Active Asset Allocation

You perform, We protect

RAFA
Presentation

2021

Active Asset Allocation

You perform, We protect

Summary

- Active Asset Allocation
- Market context
- RAFA interfaces
- APIs

Active Asset Allocation
About

Digital financial engineering company

Designer of investment solutions and digital advisory tools

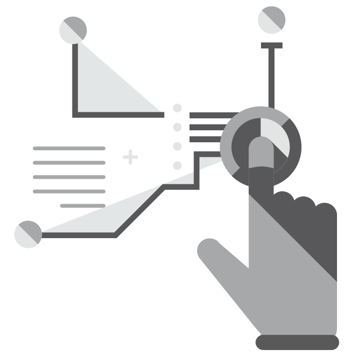
Since 2010

Give holistic financial advice through digital tools

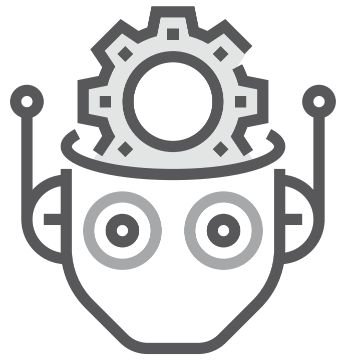
EXPERTISE

Asset allocation

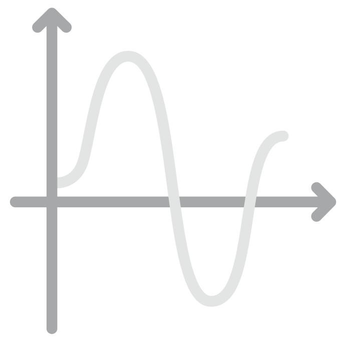
Digital



Research & AI



Actuarial studies



Active Asset Allocation
Our clients

“MAIF undoubtedly made the right decision by trusting AAA. Your growth is a testimony of your success. I hope that you will continue to develop and that our fruitful partnership will last.”.

- Christian Ponsolle, President of MAIF Foundation & Executive Director of MAIF, client of AAA -

“After studying this approach for over two years, I can blindly recommend it as one of the most innovative yet elegantly simple risk management strategies on the market today.".

- Recommendation of Mark Kordonsky, Director of Sageview, a pension fund trust consultancy firm -

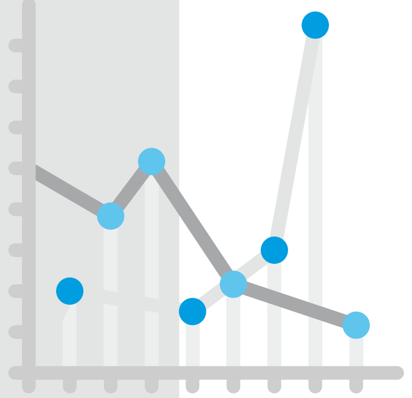
Panel Active Asset Allocation's CEO with MAIF & ALLIANZ during AI For Finance 2019

Panel of Active Asset Allocation's CEO with ALLIANZ & BLACKROCK during AI For Finance 2020

Active Asset Allocation

A shared ambition

Accelerate
the digital transformation of financial institutions



Develop
Innovative portfolio management strategies

Accompany
The launch of saving products

Insurers / Distributors
A need for rapid development

Life insurance new cash:
Face negative trend and competitive pressure

-€5.2bn Life insurance collection French market YTD 2020*

Advisors:
Need sales support & digital tools

Rapid adoption of FinTech tools by advisors and consumers

*Source: FFA-Assurance/Studies and key numbers/As end of july 2020.

A quantified ambition
Objectives and metrics

OBJECTIVES

Increase customer retention
and increase the average savings per customer according to profiles

Improve the digital experience by offering bespoke solutions
with full transparency on costs

Increase the commercial efficiency of partners
in direct and indirect networks

METRICS

- **Contract renewal rate**
- **Average outstanding per customer segment**
- **Schedule free payments rate**

- **Engagement rate on AAA Digital / Partner platform**
- **Number of proposals per partner**
- **Number of contracts on AAA Digital**

- **Number of customers per partner (per segment)**
- **Proposal transformation rate**

Partners = Wealth advisors, Key accounts…

RAFA
A modular environment

Quant Services

A range of calculators developed by our Financial engineering team,

Accessible through APIs

Modules

White label Interfaces

Model portfolios

- Administration/distribution of model portfolios
- Back-tests
- Track-record updated daily
- Allocation analysis
- Automatic alerts
- Feed for the **Simulators**

Simulators

- All types of projects
- Savings projections
- Self-built allocation vs. fully managed portfolios
- Guaranteed funds vs. Unit Link
- Self-built allocation optimisation
- Indicator of successful outcomes
- Life project parameters optimisation
- Simulation slip

