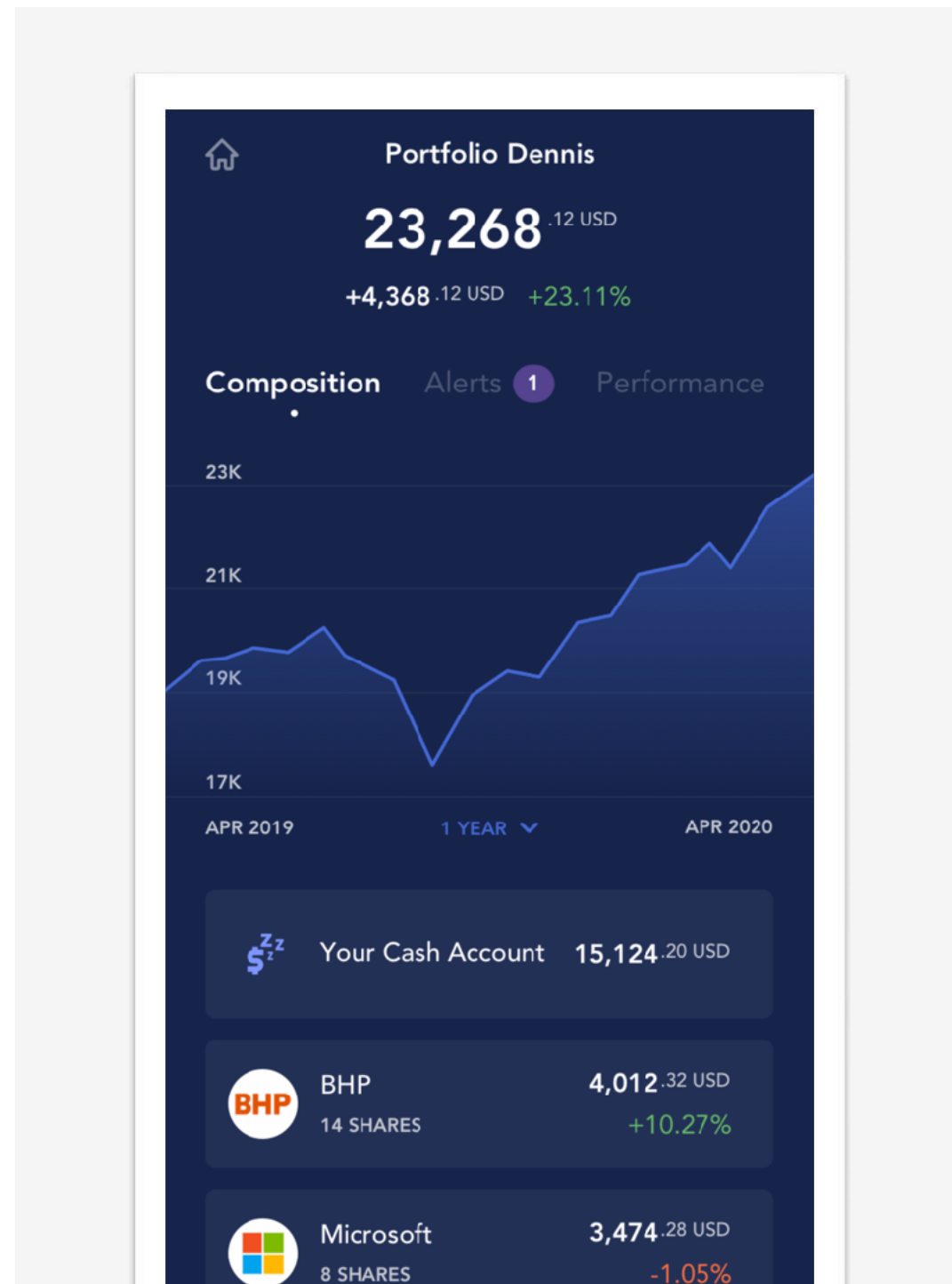
We help financial institutions realise their digital wealth transformation journey, democratise wealth management and create the most delightful investing experiences for their customers.

THIS IS WHAT WE DO

We build highly scalable & AI supported InvestTech solutions for financial institutions so they can serve (more) clients with best-in-class, cost-efficient and profitable products.

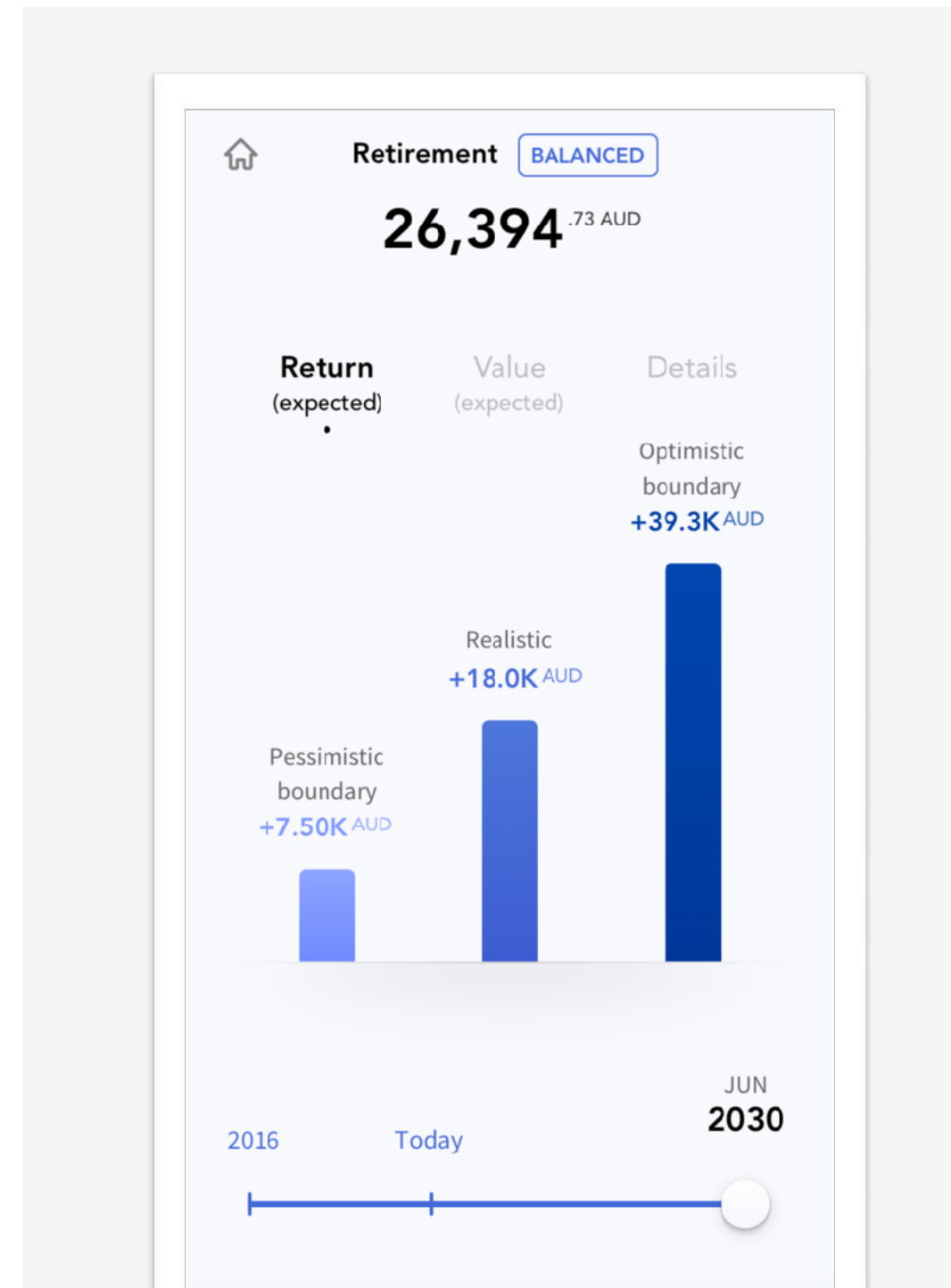


INVESTSUITE STANDS FOR “A SUITE OF SOLUTIONS”



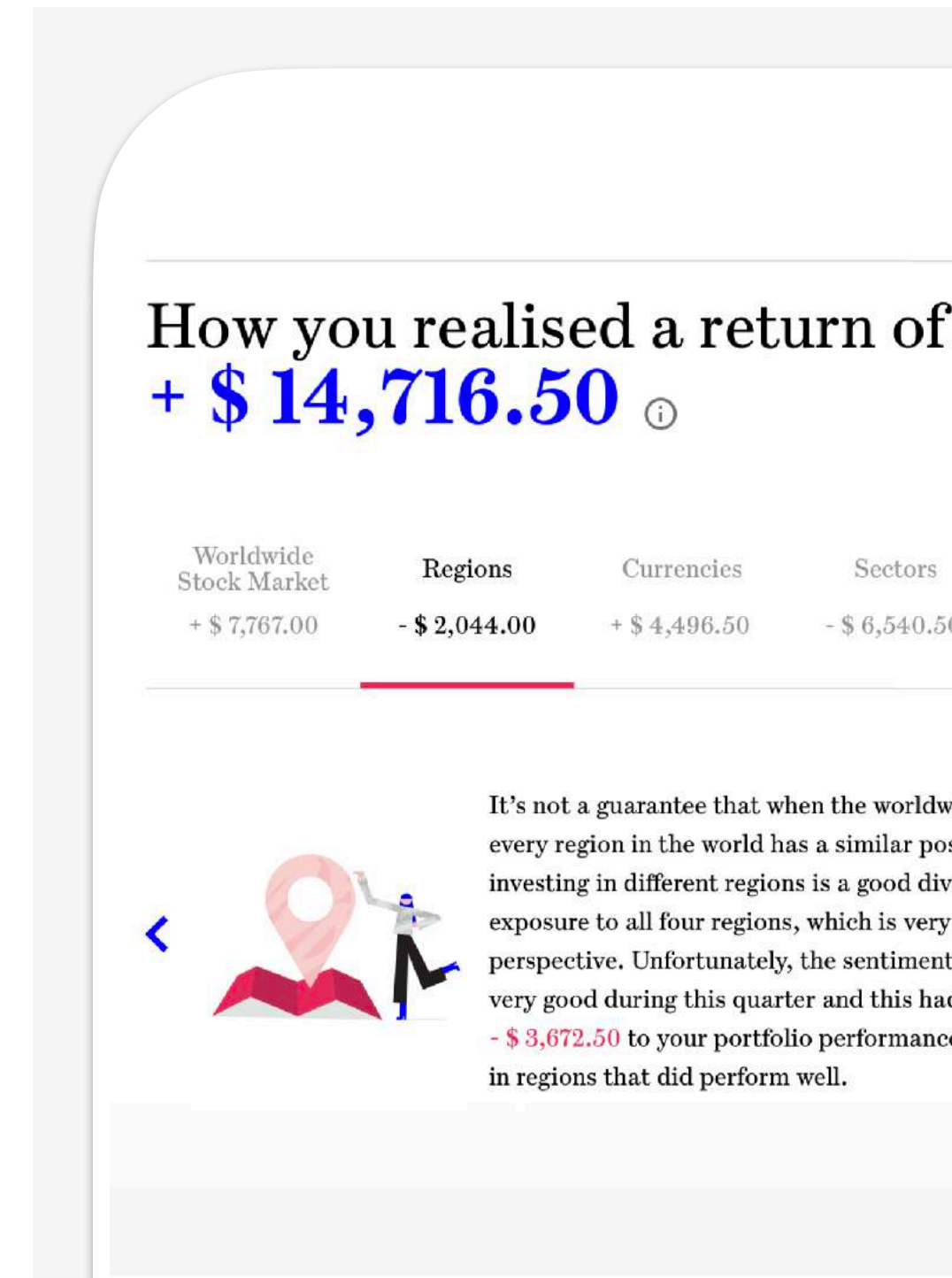
Self Investor

A best-in-class powerful white-label execution-only platform for easy investing.



