PRIVÉ TECHNOLOGIES
Innovative Wealth Management Solutions

May 2021
CHALLENGES

WEALTH MANAGEMENT CANNOT BE FOR EVERYONE

EXPENSIVENESS
Cost-income ratios are very high at wealth managers and private banks across regions

ACCESSIBILITY
< 30% of investable assets in the APAC region are professionally managed
WEALTH MANAGEMENT CAN BE FOR EVERYONE

We want to democratize wealth management and to empower everyone to manage their own financial future.
HOW WE CAN HELP

**Flexibility**

- **Customization & API-enability**
  Customizable for various use cases, modules can be rearranged to work with your existing IT architecture through APIs.

- **Omni-channel Experience**
  Provide seamless user experience with multiple digital touchpoints to enable investing and tracking anytime and anywhere.

- **Cloud Deployment**
  Deployable on Prive cloud as well as on the client’s network to achieve low-cost and easy scalability.

**End-to-end Solutions**

- **Digital Advisory**
  Transform the business from product sales to portfolio advisory, with digital portfolio construction and analysis modules for advisor and investment teams.

- **Digital Portfolio Management**
  Leverage technology to monitor and report on a large number of portfolios, and then rebalance and generate orders at the click of a button.

- **Platform**
  Provide data connectivities, aggregation as well as the necessary analytics to connect different service providers in one place.
SOLUTION OVERVIEW
WE OFFER MODULAR SOLUTIONS TO COMPLETE YOUR CORE SYSTEM

A-Z SOLUTION (BREADTH)

Our modular solutions cover the full wealth management value chain. Simply select and plug in what’s missing in your infrastructure to complete the user experience.

- Extensive holistic wealth management across the region and globally
- Well-versed in Regulatory & Compliance across different jurisdictions
- Advisory service which supports journey design and transformation end to end (not just technology)
Traditionally, financial institutions adopt technology in silos and hence there are many connectivity issues.

Prive’s concept is that all modules in this ecosystem communicate with each other and can seamlessly connect on Day 1. Modules can work alone or as a collective.
We curate unique customer journeys and use cases for institutions of different scales based on their preferences.
Use Case - 1

**Portfolio Proposal Tool**

Suggest portfolio changes and compare them to benchmarks, model portfolios and client's current portfolios.

Use Case - 2

**Risk Tolerance Based Model Portfolio Constructor**

Digital wealth management system with pre-built model portfolios, selected based on client risk level.
SOLUTION MODELS

to address different customer segments

Flex

Our low-code approach of simplified journey adapted and personalised for each of our retail-focus clients where “private banking becomes simple” allowing them to receive the same solutions but in a much more intuitive manner.

Target Segment
Mass-affluent and retail clients who want to introduce self-directed WM journeys.

Professional

Specifically designed UI and journeys for Private Banking advisors to provide seamless and personalized services to customers across different platforms such as desktop and mobile.

Target Segment
Clients targeting HNWIs/ UHNWIs who want to enhance personalisation in portfolio advisory and management.

Developer

Our API and developer portal enables development of new solutions based on our existing functionalities.

Target Segment
Financial institutions and FinTechs who want to build their own solutions on top of Prive functionalities.
Wealth and Insurance Solution:
Singapore-based Regional Bank

OBJECTIVE OF THE ENGAGEMENT:
Our client, a regional bank headquartered in Singapore was looking for a digital tool for Advisors to conduct financial needs analysis on customers, provide comprehensive portfolio analytics and generate proposal reports on demand to offer bespoke services in order to increase conversion and wallet share.

OVERVIEW OF ENGAGEMENT:
- Implementation in 5 countries across APAC with more in discussion.
- The solution started small and simple with a mutual fund exploration tool and eventually scaled to include recommendation and proposal generation for funds, equities, bonds, and structured notes.

PRIVÉ SOLUTIONS IMPLEMENTED:
- Investment Explorer
- Portfolio Construction Tool
- Goal-based Wealth Planning
- Insurance Planner
- Chatbot

VALUE DELIVERED:
- 406% YoY
  Prive’s tools help power strong financial performance in sales during COVID times
- 1 in 3
  Seamless CX and transparent advisory process enhanced conversion to wealth customers
- Market Validation
  Client won awards for the white-labelled solutions and journeys delivered
Robo-Advisor Solution: Large Asset Manager

OBJECTIVE OF THE ENGAGEMENT:
Our client, a leading independent asset manager in Europe, wanted to create a digital portfolio management platform for its self-directed private investors, offering hand-picked stocks and bonds, as well as their bespoke model portfolios.

OVERVIEW OF ENGAGEMENT:
- APIs are provided to act as the engine behind the client's investment platform, where investors can select model portfolios and adjust according to their preferences.
- Administration users use Privé’s interface to create and manage model portfolios on the back-end.

PRIVÉ SOLUTIONS IMPLEMENTED:

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<tr>
<th>Digital Advice</th>
<th>Digital Portfolio Management</th>
<th>Digital Insurance Modules</th>
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VALUE DELIVERED:

- **Efficiency**: Active digital asset management powered by automated decision engines and artificial intelligence
- **Digitization**: Fully digitized journey while maintaining existing core competences
- **Personalization**: AI-driven portfolio construction based on individual preferences to achieve hyper-personalization
Investment-Linked Insurance Sales and Servicing Solution: Large Regional Insurer

OBJECTIVE OF THE ENGAGEMENT:
Our client, a leading global insurer, was looking to grow their investment-linked insurance offering in a key growth market in Asia. The objective is to empower the bank advisors with an enhanced Investment-Linked Platform and journey; digitalise the switching, top-up, partial surrender and full surrender process; and design a process with flexibility and scalability for future business growth.

OVERVIEW OF ENGAGEMENT:
- Design customer journey
- Streamline existing processes and procedures to support automation

PRIVÉ SOLUTIONS IMPLEMENTED:

VALUE DELIVERED:
- **Reduced Process Time**: Investment-linked policy application process time reduced by at least 30 mins
- **Enhanced Productivity**: Automation of manual tasks and workflows for both advisors and back office operations
- **Strengthened Customer Loyalty**: Seamless customer journeys lead to stronger client engagement
WHY PRIVÉ?
SOLID
ON-THE-GROUND
EXPERIENCE

Privé in Numbers

16 + COUNTRIES WHERE PRIVÉ’S SYSTEM IS USED

OVER 60 INSTITUTIONAL CLIENTS

$ 47 + BILLION ASSETS UNDER REPORTING
AWARD-WINNING SOLUTIONS

LED BY EXPERIENCED MANAGEMENT TEAM

CHARLES WONG
Chairman
Former MD, Head of Structured Investment Derivatives Marketing at JP Morgan. Graduated from MIT with a B.S. and M.S. in Electrical Engineering and Computer Science.

JULIAN SCHILLINGER
CEO
Former VP, Head of Index Structuring at JP Morgan. Graduated from the University of Regensburg with a degree in Business Computer Science.

DAVID LEE
President
Previously a PE Portfolio Manager with a successful IPO exit record. Formerly from the investment banking division of Credit Suisse, Harvard Law graduate.
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