Monitoring & Reporting

- Contract performance, fees, life project

Microsoft AZURE PARTNER

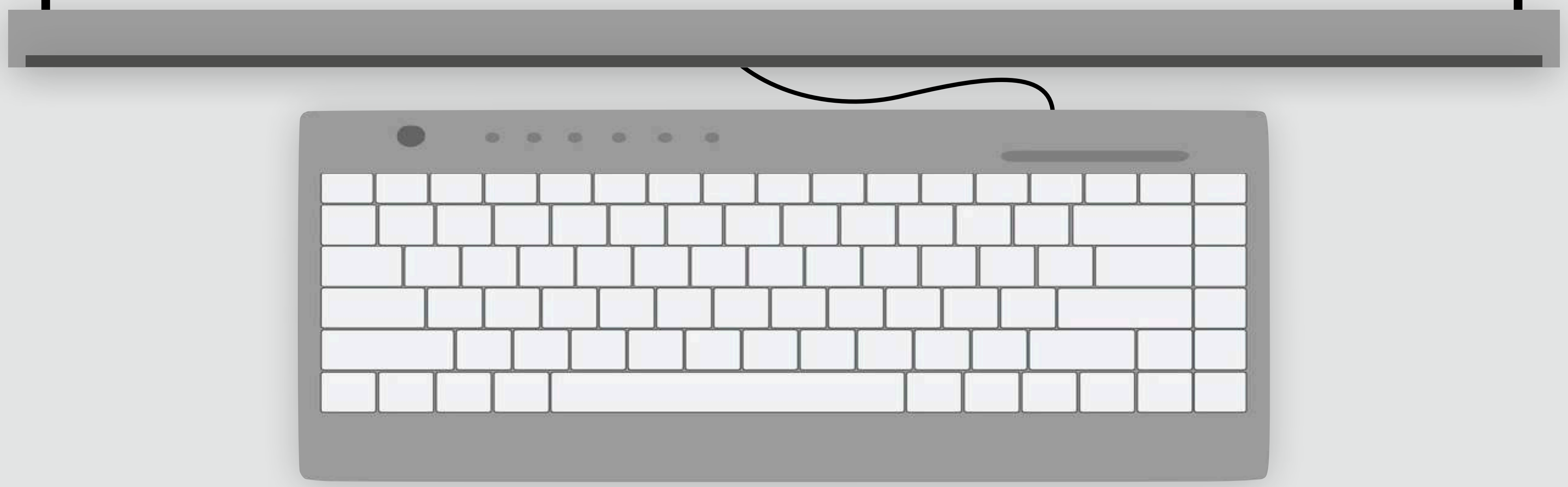
APIs

Redirection (SSO authentication)

or

Connection with login/password

Insurer / distributor's platform



Advisor or Client

RAFA

Innovative, secured, compliant and efficient platform

Clients' IT system:
- CRM
- Intranet

SSO

Notification

API

AAA Front Office SaaS
Contracts, Clients
Portfolios & Simulations

AAA Front Office Cloud
Simulations

API

Financial institution Advisors platform

Bloomberg

EURONEXT FUNDS360

AAA Back Office
Artificial Intelligence – Simulations & Allocations engines
Financial engineering & Reporting

AAA Digital – Design & Architecture:

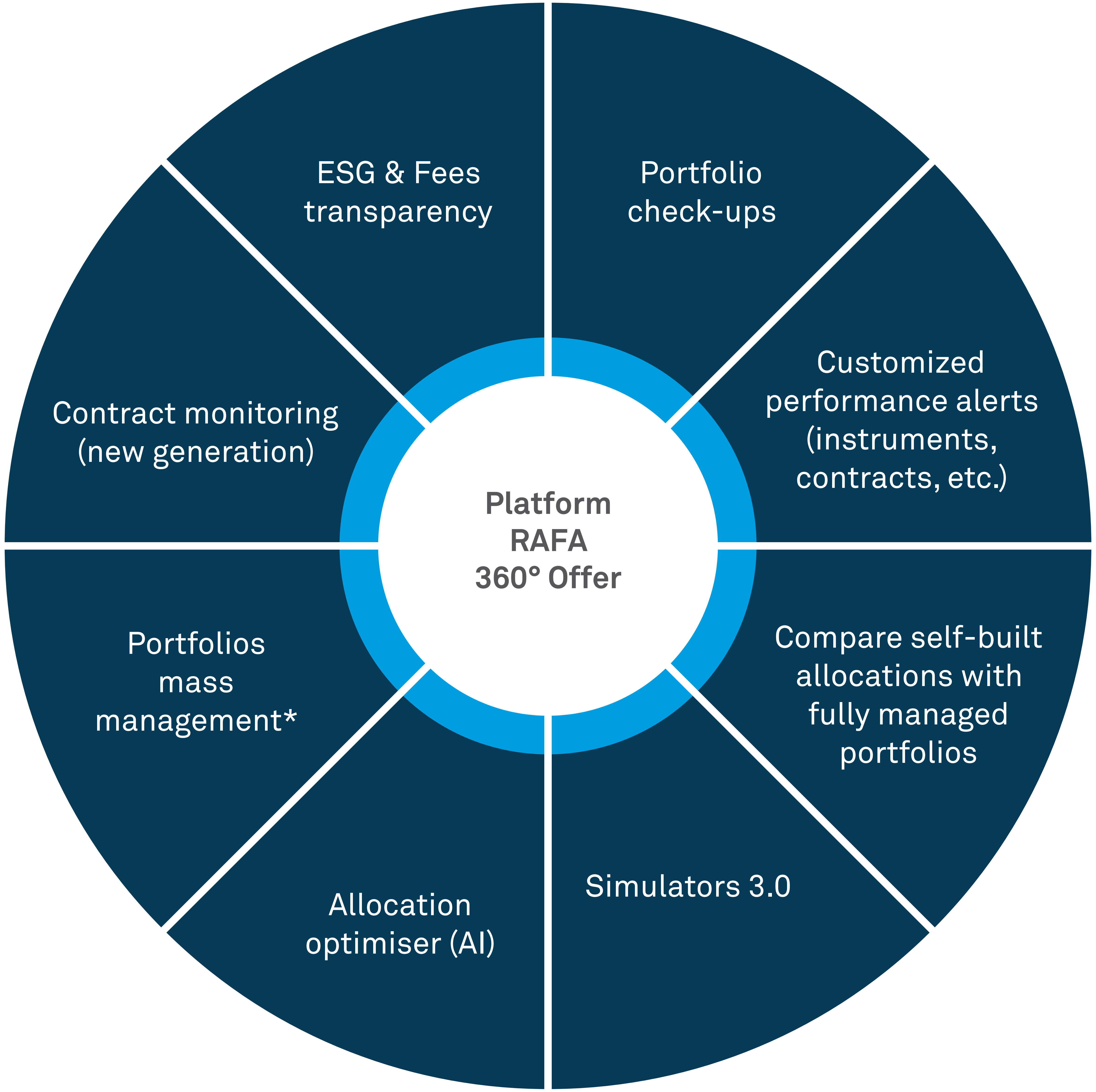
- Micro-Services, Containers
- API's REST
- Java 13, Python 3.8, VueJS 3.x
- Kubernetes 1.17.7
- Digital Service Desk (Zendesk)