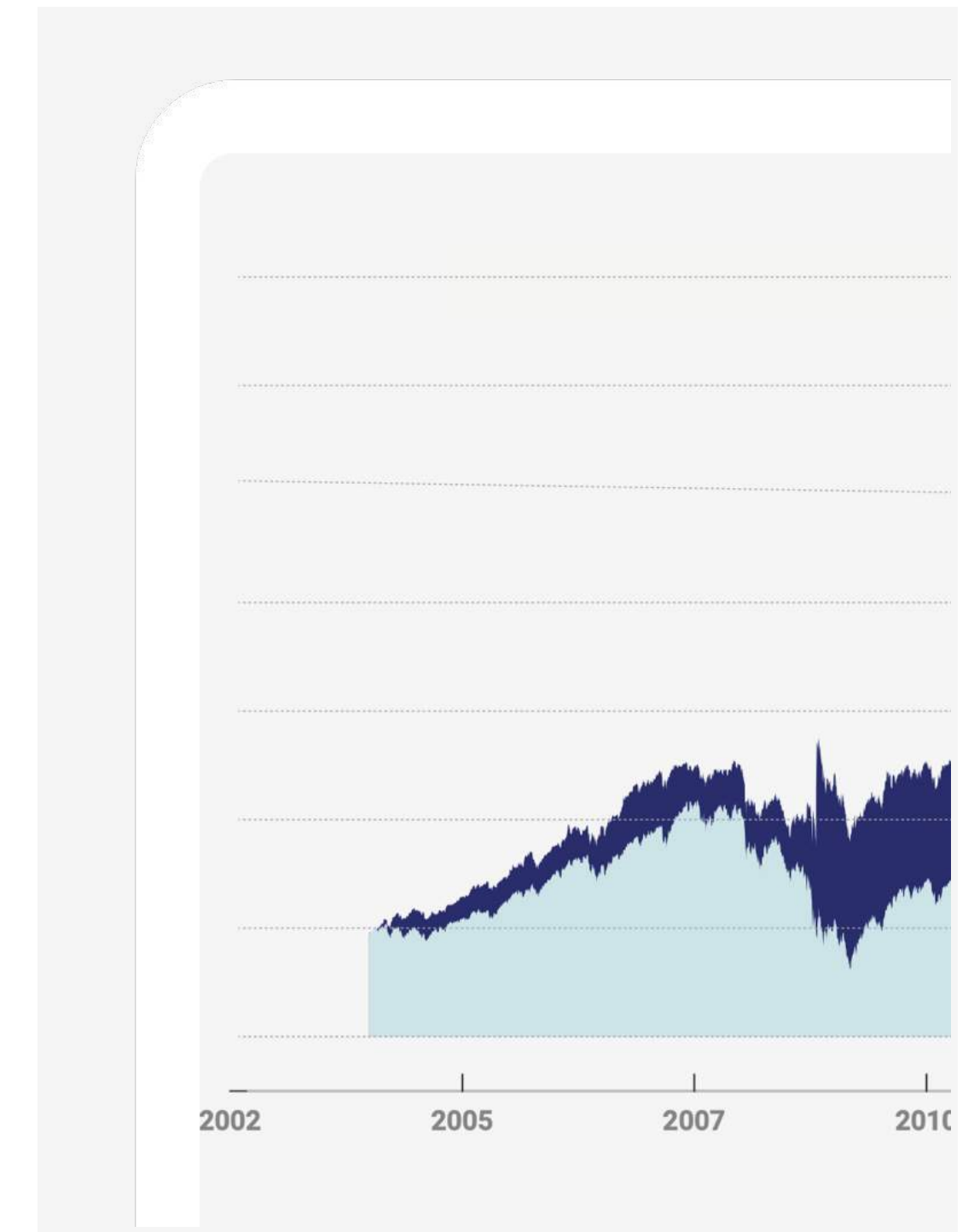
Robo Advisor

A low-cost, customisable digital wealth management tool that can deliver hyper-personalised portfolios for goal-based investing.



StoryTeller

A worldwide first: a new way of telling the story on portfolio performance.

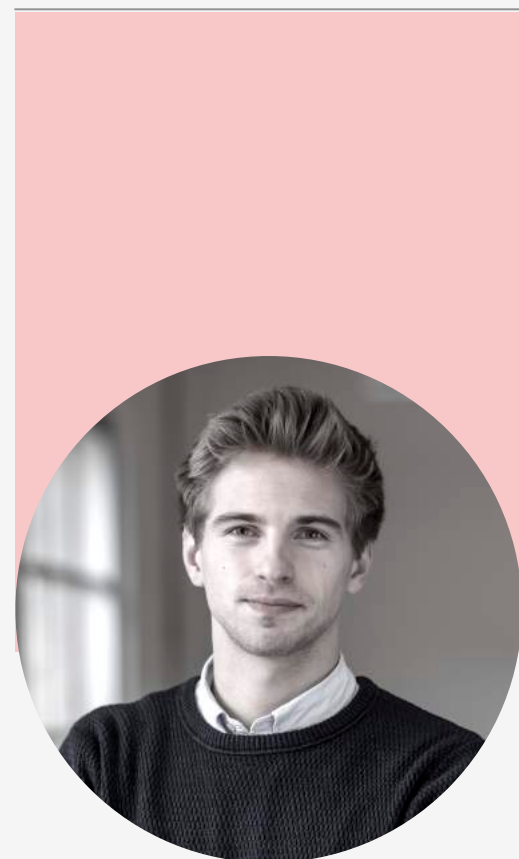


Portfolio Optimizer

The next-generation quant tools that provide cost-effective solutions for more efficient portfolio management.

Chapter 1.

Gaining a competitive edge through revolutionised investment reporting.



Mathieu De Baets
Product Manager StoryTeller

STORYTELLER

Capatal Bank

DOWNLOAD REPORT ↓ ☰

PORTFOLIO OF MR. JAVIER MORALES

April 1, 2021 - June 30, 2021

Well-tended
and thriving
with strong growth

↓

STORYTELLER

The road towards normalization



Do you have any questions?
Contact me on:
helen.calvillo@capatalbank.com

Dear Mr. Morales,

The second quarter was a strong one for most asset classes. Equities, real estate and especially commodity markets rose significantly. Riskier credit outperformed safe government bonds, although we observed a significant divergence throughout the quarter between declining US Treasury yields and rising German Bund yields.

Economic support, improving macro data, the rollout of vaccines, and strong earnings drove equity markets higher. The cyclical commodity markets also benefited from this trend. On the other hand, the rise in government bond yields limited fixed income returns. We expect this market strength to continue over the coming months, but we believe that as the economy moves from recovery to midcycle, a different more balanced portfolio approach may be warranted.

HELEN CALVILLO

Financial advisor at Capatal Bank

Your portfolio showed even stronger returns than before as it grew from solid foundations


With a return of €3.272,00 (5,95%), your portfolio really flourished during this quarter, Mr. Morales. This amazing performance was mainly driven by your 39% exposure to the European equity markets. You'll read further in this report why that was the case. You also deposited €1.000,00 to your portfolio during this quarter, which directly increased your total portfolio value.


When comparing your return of this quarter to that of the previous quarter (2,99%), you can clearly see that your portfolio performed even stronger than before.





STORYTELLER


The image shows a tablet displaying a financial report. At the top, there are two callout boxes. The left box features an icon of a bar chart with an upward arrow and stars, and text stating: "Positive momentum on the European equity market positively benefitted your portfolio". The right box features an icon of a stack of coins with an upward and a downward arrow, and text stating: "Widening in credit spreads only had a slightly negative impact". Below these boxes is a navigation bar with three tabs: "ASSET CLASS PERFORMANCE ATTRIBUTION" (which is selected and underlined), "ASSET CLASS ALLOCATION", and "INSTRUMENT TYPE ALLOCATION". The main content area below the tabs contains the text: "Your exposure to equity paved the way for a very strong return. The waterfall chart visualises how different asset classes contributed to your portfolio return during this quarter."




 Positive momentum on the European equity market positively benefitted your portfolio





