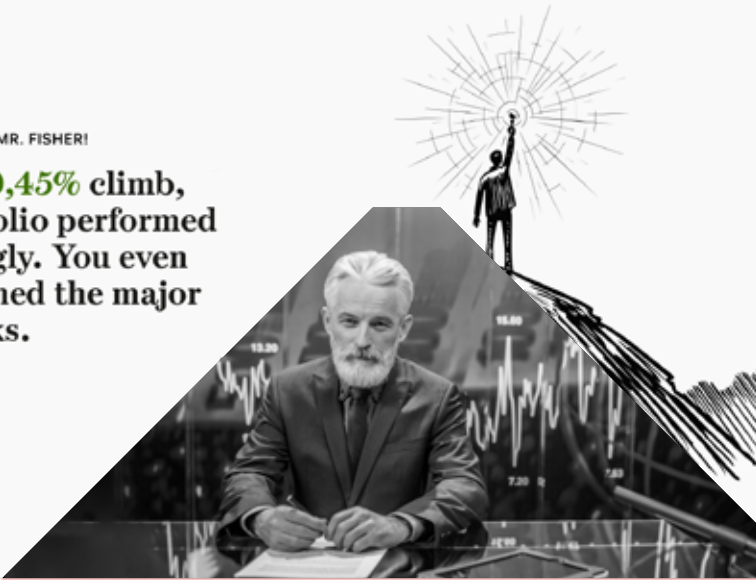


1 January 2019 - 30 June 2019

CONGRATULATIONS MR. FISHER!

With a **+20,45%** climb,
your portfolio performed
very strongly. You even
outperformed the major
benchmarks.



A worldwide ‘first’
new way of ‘telling
the story’ of retail
client’s portfolio
performance.

_ STORYTELLER

InvestSuite

THE ALGORITHMIC FRAMEWORK.

The in-house developed framework is at the core of InvestSuite StoryTeller and is built around five modules.

1. The regime detection algorithm divides the chosen time period into different relevant subperiods (for example a stable period and a more volatile one). This allows for a coherent explanation of the portfolio return performance in each subperiod.

2. A performance decomposition algorithm analyses which elements have contributed to the return of an investment portfolio. Examples are the broad equity market, macro-economic factors such as economic growth, interest rates, currency movements and oil prices, sector effects and individual company performance.

3. Based on the performance decomposition output, the **contributor selection algorithm** analyses what the most important contributors are and aggregates the effects of the smaller ones, such that the bulk of the portfolio return can be explained by a limited number of contributors.

4. The news selection and aggregation algorithm searches all available financial news for the underlying story behind the most important contributors to portfolio performance. It summarises the stories and provides links to longer articles for those who are interested in more information.

5. A visualisation algorithm displays the output from the other 4 modules in intuitive way, combining strong visuals with human storytelling. This allows your end customer to understand the performance of his portfolio and contributes to his financial knowledge.

BUILD YOUR OWN MOST LOVABLE PRODUCT

StoryTeller allows an easy integration in a financial institution's own platform through APIs. StoryTeller is available as an integrated or a standalone cloud-based application and it is consistent with proprietary performance calculations and allows a high degree of customisation (front-end) and parametrisation (back-end).

- Configure the user flow tailored to fit the specific requirements of your customers and value proposition.
- Fully customizable, intuitive design, copy and image library that aligns with your brand.
- Distribute the portfolio report via different channels: i.e. in digital investing environment, via email, pdf, voice, video, ...
- Offer on-demand consultation whenever and wherever your customer chooses.

Explaining historical performance of an investment portfolio in understandable language to retail investors.

Many retail investors receive almost no information about the reasons for the performance of their investment portfolio.

When they do, it is usually either unintuitive (tables with numbers) or just a high level macro-economic explanation with an unclear link to the actual investments.

Additionally, advisors also experience difficulties in pinpointing the exact reason for an investment portfolio's performance and as a result can't always explain it in a comprehensive way.

HOW WILL INVESTSUITE STORYTELLER HELP YOU RESPOND TO THE CHALLENGE?