Clients data
Private, localised, secured, traceable

Anonymised data
Secured, traceable

Market & AAA data
Secured, traceable

Microsoft | AZURE PARTNER



* Available soon

RAFA

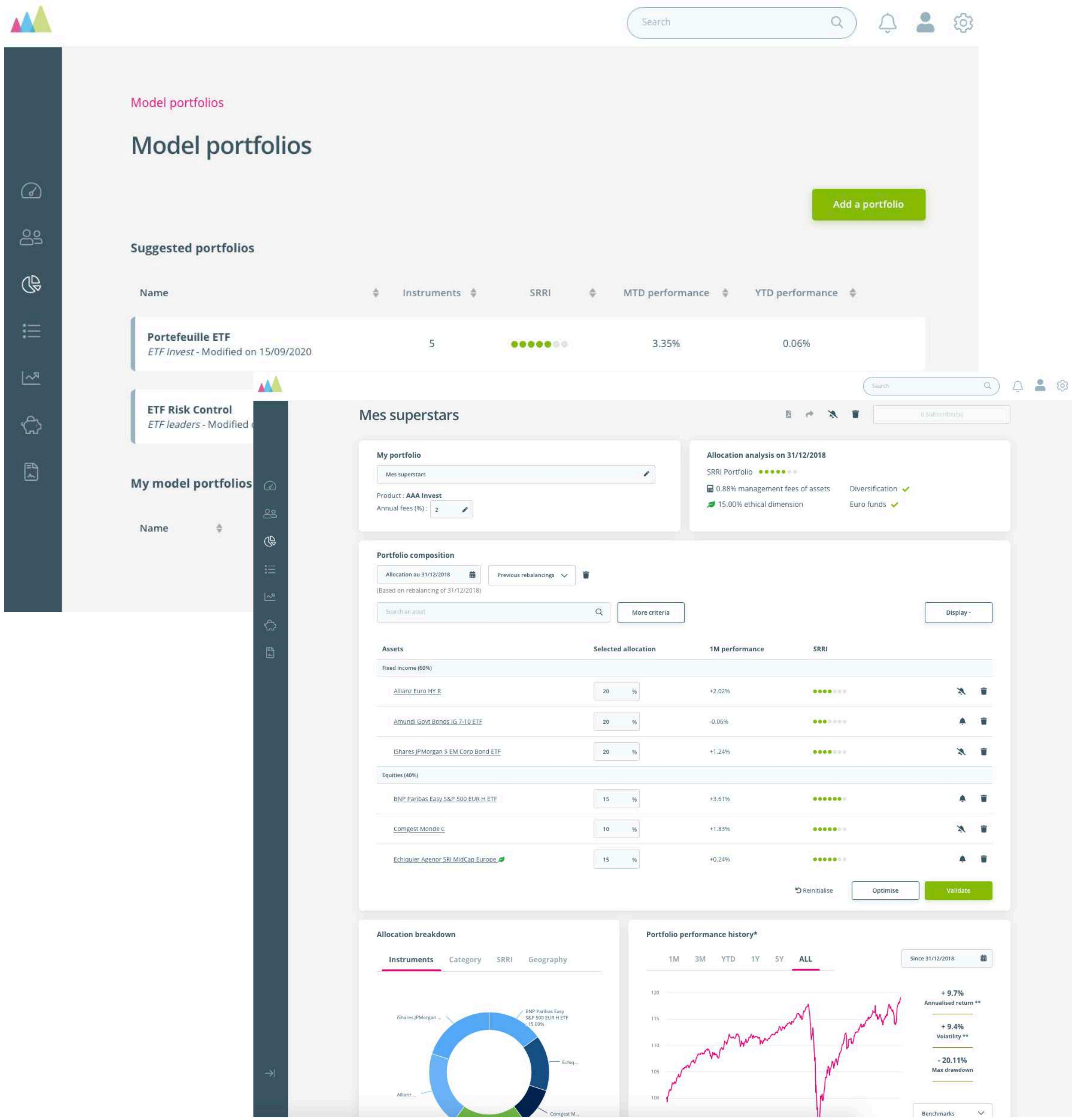
White label differentiating modules

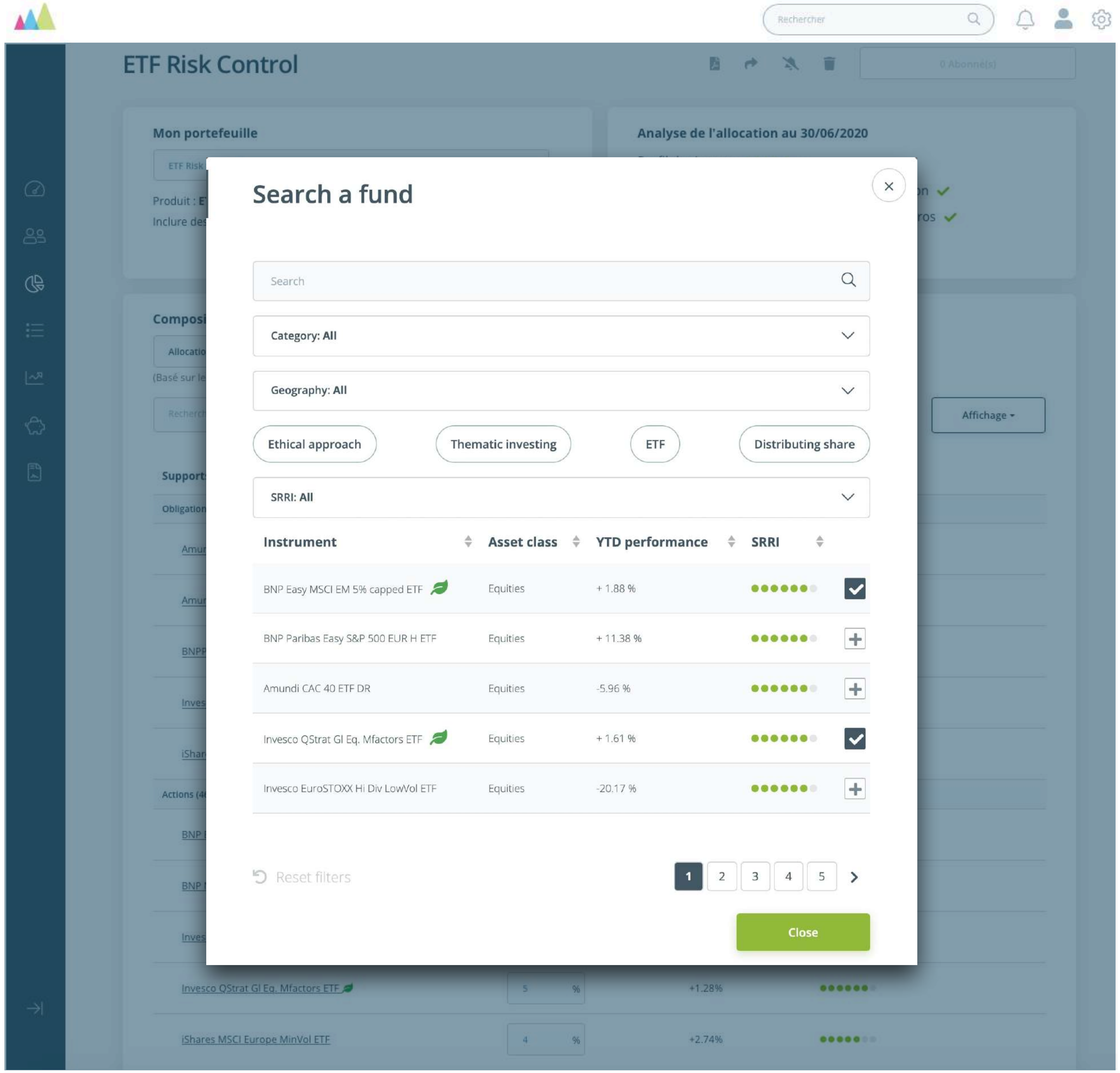
- Customer loyalty - (estimated KPI + 30%)
- Optimisation of customer interaction - (estimated KPI + 40%)
- Time to market - (estimated KPI - 20%)
- Cost reduction
- Operational efficiency

RAFA
Model portfolios module

- This module allows the user to create and manage a collection of model portfolios
- The model portfolios
  - Have unique or time varying allocations to funds or asset classes
  - Can be analysed (risk, return, correlation,…) from a historical perspective and monitored daily afterwards
  - Can be shared with a network of clients / advisers
  - Can be loaded into the simulator for a prospective analysis, modification, optimisation with regards to a particular client project…
- Alerts can be set up on the deviation of their performances (to be found in the notification center, or sent by email)
- The Optimiser (AI) helps the user build a portfolio with a given risk profile

AAA also advises fully managed profiles for clients wishing to delegate the management of their investments. The allocation strategy is based on our proprietary, quantitative and systematic models which aim at optimising returns under a maximum capital loss constraint.