 Widening in credit spreads only had a slightly negative impact

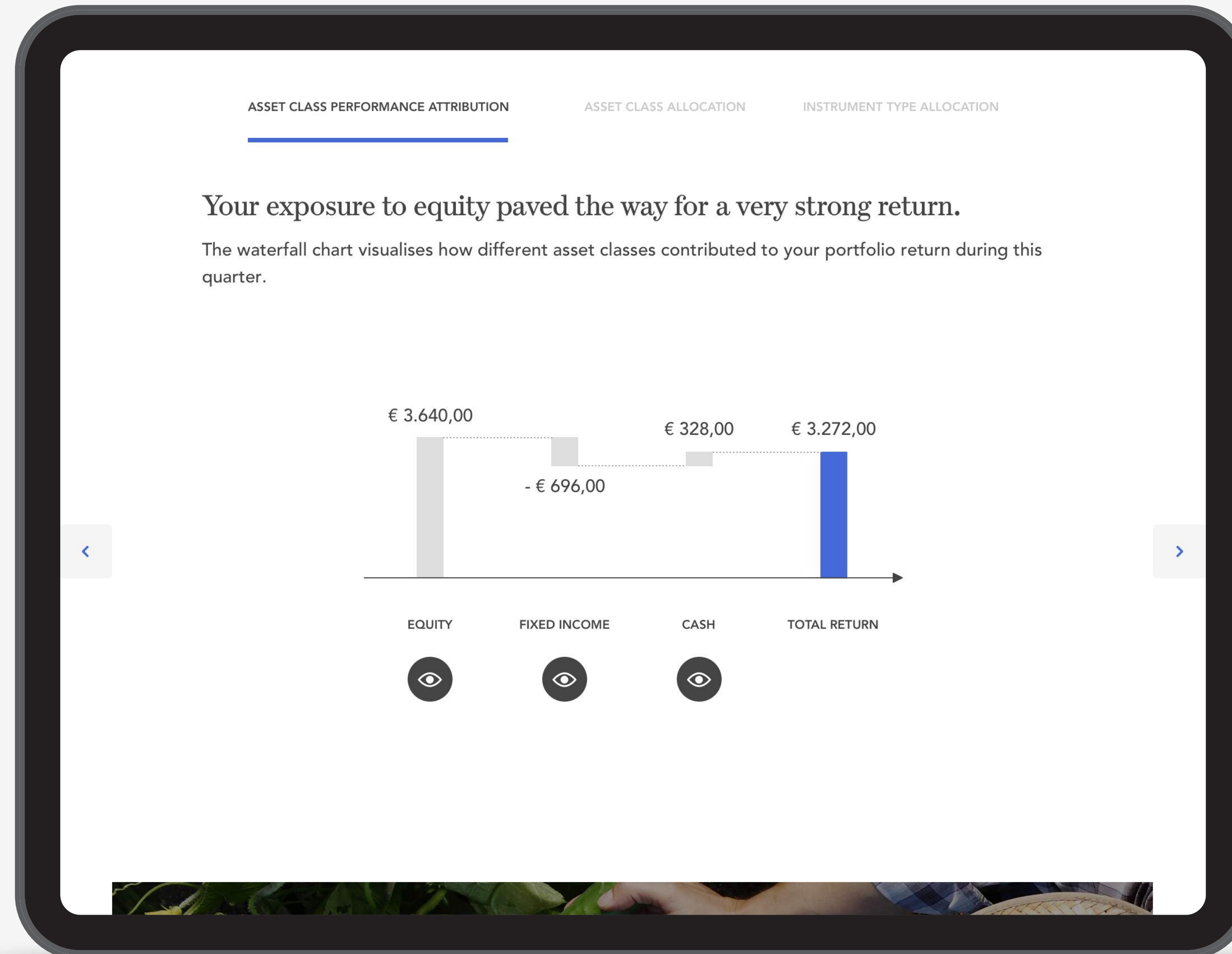


ASSET CLASS PERFORMANCE ATTRIBUTION ASSET CLASS ALLOCATION INSTRUMENT TYPE ALLOCATION

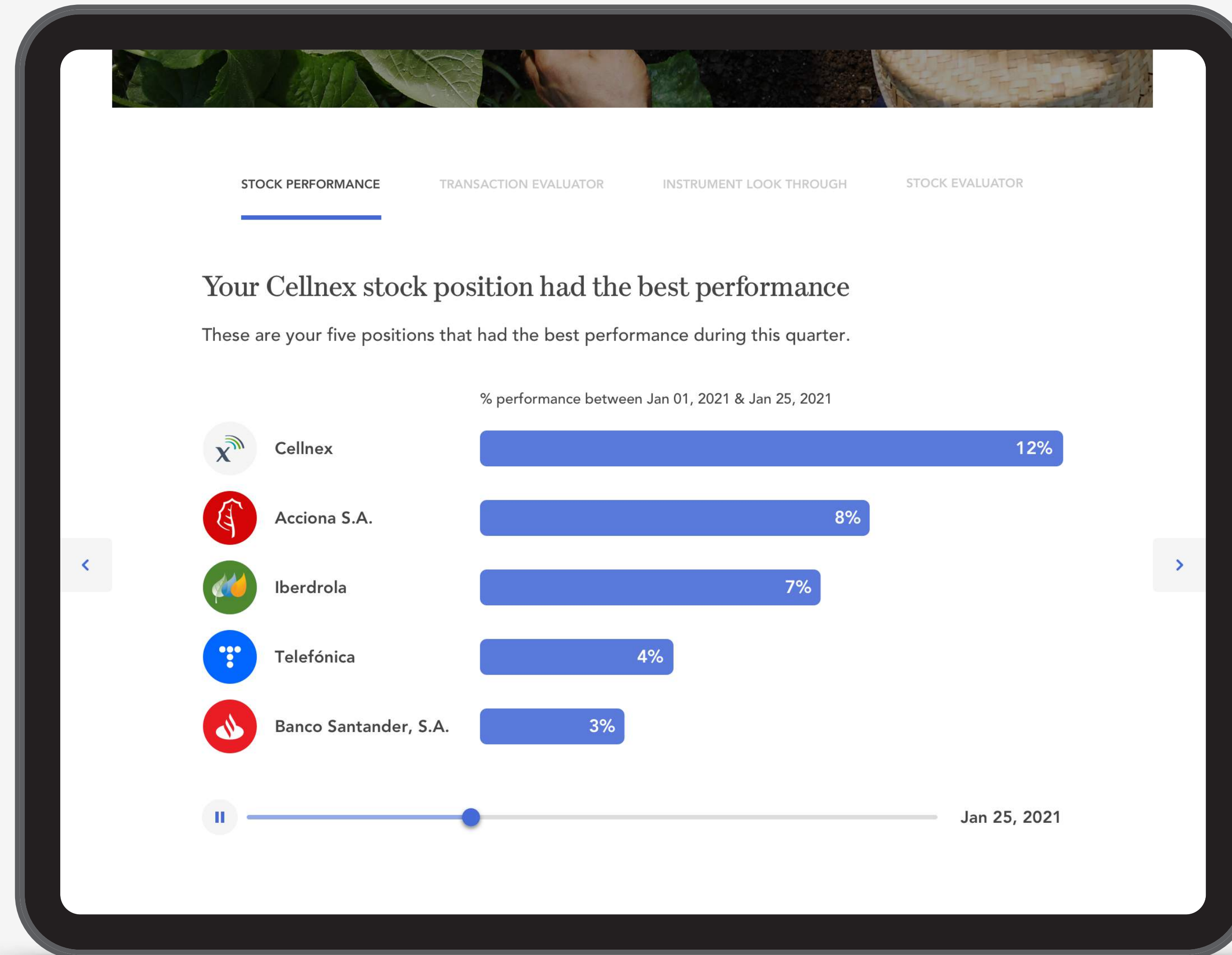
Your exposure to equity paved the way for a very strong return.

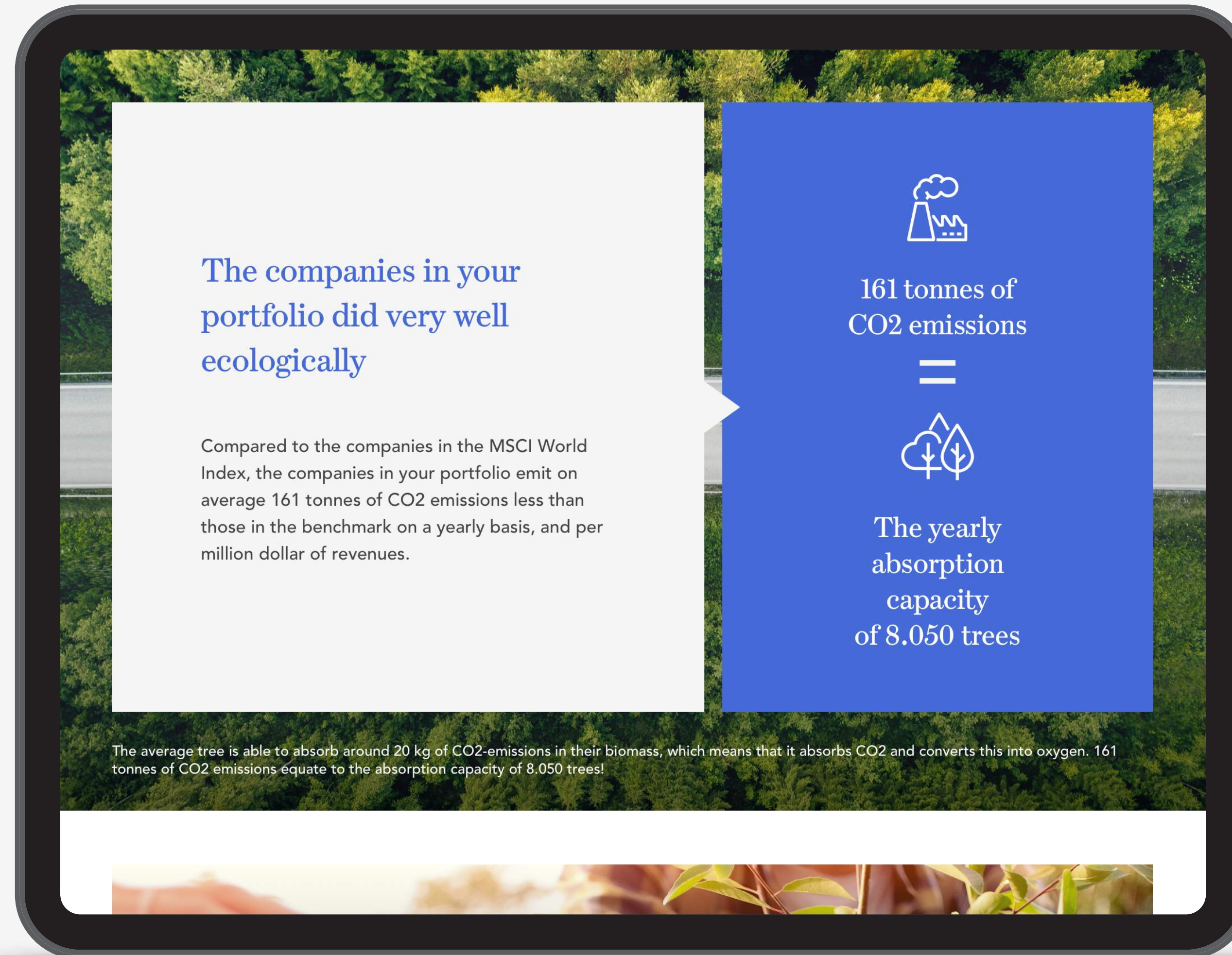
The waterfall chart visualises how different asset classes contributed to your portfolio return during this quarter.

STORYTELLER

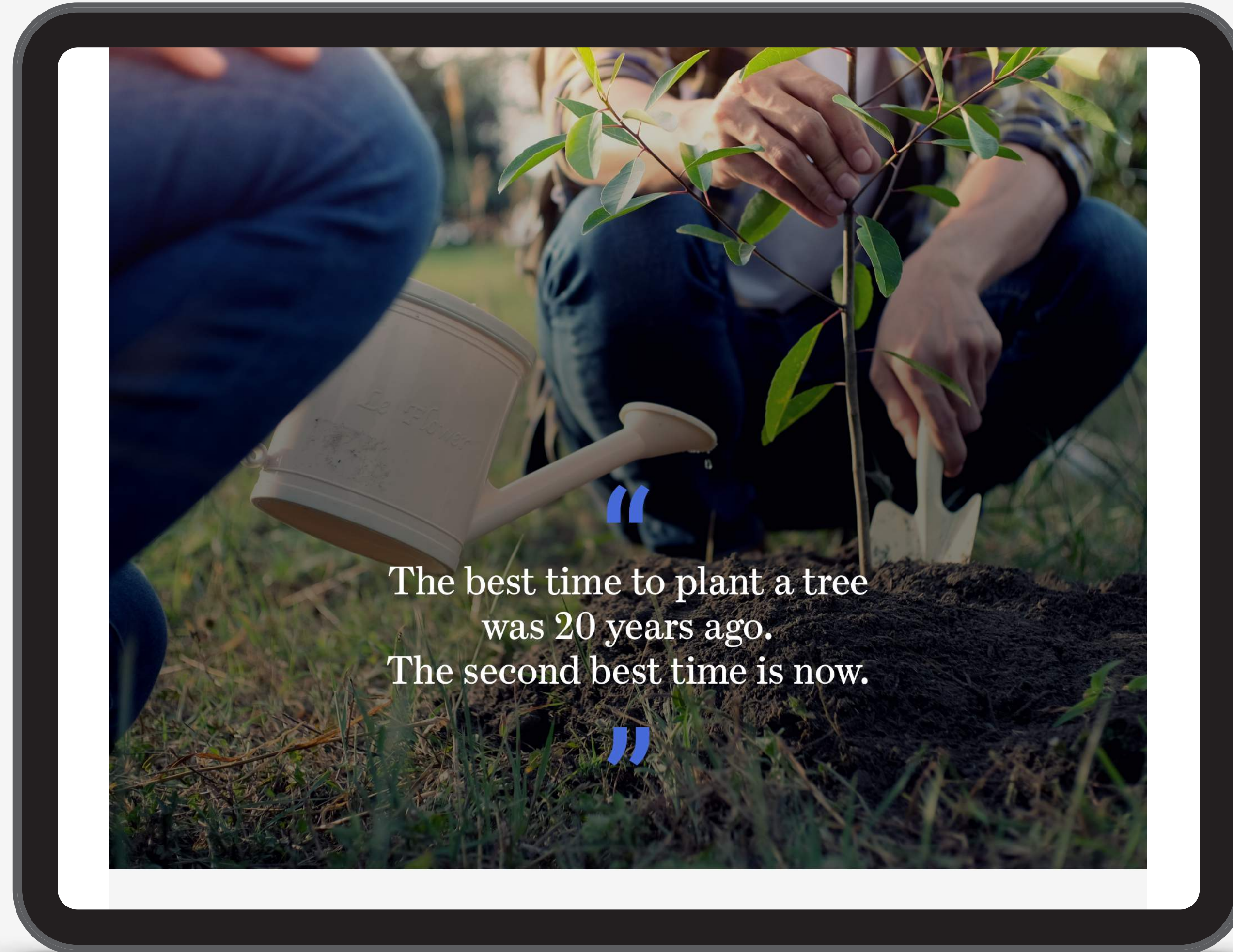


STORYTELLER





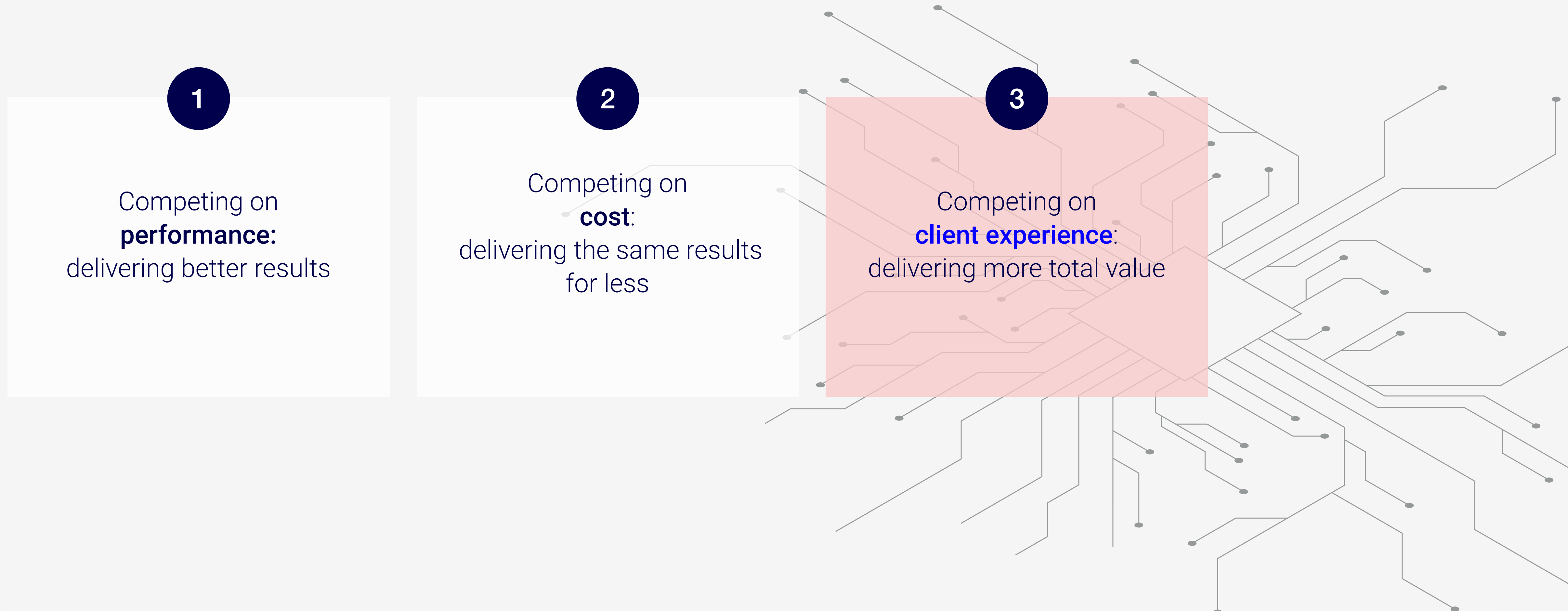
STORYTELLER



“
The best time to plant a tree
was 20 years ago.
The second best time is now.
”

DELIVER MORE VALUE THROUGH CUSTOMER EXPERIENCE

According to the Boston Consulting Group 2020 Global Asset Management report, an asset manager can win and retain client business in any of three primary ways:



What are the first words that come to mind when thinking about how customers receive information about their investments today?

