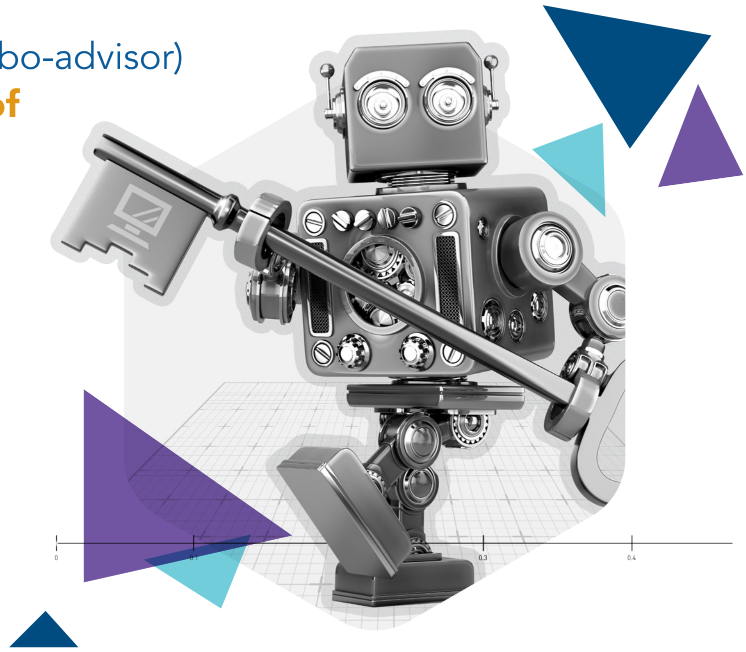
Robo-Advisor

part of

WealthSuite

A packaged robo-advisor solution for clients and advisors

Automated investment management (robo-advisor) solutions have become a **key element of Wealth Managers**' digitization strategy.



Robo-Advisor, part of WealthSuite, is a packaged solution targeted at any kind of Wealth Management institution across the full range of client segments, from mass market to High Net Worth Individuals.

It provides a set of packaged screens within a single-source omni-channel solution that enables investment management anytime, anywhere.

The solution uses Temenos' Front Office Portfolio Management components, providing all the core functionalities required for automated investment management such as:

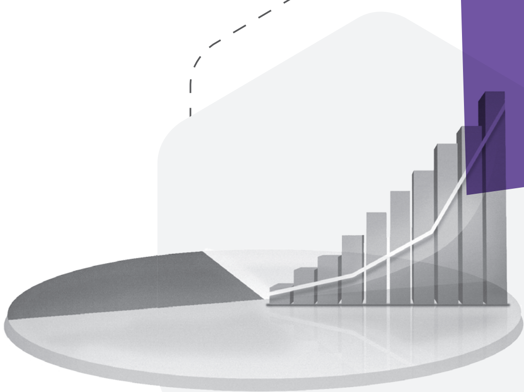
- client profiling;
- asset allocations management;
- constraint setting;
- rebalancing;
- order management;
- portfolio analysis;
- messaging;
- alerts;
- and more.

Packaging is provided for both RMs and Clients. Our solution supports all types of robo-advisor model, from simple fully automated self-service to sophisticated advisory and hybrid-advisory offerings with online tools that allow the Client and RM to work collaboratively during the investment process.

Deploying the solution, Temenos' customers can quickly and easily enter and become competitive in this fast growing market, with targeted offerings for their client segments.

TEMENOS
The software specialist for banking and finance

Key Business Benefits



1. Quickly and easily deploy a robo-advisor offer *
2. Flexibility to target desired robo model(s): pure self-service, hybrid-advisory, fully advised
3. Ability to target different Wealth client segments (mass affluent to HNWI)
4. Improved communication between bank and clients
5. Stream-line business processes
6. Single-source omni-channel solution, reduces TCO and TTM for managing investments anytime, anywhere
7. Strong product roadmap combined with opportunity to leverage Temenos Marketplace to accelerate innovation
8. Easy branding and customization

* when combined with Temenos Front Office Portfolio Management

Key Features:

Robo-Advisor supports the full range of automated investment management solutions. The advisory solutions are available from Q3 2017, with the fully automated discretionary solution available from 2018.

Autonomy

Self-directed	Hybrid	Advised
Robo-advisor Digital-only	**Robo-advisor Digital+advisor**	**Traditional Advisory Digital-enabled**
• Risk profiling • Target asset allocation • Automated rebalancing • Typically ETF's	Plus: • Virtual meeting • Proposals • Broader investment options • Additional Services	Plus: • Personal relationship • Face-to-face meetings • In-depth review • Full private banking services

Service Level

Mass Market — Mass Affluent — HNWI — UHNWI

A rich scope is available from the initial delivery covering all the key functionalities that could be expected.

Summary of functionalities:

Release 1 / Release 2

Dashboards, monitoring & alerts
- Client Dashboard
- Portfolio Dashboard
- Alerts (incl. on order proposals) (Release 2)

Analysis
- Holdings
- Perfor-mance
- Orders
- Transac-tions

Collaboration
- Online review
- Secure messaging
- Digital validation of proposal (Release 2)

Profiling
- Client MiFID profile questionnaire (education, financial knowledge)
- Investment profile questionnaire (risk appetite, timelines, objectives)
- Allocation proposal and selection

Investment Target

Allocation personalisation
- Visual represen-tation
- Multi-level segments
- Segment Locking (user and system) (Release 2)
- Automatic adjustment (Release 2)

Constraints
- Keep positions
- Black lists

Investment Flow
- Online rebalancing
- 'My new portfolio'-simulation view (Release 2)
- Manage orders
- Order origination
- Compliance & order checks
- Reporting
- Save session
- Initiate sell (full/partial) (Release 2)
- Automated rebalancing (frequency/drift) (Release 2)
- Manual order session (Release 2)

Next steps

To hear more about Robo-Advisor and our complete **Wealth**Suite, contact us at sales@temenos.com

Or visit us on our website at www.temenos.com/wealth

temenos.com