* Available soon

RAFA

Model portfolios module

Search engine

- Quickly find a UCIT fund, ETF, FCP, SCPI, OPCI… according to several filters:
    - Life insurance product
    - Asset class
    - Currency
    - SRRI score
    - Thematic investing, ethical dimension
    - Geographical area
    - ESG Labels
- Favorite funds lists can be easily created and saved

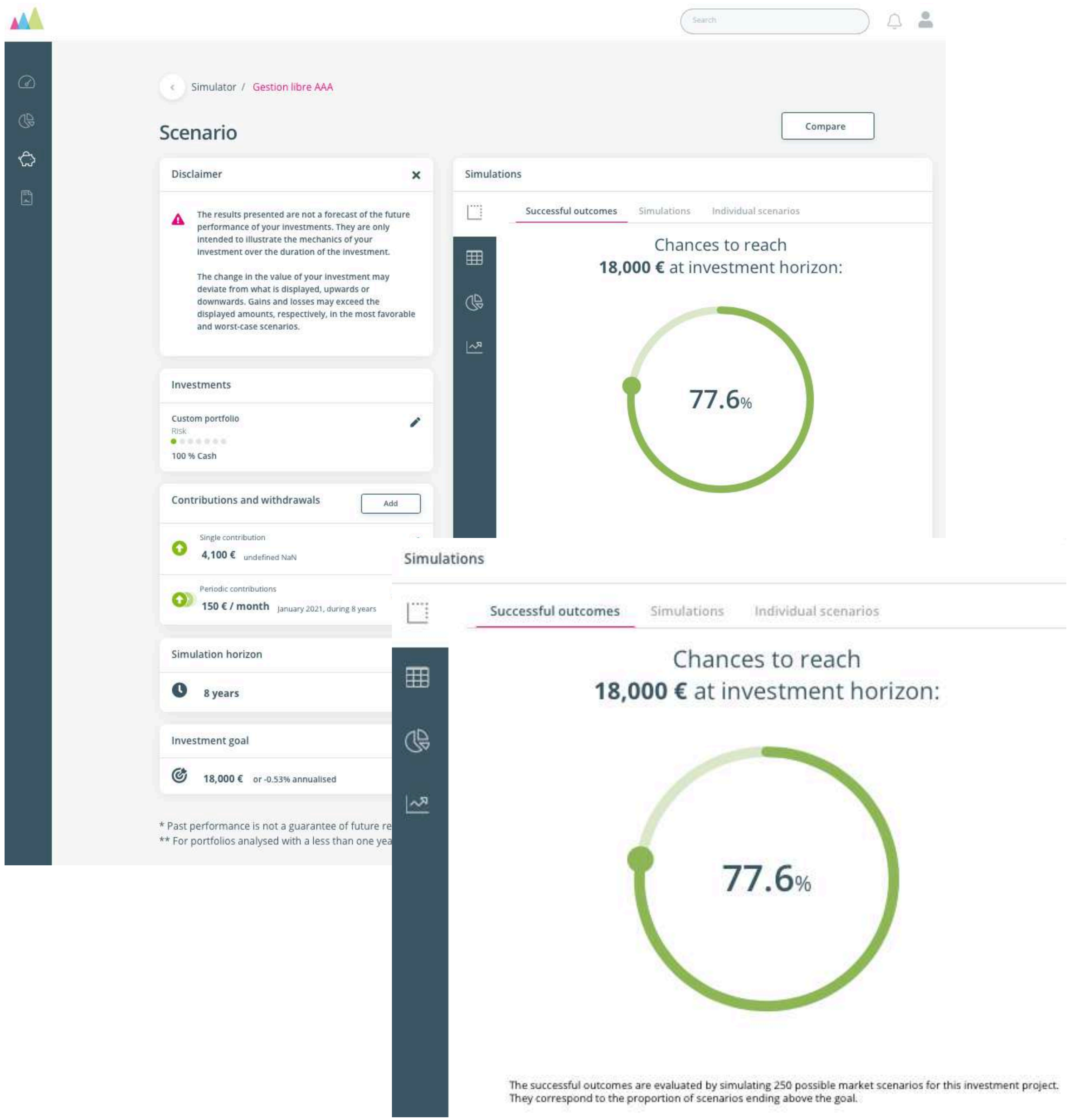
Funds comparator*

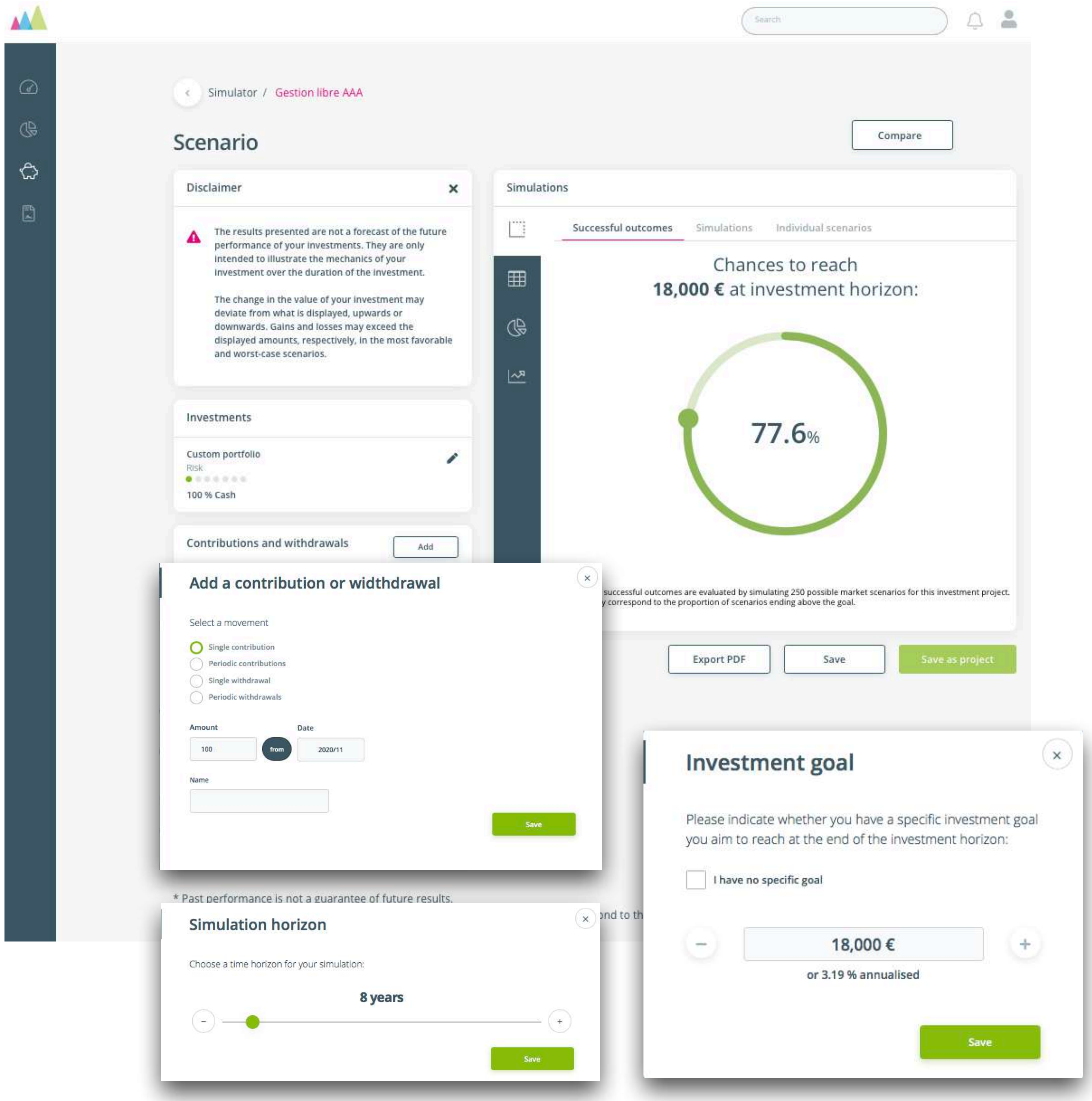
- Module that allows the user to compare funds

EURONEXT FUNDS360

RAFA
Simulator module

- The Simulator module is build around the client, it can be used in a B2B2C or B2C mode
- Client saving project: define initial and periodic deposits as well as unique or periodic withdrawals, in order to simulate any kind of financial plan (retirement, kids studies, buy a house,...)
- Takes into account the client saving horizon and the client goal (amount or return) if she has any
- It shows the possible outcomes and the chances of success of the client project given the chosen investment solution - then helps the client optimize the investments and/or adjust the initial or periodic deposits in order to increase the chances of success
- Our module is flexible and adapts to several management modes.