INVESTMENT PERFORMANCE REPORTING TODAY

Portfolio Performance

As at 31 December 2017



Period returns

Period	Portfolio
1 mth*	-0.45%
3 mths*	5.53%
12 mths	10.59%
3 yrs	8.16%
5 yrs	7.85%
Since inception	7.85%

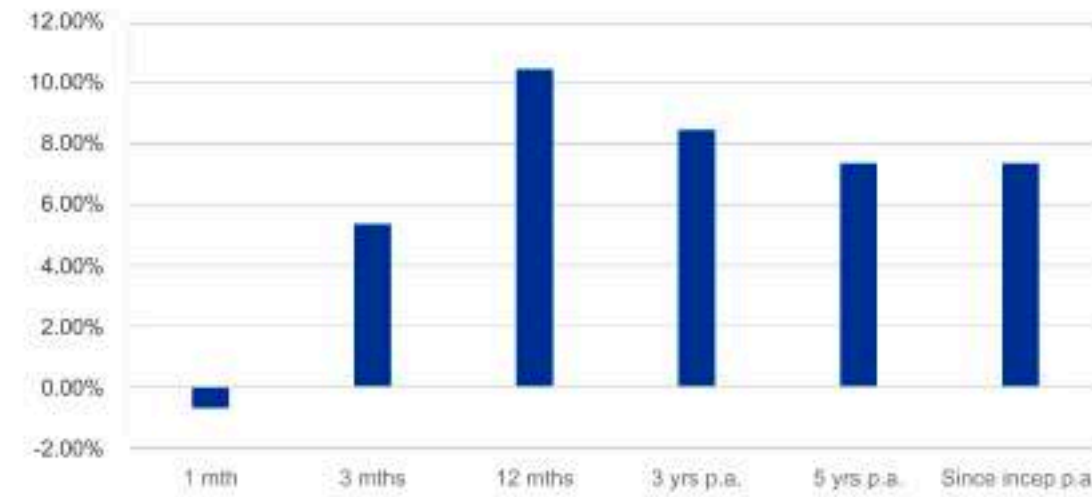
*Returns for periods < 12 months are not annualised

Calendar year returns

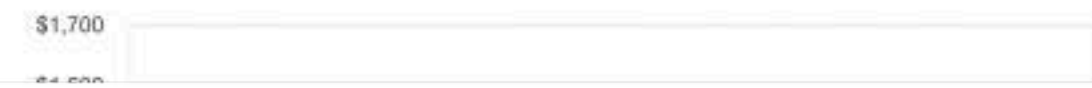
Period	Portfolio
2018 YTD	-
2017	10.59%
2016	7.43%
2015	6.39%
2014	5.60%
2013*	9.46%

*From inception: 15/02/2013

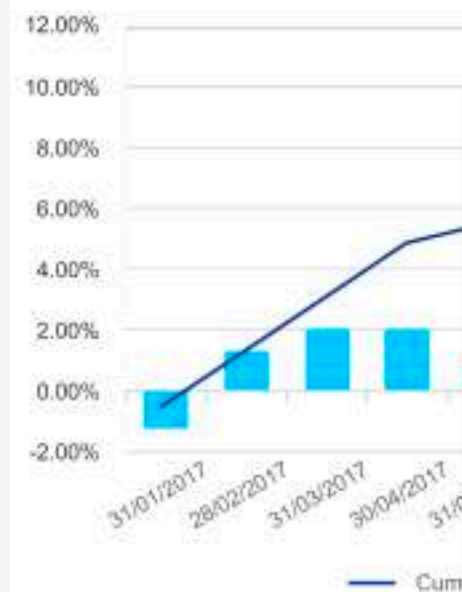
Period performance



Rate of return since inception



12 mth performance



Client Trust
Wealth Accelerator Plus WRAPXXXXXX

Posities in detail

Cash

	Originele munt	Omgerekend in
EUR	48.395,74	48.395,74
Total		48.395,74

Beschikbaar voor orders

Beschikbare cash in EUR	48.395,74 EUR
Openstaande orders	0 EUR
Tradingmarge	55.369,94 EUR
	103.765,68 EUR

Spreiding

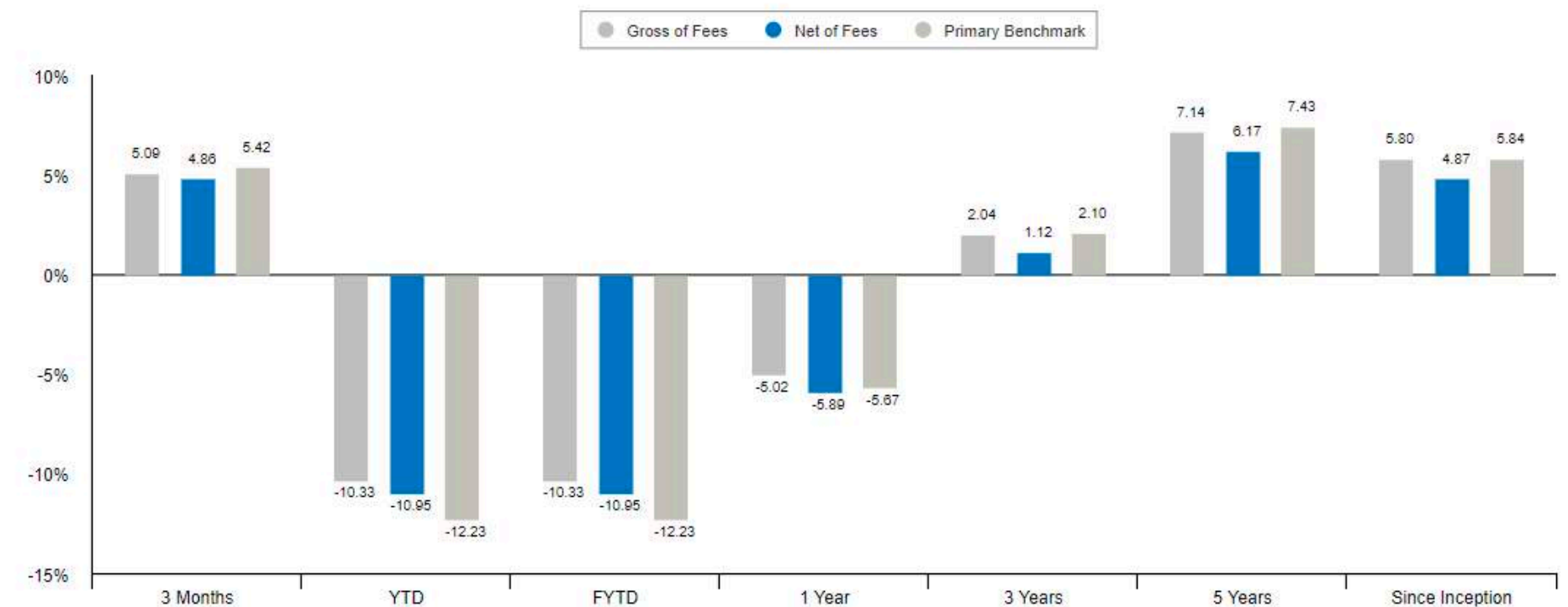
7.14
48.395,
74.198,17 EUR

Posities in detail

Aandeel

Totale rendement 5,05% Totale aankoopwaarde 97.943,64 EUR Huidige waarde 102.890,07 EUR									
Munt.	Aantal (geblokkeerd)	Naam	Aankoopkoers	Totale aankoopwaarde	Koers (% wijziging)	Huidige waarde	Rendement %	Markt	Rendement
EUR	100 (0)	ANHEUSER-BUSCH INBEV	77,51	7.750,98	72.53 (0,47%)	7.253	-6,42%	Euronext Brussels	-497,98
EUR	200 (0)	BIOCARTIS GROUP NV	11,69	2.337,1	6.42 (1,42%)	1.284	-45,06%	Euronext Brussels	-1.053,1
EUR	80 (0)	BMWAG	85,61	6.848,42	69.29 (-0,77%)	5.543,2	-19,06%	Frankfurt (Xetra)	-1.305,22
EUR	20 (0)	CORP.FINANCIERA ALBA	51,89	1.037,75	44.95 (0,33%)	899	-13,37%	Madrid	-138,75
EUR	250 (0)	D'IETEREN N.V.	36,39	9.096,68	57.6 (0,17%)	14.400	58,30%	Euronext Brussels	5.303,32
EUR	62 (0)	FFP (PA)	83,49	5.176,16	109 (2,83%)	6.758	30,56%	Euronext Paris	1.581,84

Portfolio Performance Summary



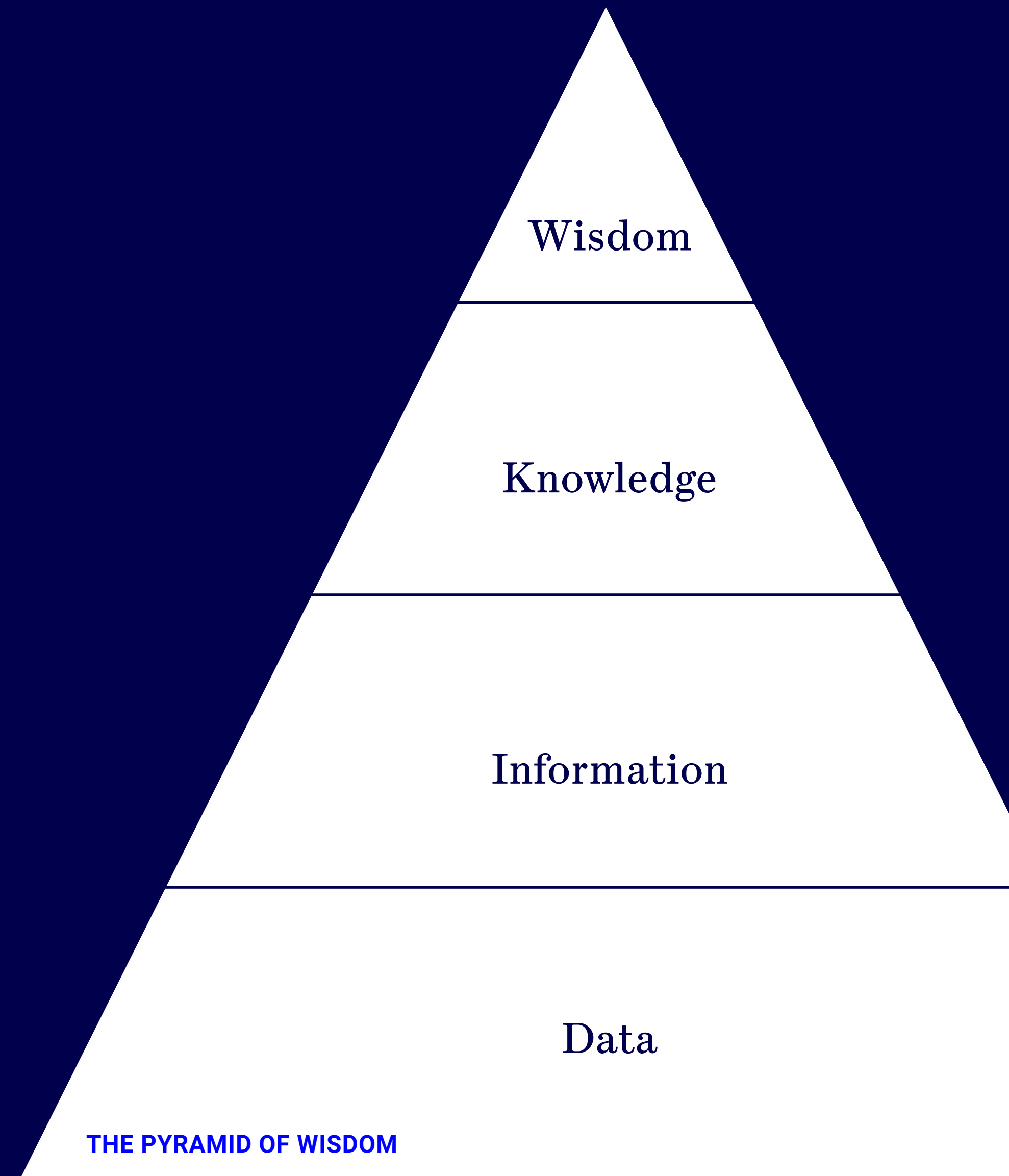
Account inception was January 03, 2014. Performance calculation began on December 31, 2013. Returns for time periods greater than 1 year are annualized.