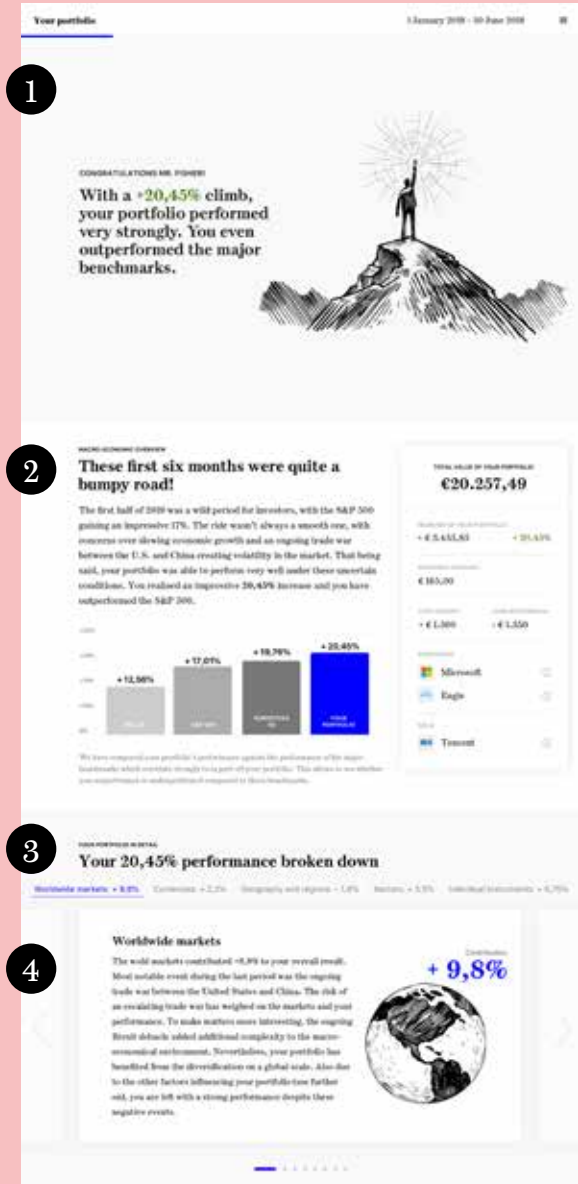
StoryTeller helps to explain portfolio performance in an understandable way to retail investors. It provides an in-depth view of the returns over a chosen time period and illustrates events that have impacted the performance and to what degree. All the relevant information is shown in an intuitive white-label solution, combining strong visuals with human storytelling.

StoryTeller can either support the advisor in his meetings with customers or can be used by customers directly to better understand their portfolio's performance.

By automating the reporting and analysis of portfolio performance, time of analysts and client portfolio managers is freed up.

Increase customer satisfaction, financial knowledge and trust through increased information and engagement.

1. Portfolio cover page: "how did it go".
2. Tailored macro-economic overview.
3. Factsheet.
4. Breakdown of the actual result.
5. The chosen time period divided into different relevant subperiods. This allows for a coherent explanation of the portfolio return performance in each subperiod.
6. Events that truly relate to your customer's portfolio and not just to the financial markets in general.
7. Based upon actual portfolio and behavior, a self-directed investor profile is generated.
8. Future view: analyst sentiment and reports to empower the investor in future decisions.



Deeper look



2018 was a year with quite volatility. The year ended with a correct line of which was mainly driven by a negative sentiment. During the first period, January-February 2019, the stock markets recovered from the correction, as followed the bear appeared to be unprofitable.

These first two months, your portfolio had a very strong performance which finally resulted in a total increase of +18,20%. The most important positive contribution came from your position in **Indegroup**. Meanwhile, your holdings in **British Pound** have tempered the overall return of your portfolio.



Do you recognise yourself?

Invest for growth



In 80% of your portfolio, the stocks, companies or funds are growing rapidly to meet other goals. Best to avoid the risks and increase your growth. Most growth investments don't have to pay dividends to investors.

You keep your treasures



During the past period you have executed some transactions, where comparable investors – on average – have executed twelve transactions during the same period. In addition, you hold your investments for an average period of 2 years and 3 months, which is higher than the average of 1 year and 11 months.

Sustainability scores



More than 19% of your current investments have a higher than average sustainability score. This means that the companies in which you invested regard environmental, social and corporate governance criteria as part of their strategy and as a long-term financial and societal competitive advantage.

Do you recognise yourself in the above investor characteristics? If not, we strongly encourage you to adjust your investment strategy. A good and reliable investment strategy is key to achieving your goals. We have an exclusive [learning library](#), specifically built to support investors of all kinds to use their skills and to help them achieve better investment decisions.

[Find out how to invest responsibly](#)

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What's up next?

Analysts cover various financial instruments and companies. Based on these analyst reports, you can find a view on what analysts believe to be next for your portfolio and your investments.

Volvo
Current stock value: SEK 1,049.78
Maximum price increase: +1.4%

Volvo has an upward potential of 37.69%. This means that at a current price of SEK 128.80/share, analysts expect Volvo to increase to SEK 175.00/share. Following the analyst reports, Volvo is currently the investment with the strongest upward potential in your portfolio.

Harelys
Current stock value: £ 2,108.00
Maximum price increase: -18.35%

Though you currently are making losses on your investment in Harelys, analysts expect Harelys to have the potential to increase to £ 265.00/share compared to the current quote of £ 230.25. This will allow you to make up for a good part of the current loss.

SUSTAINABILITY SCORE

Strong buy (Green), Buy (Light Green), Hold (Yellow), Sell (Orange), Strong sell (Red)

SOME INTERESTING DATES TO MARK IN YOUR AGENDA

- 12** Microsoft dividend payout (NASDAQ LISTING: MSFT) [See more](#)
- 18** International Investors Day (LONDON, UK) [See more](#)
- 24** Capital Markets Day Helsinki (AMSTERDAM, NL) [See more](#)
- 15** Report dividend payout (NASDAQ LISTING: B.B.2320000) [See more](#)

Let's talk.

At InvestSuite, we believe the combination of changing customer expectations, technological evolutions and the emerging new ecosystem of financial institutions, fintechs, core banking platform providers and others is creating enormous growth 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 wealthtech company with a team 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 up new markets and drive commercial success for our clients.



Discover our product suite of modular wealthtech solutions

ROBO ADVISOR | SELF INVESTOR | STORYTELLER | PORTFOLIO OPTIMIZER

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