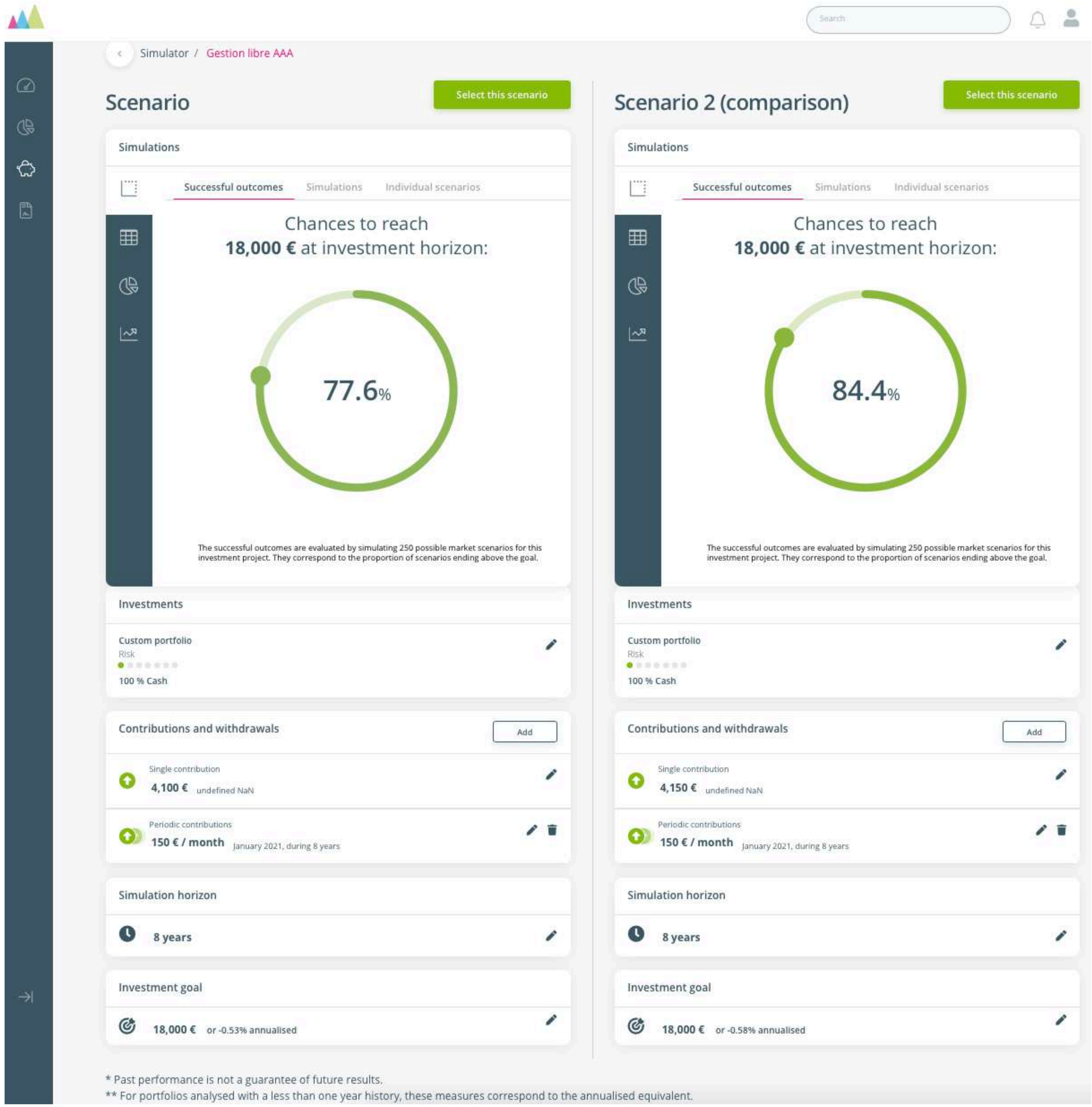


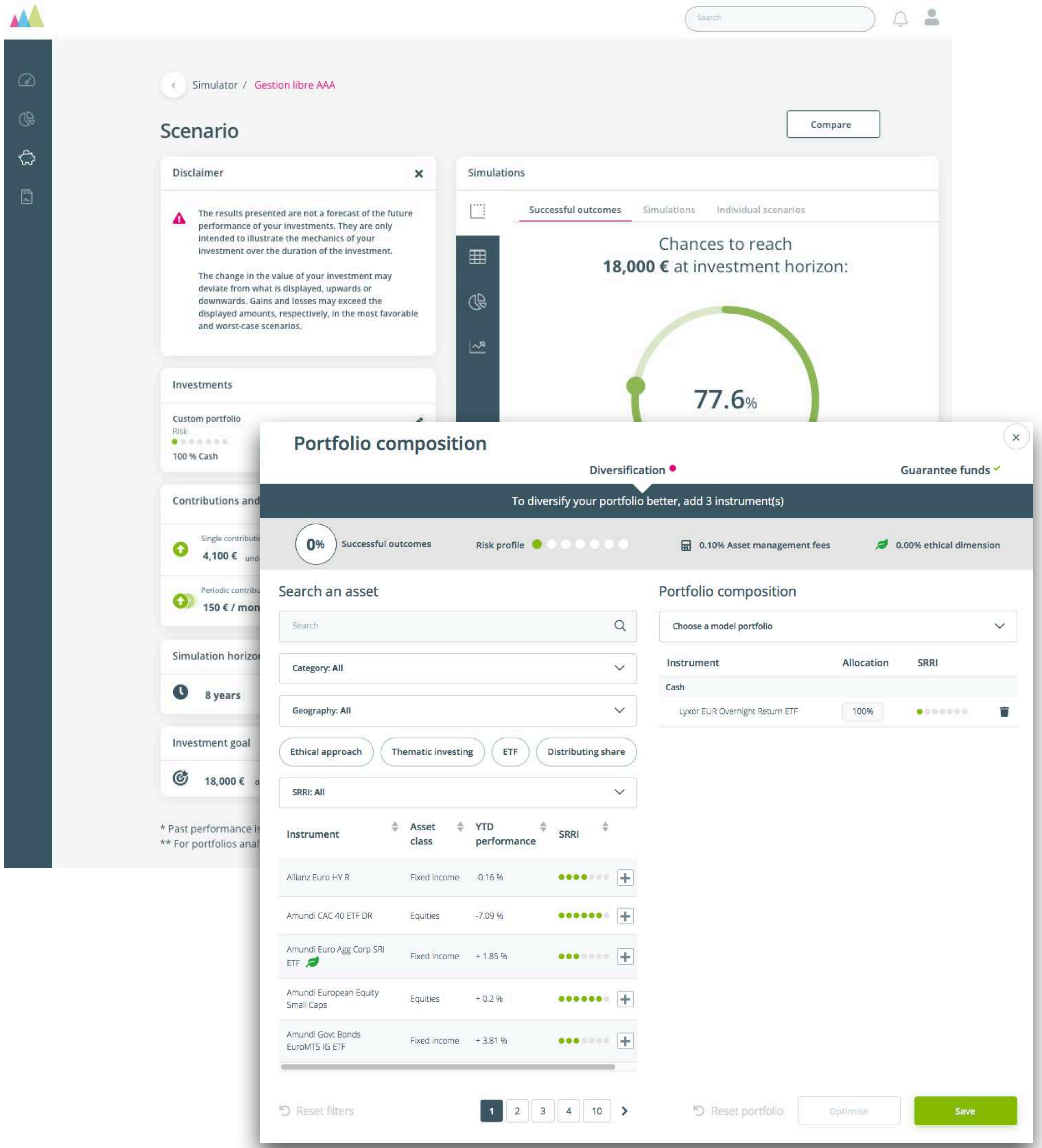
RAFA
Simulator module

- The simulations can be performed as part of a subscription or during the life of a contract, to adjust the parameters or the portfolio, even to change management mode
- The simulations can be saved or exported as a document to be shared with clients