Portfolio Summary	3 Months	YTD	FYTD	1 Year	3 Years	5 Years	Since Inception
Beginning Value (\$)	847,506	997,938	997,938	944,276	712,282	545,366	0
Net Contributions and Withdrawals (\$)	-1,971	-5,980	-5,980	-8,119	125,166	113,824	637,410
Investment Gain/Loss (\$)	43,137	-103,286	-103,286	-47,486	51,224	229,480	251,259
Ending Value (\$)	888,672	888,672	888,672	888,672	888,672	888,672	888,672
Total Portfolio (Gross of Fees) (%)	5.09%	-10.33%	-10.33%	-5.02%	2.04%	7.14%	5.80%
Total Portfolio (Net of Fees) (%)	4.86%	-10.95%	-10.95%	-5.89%	1.12%	6.17%	4.87%
Russell 3000® Value Index (Primary %)	5.42%	-12.23%	-12.23%	-5.67%	2.10%	7.43%	5.84%

**Where is the knowledge
we have lost in information?**

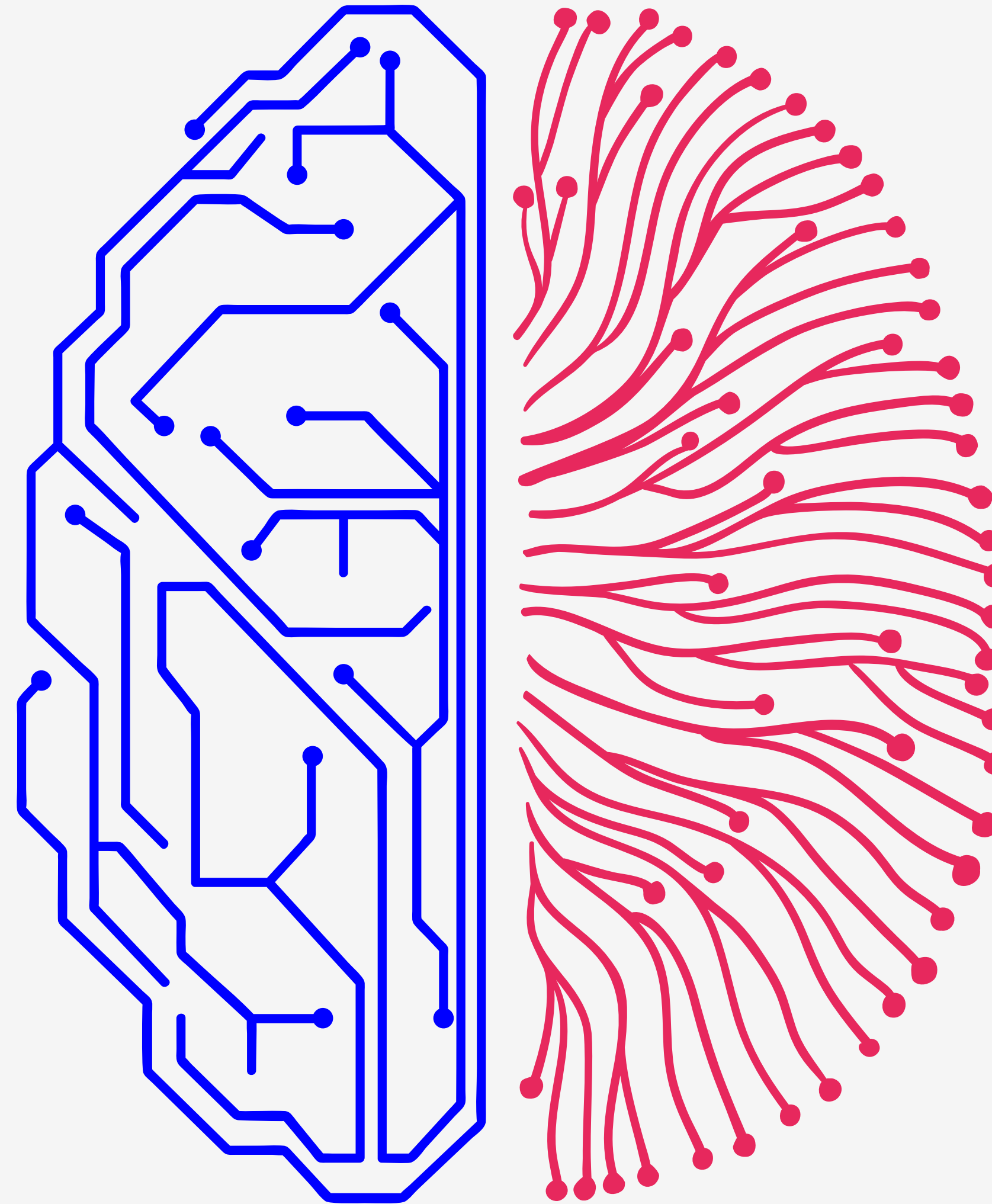
**Where is the wisdom
we have lost in knowledge?**

T.S. Eliot



STORIES AS A MEANS TO GAIN KNOWLEDGE AND WISDOM

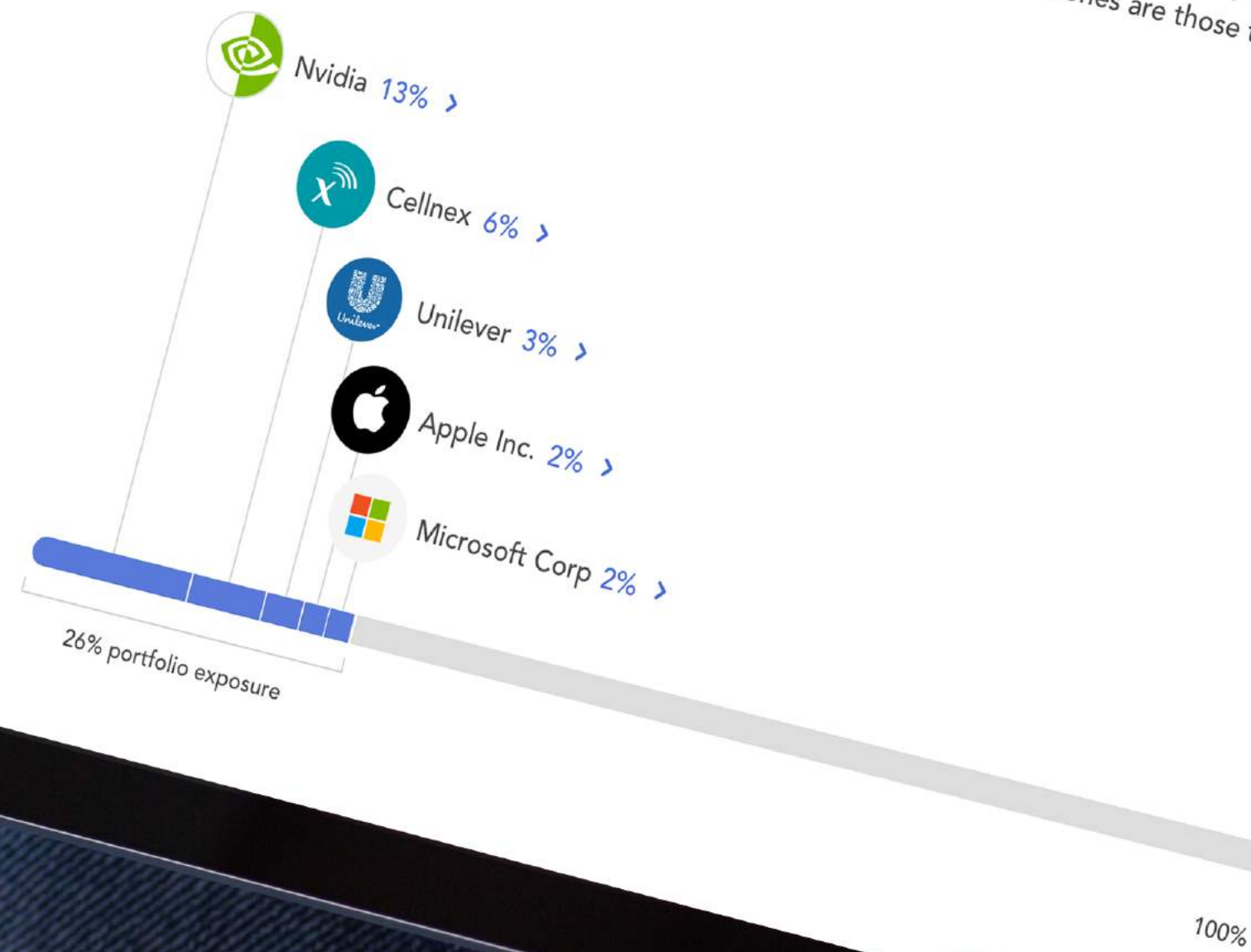
Humans are naturally wired for stories. Stories are the perfect method to engage both the left and right sides of the brain.



Imagine that you could create highly personalised, insightful and engaging stories to explain the how & why of investment performance and thereby promote knowledge and wisdom with your clients?

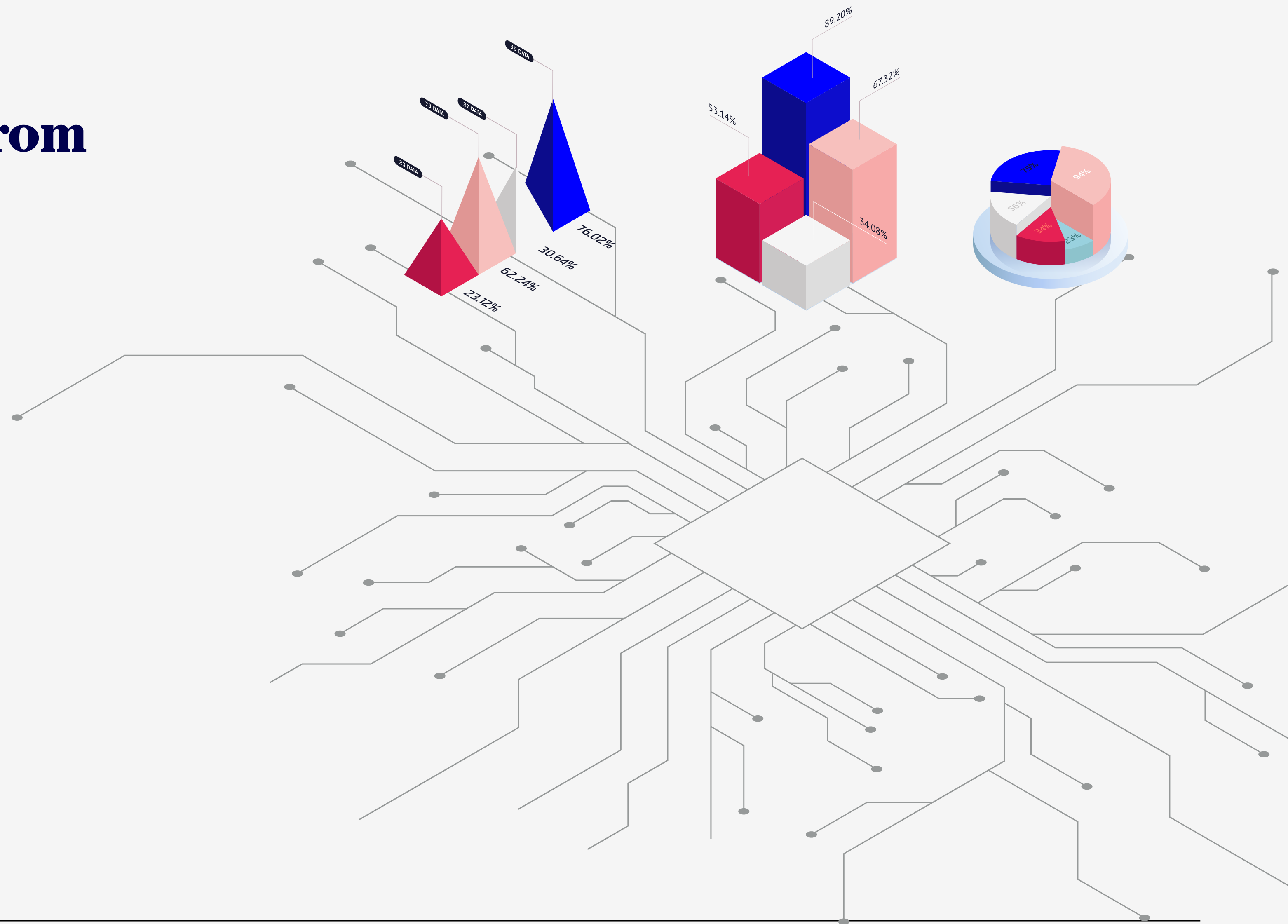
Nvidia dominates your portfolio

Within your entire portfolio, and taking into account the companies that you are invested in via ETFs as well, you were on average 13% exposed to Nvidia. This makes it the most dominant company in your portfolio. Across your entire portfolio, you are invested in 894 different companies and the below 5 ones are those to which you have the largest exposure.

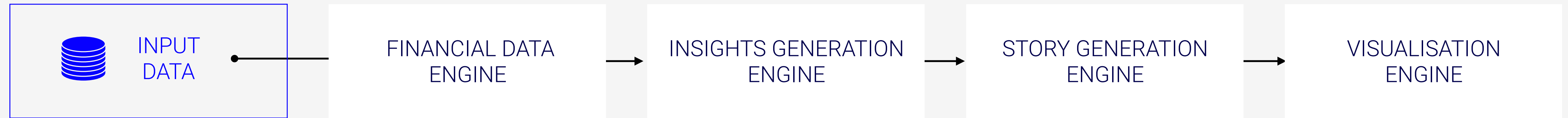


Chapter 2.

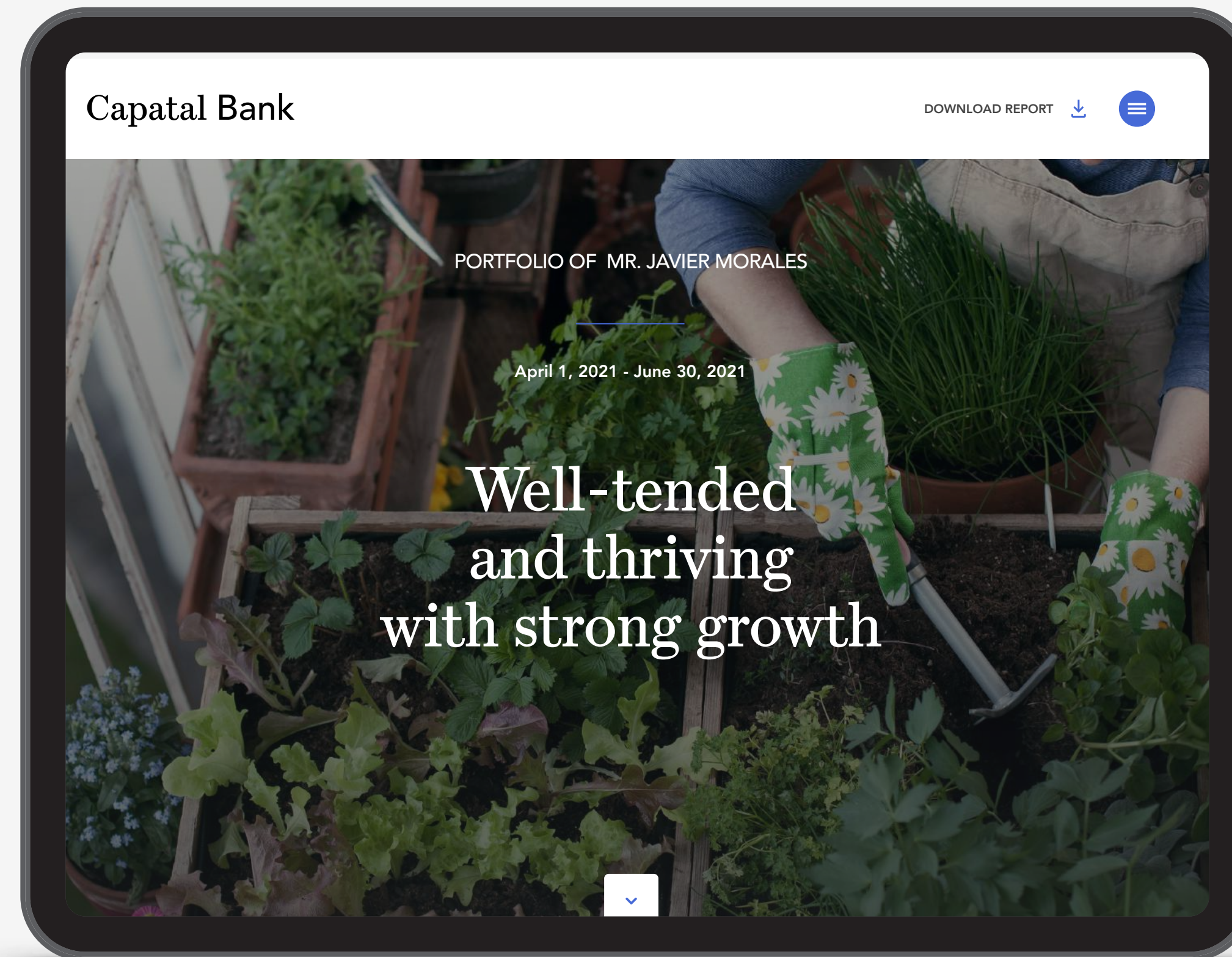
StoryTeller in practice: from minimal input data into narrative-based insights.



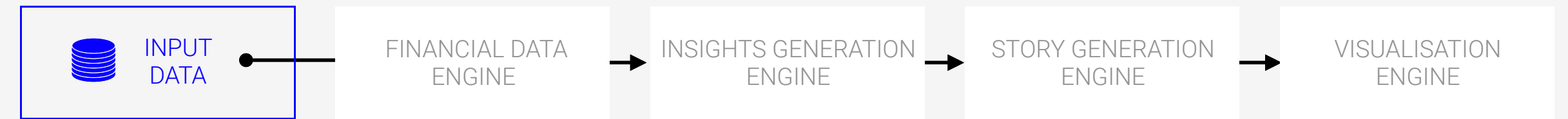
HOW STORYTELLER WORKS



Four proprietary-built engines allow you to automatically generate StoryTeller reports based on minimal input data requirements.



HOW STORYTELLER WORKS



We only need
portfolio holding &
transaction data.

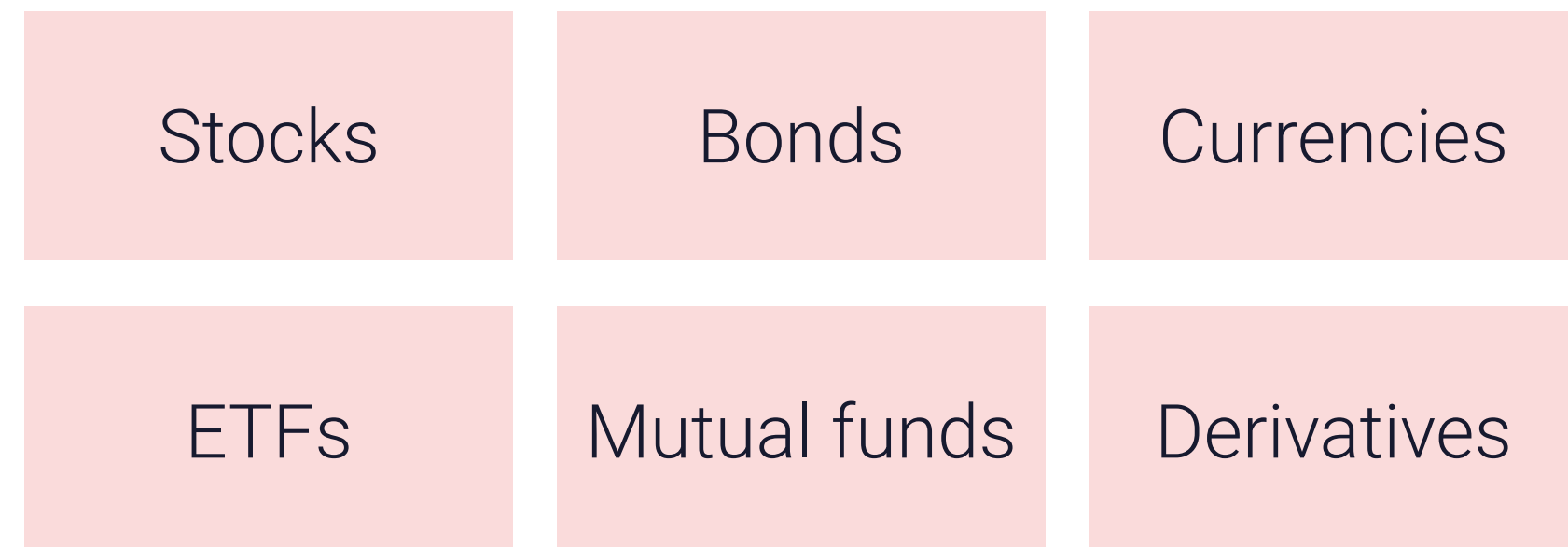
Position date	Identifier	Identifier type	Quantity	Price	Market price currency	Market value	Valuation currency
30/09/2021	BE6227494943	ISIN	1052,812	191,81	EUR	201939,87	EUR

HOW STORYTELLER WORKS

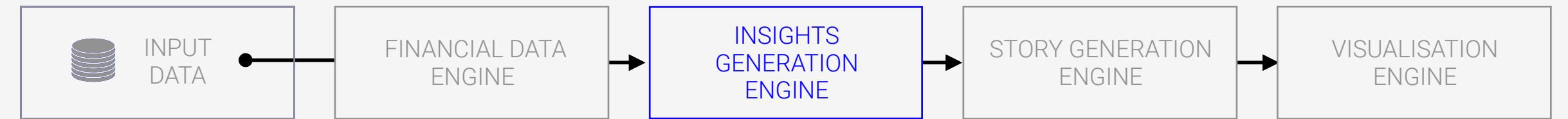


The financial data engine retrieves financial data on the instruments in the portfolio/fund (look through) via our connections to our data providers.

We currently support the following instruments within StoryTeller:



HOW STORYTELLER WORKS

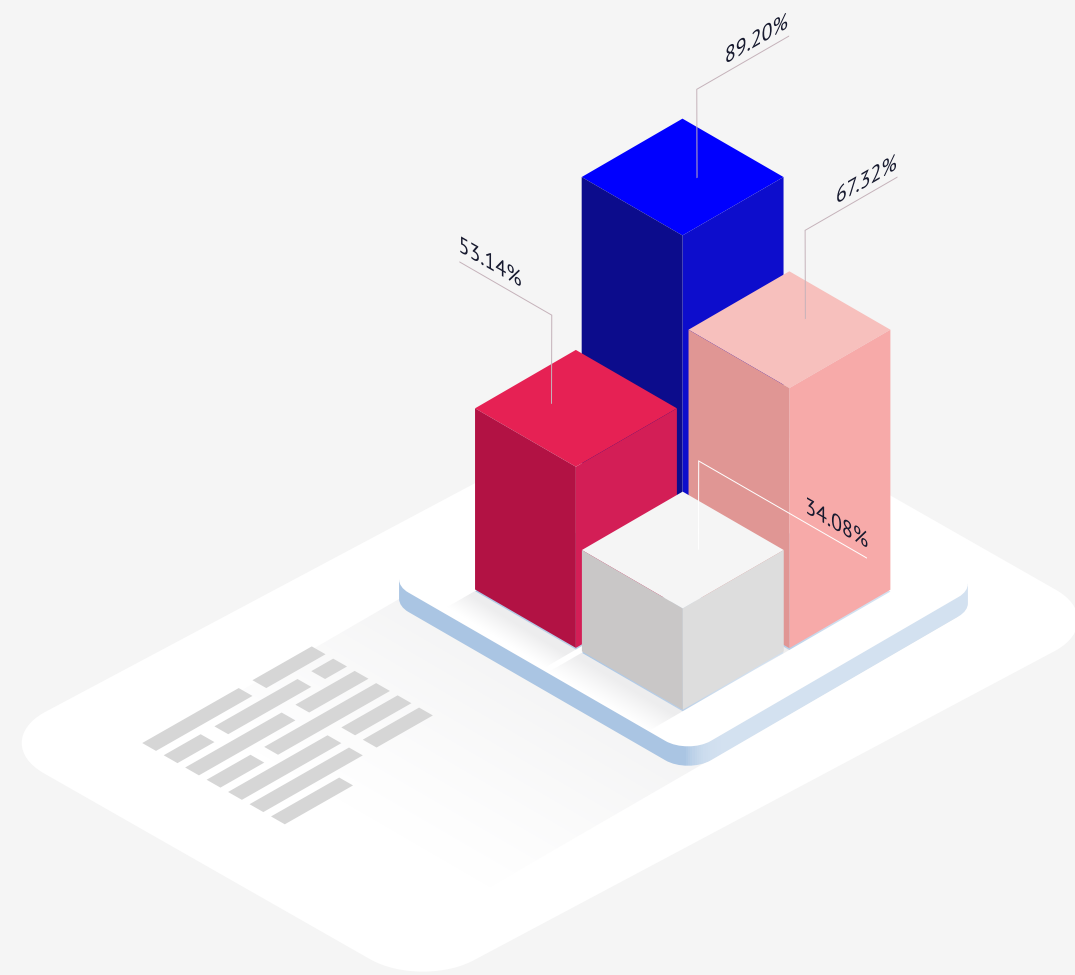


The insights generation engine uses the financial data as input to calculate different insight variables on the portfolio/fund to create a story.

StoryTeller reports are modular, meaning that you can determine which type of insights should be included.

We can generate insights on:

- Return calculations
- Performance attribution
- Portfolio allocation
- Transaction impact
- Hypothetical portfolios
- ESG performance
- News article retrieval & summarisation
- Monte Carlo simulation
- Compounding interest simulation
- ...



HOW STORYTELLER WORKS



StoryTeller uses a rules-based text template database to generate a story based on the insight variables calculated in the previous step on-the-fly.

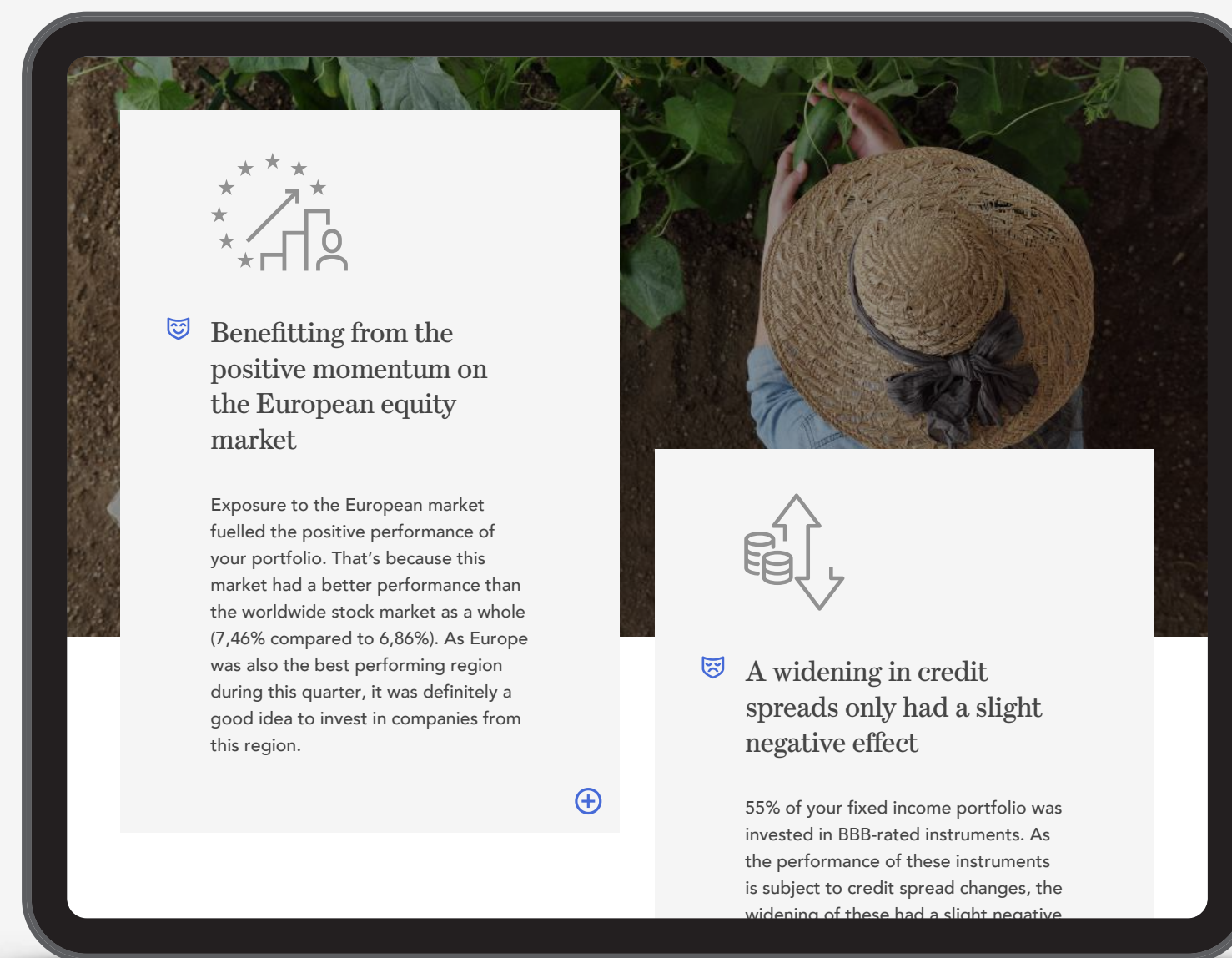
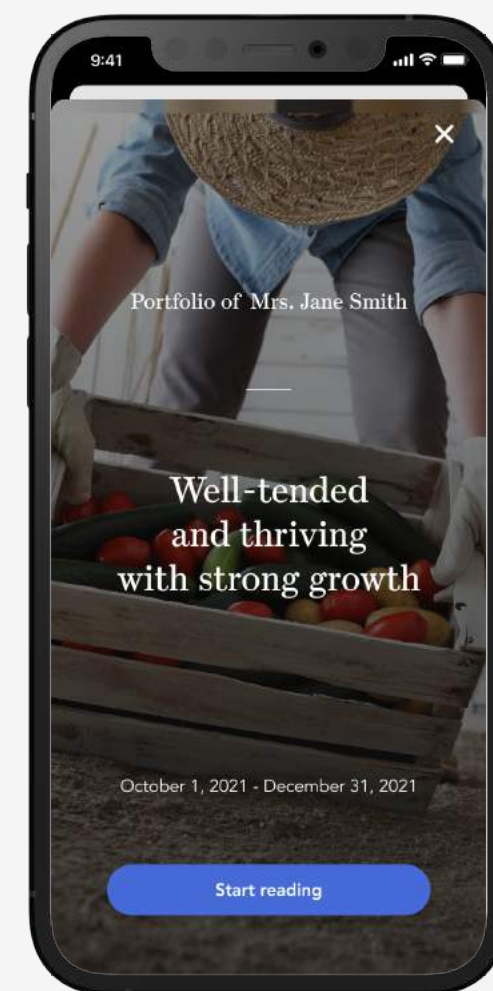
Story component	Scenario		Text template 1
Cover title	Return period	Positive	<i>Navigating with another period of ideal wind speed</i>
	Return previous period	Positive	
	Theme	Sailing	Text template 2
			<i>Sailing forth in a shipshape fashion</i>
			Text template ... z
			<i>Sailing onwards in a gust of advantageous wind</i>

Scenario		Text template 1
Return period	Positive	<i>Back on course and moving swiftly with the wind</i>
Return previous period	Negative	
Theme	Sailing	

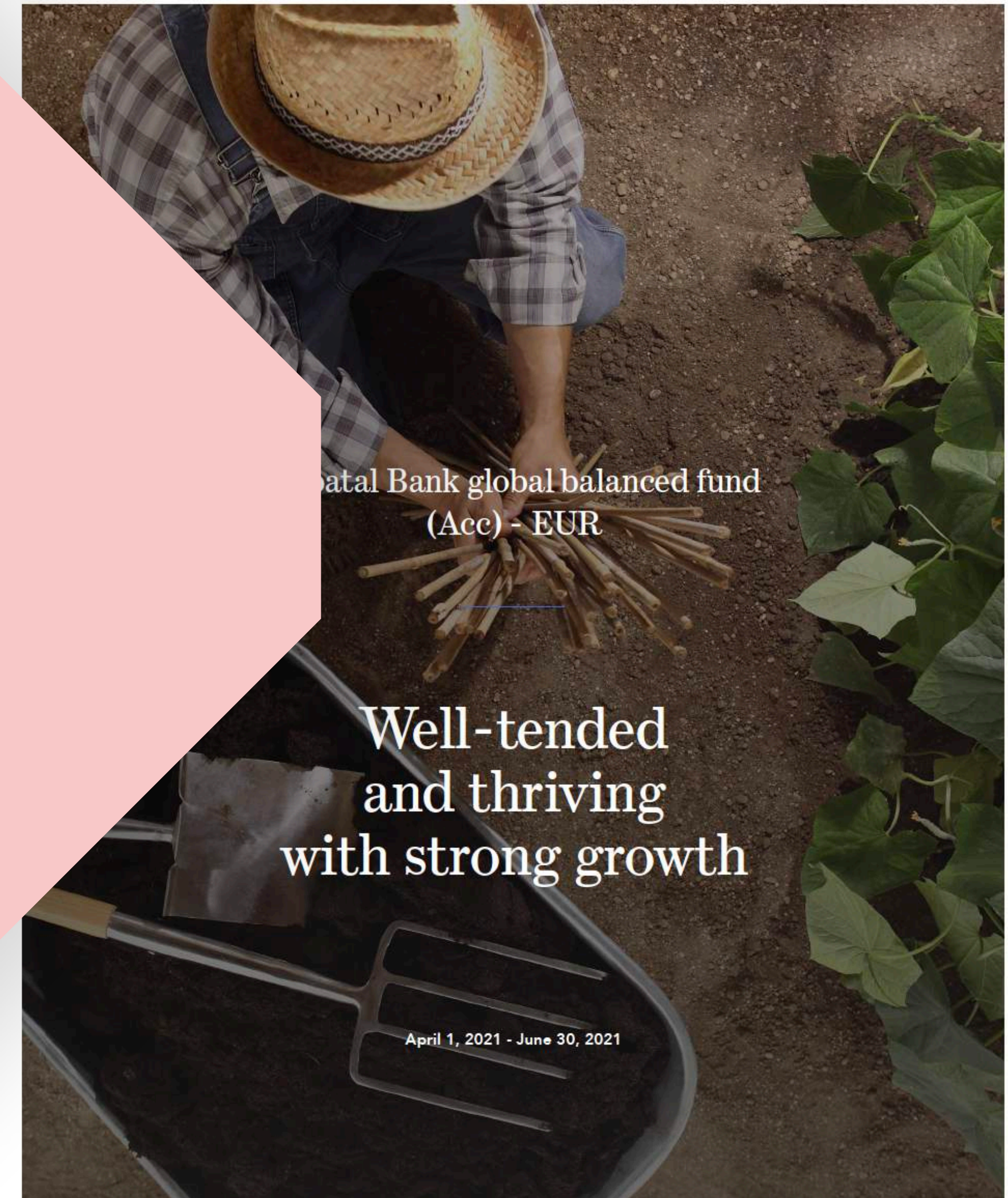
HOW STORYTELLER WORKS



StoryTeller is an omni-channel solution, meaning that it can generate PDF reports, web/mobile responsive reports and even videos.



**This 26 pages report
was generated in only
30 seconds**



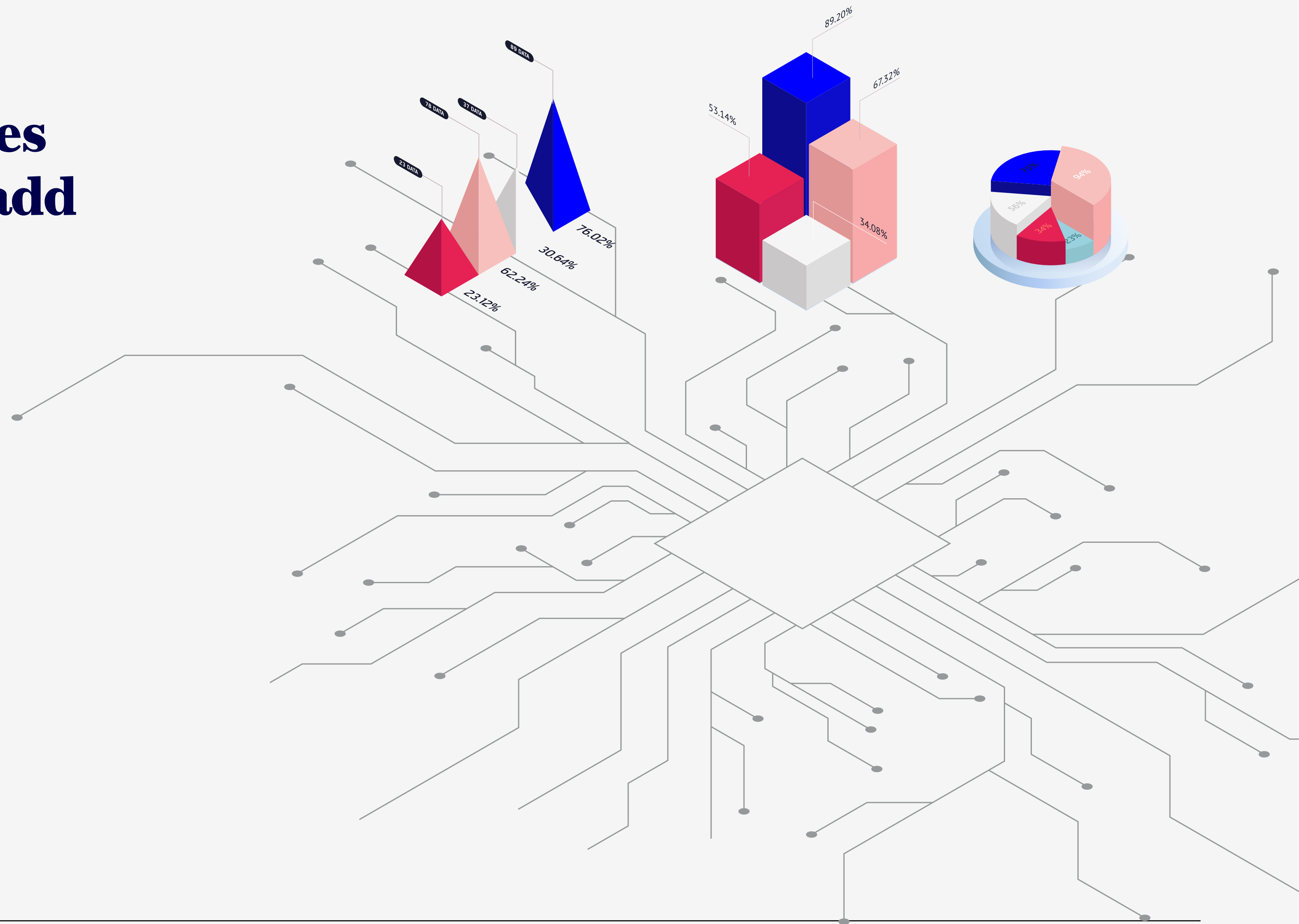
Capatal Bank global balanced fund
(Acc) - EUR

Well-tended
and thriving
with strong growth

April 1, 2021 - June 30, 2021

Chapter 3.

A wide variety of use-cases where StoryTeller could add value.



WIDE VARIETY OF STORYTELLER USE-CASES

Retail banks, private banks, online brokers, asset managers, pension funds, platform providers ... can benefit from StoryTeller, both for internal use and for the use of (the customers of) their customers.

Possible target audiences:

Financial advisors / relationship managers

Fund managers

Single fund customers

Advisory customers

Discretionary customers

Execution-only customers

Pension customers

STORYTELLER FOR DISCRETIONARY PORTFOLIOS

The highly personalised, insightful and engaging StoryTeller reports will establish a feeling of trust and comfort at all times.

Capatal Bank

YOUR PORTFOLIO UNDER DISCRETIONARY MANDATE

Dear Mr. Evans, after the summer dip of the previous quarter, we are continuing the upward trend again!

01/10/2021 - 31/12/2021

WHERE WE STAND 2 / 7

An excellent final quarter!

After a quarter of negative growth, we are back in positive territory. A summer dip of short duration. With a positive net result of € 15,253.11 we close the year on a good note.

Portfolio value by inception: € 381,327,73
 Net result during this quarter: + € 16,511,49
 Portfolio value: € 397,839,22

YOUR INVESTOR PROFILE

Mandate	Discretionary
Risk profile	Growth
Dividends	Being reinvested
Start capital on 15.04.2013	
Net deposits/withdrawals since inception	€ 67,408,67
Net result since inception	82.6%
Type of fund	Non-SRI

Portfolio value by inception: € 397,839,22

Quarterly overview portfolio Mr. Evans - 01/10/2021 - 31/12/2021

THE PAST QUARTER 3 / 7

The Information Technology sector was the driving force.

Technology companies have, on average, outperformed companies from other sectors during this quarter. With 19.3% of your portfolio invested in such companies, we have benefited greatly from this positive trend.

SECTOR DIVERSIFICATION WITHIN YOUR PORTFOLIO

- Financial services: 21.4%
- Energy: 6%
- Technology: 19.3%
- Basic materials: 15.9%
- Healthcare: 17.1%
- Utility companies: 4.3%

IN THE NEWS
 Reuters - 27 Oct 2021
What makes IT giants so untouchable?
 Large technology companies are often dominant in their sectors and have little to fear from entrants. A look at the laws of the immaterial economy.
 Continue reading: reut.rs/344V59i

THE PAST QUARTER

A decline in the US dollar had a slightly negative impact.

Certain positions within your portfolio were purchased with the US dollar. Inevitable when constructing a regionally diversified portfolio.

As the US dollar depreciated by 1.2% against the euro during this quarter, this had a negative impact on your net result.

IN THE NEWS
 Reuters - 27 Oct 2021
What about the dollar?
 Furthermore, the weakness of the dollar has been striking in recent days, also against the euro. And that is remarkable. Because normally, the US currency should be able to benefit from the prospect of higher US interest rates and the rising interest rate differential with the eurozone.
 Continue reading: reut.rs/3W6byu

CURRENCY DIVERSIFICATION WITHIN YOUR PORTFOLIO

- EUR: 73%
- USD: 23%
- GBP: 10%
- JPY: 5%
- Other: 5%

THE PAST QUARTER IN PERSPECTIVE 5 / 7

Thanks in part to an excellent last quarter, we will close 2021 with an annual return of 15.39%.

We started the year strongly. Two quarters of positive growth were the result. A small dip followed during the summer months, but this was short-lived. With a net return of 4.33% during the last quarter, we closed the year on a good note.

We even outperformed the average annual return of a "Growth" portfolio over the last 10 years!

YOUR CUMULATIVE NET RETURN IN 2021

TOP 5 NET ANNUAL RETURNS

1. 2019	23.26%
2. 2021	15.39%
3. 2014	9.10%
4. 2017	8.69%
5. 2015	8.10%

Looking at your net returns from the previous years, we can conclude that 2021 definitely has a place in the list of your best years as an Iria customer. Your second best year so far!

Quarterly overview portfolio Mr. Evans - 01/10/2021 - 31/12/2021

YOUR LONG-TERM INVESTMENTS 6 / 7

The effect of your investment in the longer term.

Although this is a projection based on past figures, and therefore no guarantee for the future, we expect that within 10 years your current portfolio could potentially grow to € 587,035 in an average scenario. Considering the amount you started with in 2013, that would be a great result.

EXPECTED GROWTH OF YOUR PORTFOLIO VALUE

THE POWER OF RETURN ON TOP OF RETURN

With an additional monthly deposit of €396, you can achieve an additional return of €11,100 over ten years.

Suppose you do not make any deposits or withdrawals:
 Then we expect your portfolio value to increase to €57,035 in an average scenario. That reflects a return of €190,455 over the next ten years.

Suppose you pay € 396 monthly:
 Then we expect your portfolio value to increase to €645,655 in an average scenario. That reflects a return of €201,555 over the next ten years.

Expected return for the period 31/12/2021 - 31/12/2032:

Without monthly deposit	€ 190,455
Or	
With monthly deposit	€ 201,555

Quarterly overview portfolio Mr. Evans - 01/10/2021 - 31/12/2021

READY FOR THE FUTURE 7 / 7

"We do not expect a repeat of the last three years for 2022."

Stock market performance is more modest but still positive, with higher volatility due to a slowing economy, though still higher than the trend growth of recent years, and less accommodative monetary policies that are not (yet) truly restrictive.

Equities remain our favourite asset class. Earnings growth is likely to be less spectacular than in 2021 given the increase in labour costs and production prices. But earnings should continue to grow thanks to sales growth and operating levers.

Unfortunately, there is nothing to be expected for government bonds, which are likely to perform negatively, just as they did in 2021. Long-term interest rates have remained abnormally low, especially relative to inflation, despite the Fed's change in stance. We expect only a slight rise in bond yields, not enough to threaten the attractiveness of equities.

SPREAD YOUR ASSETS

YOUR REGIONAL DISTRIBUTION

YOUR EXPERT
 Philippe Macintosh
 Investment Strategist

Quarterly overview portfolio Mr. Evans - 01/10/2021 - 31/12/2021

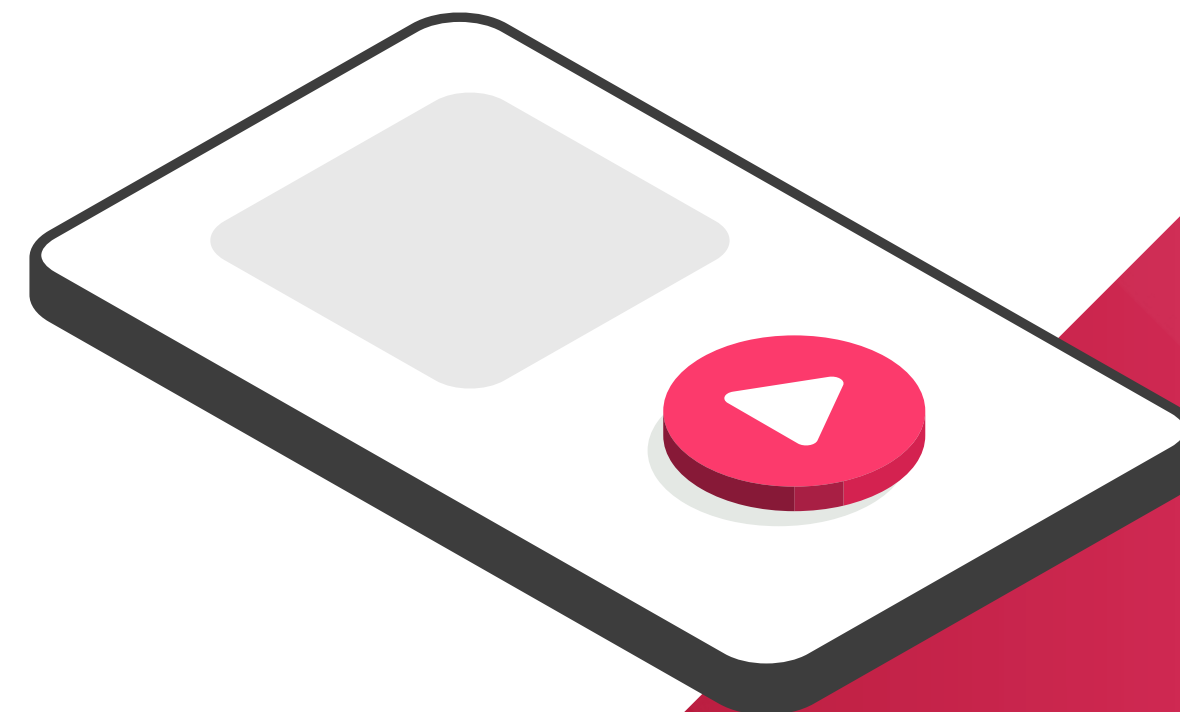
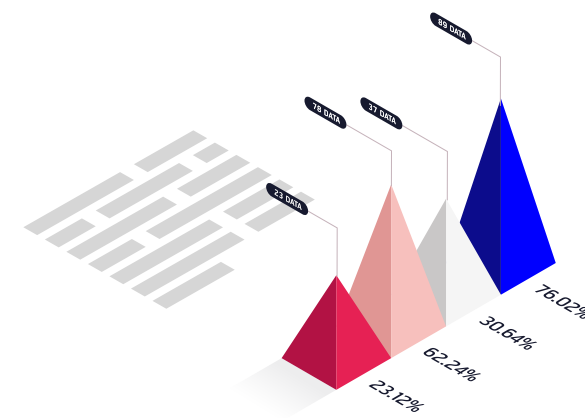
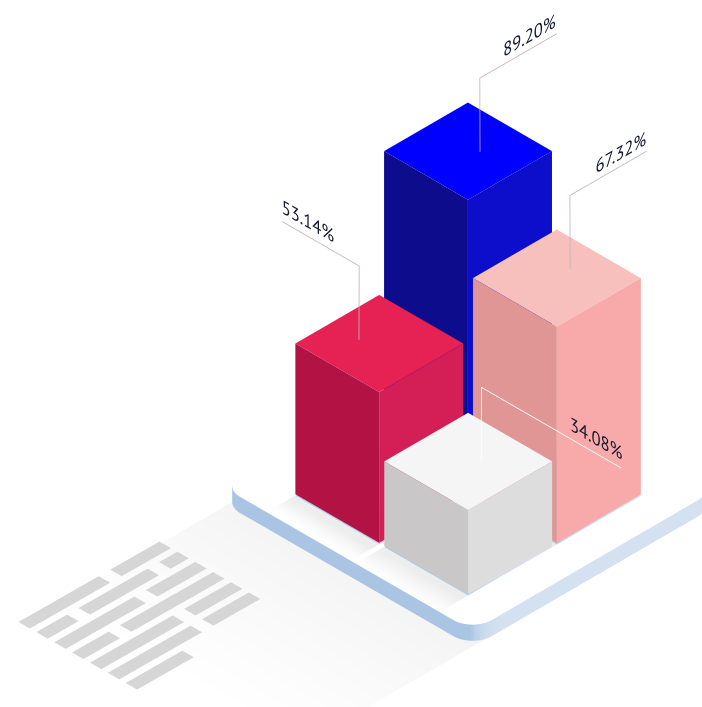
STORYTELLER FOR PENSION PORTFOLIOS

The highly personalised, insightful and engaging StoryTeller reports will educate the customer on the importance to save for retirement, and provide comfort at all times.

29,7%

of the research participants said that they wanted to find out how they could raise their monthly contributions after receiving a StoryTeller report.

Thank you!



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