- When working together with another system such as a CRM or PMS, all modifications validated by the the customer are sent back to the system to formalise the corresponding management act.

RAFA
Simulator module

- Mirror comparison of multiple simulations
- Compare a self-built allocation portfolio with a fully managed profile





RAFA

Simulator module

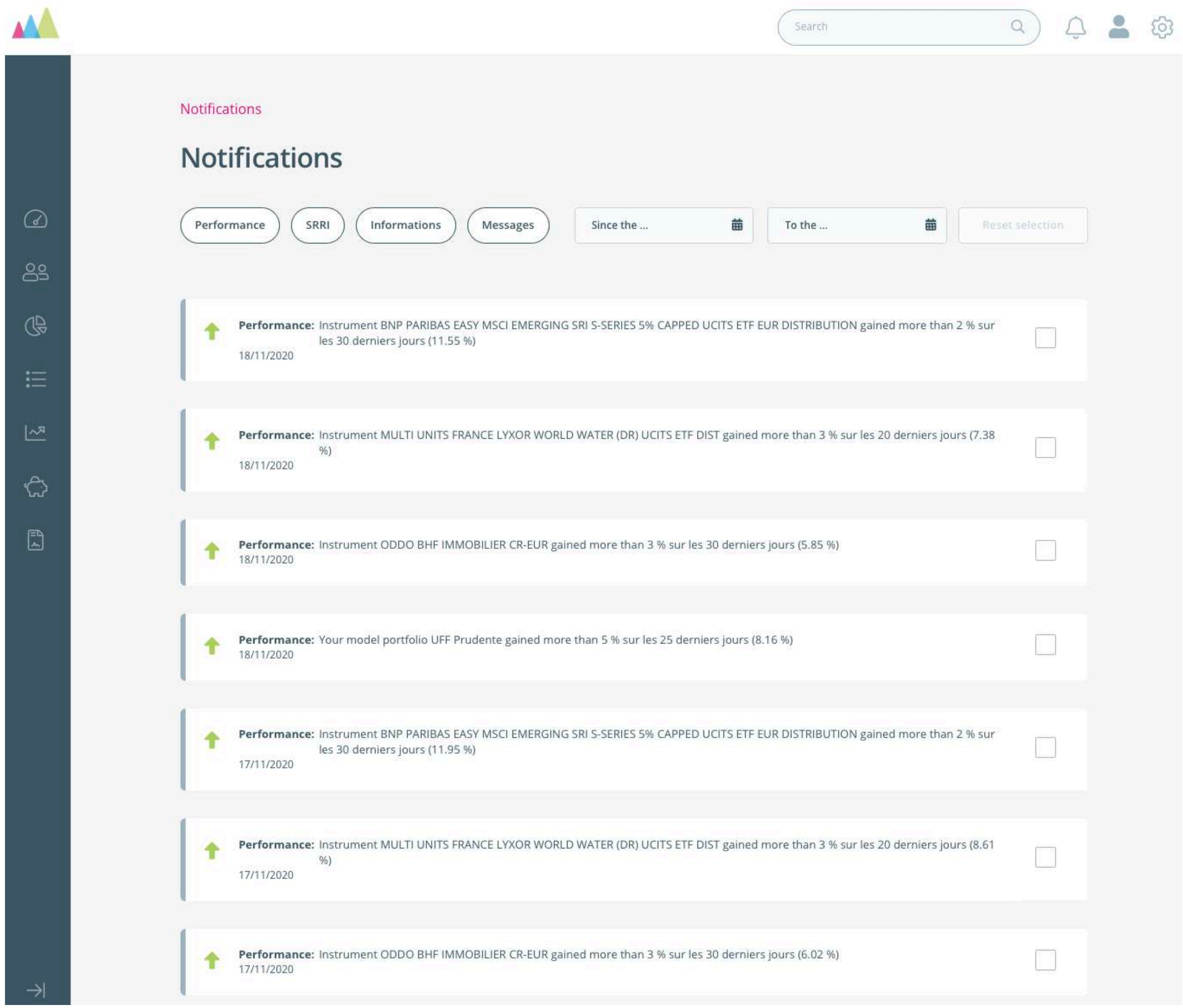
Portfolio composition

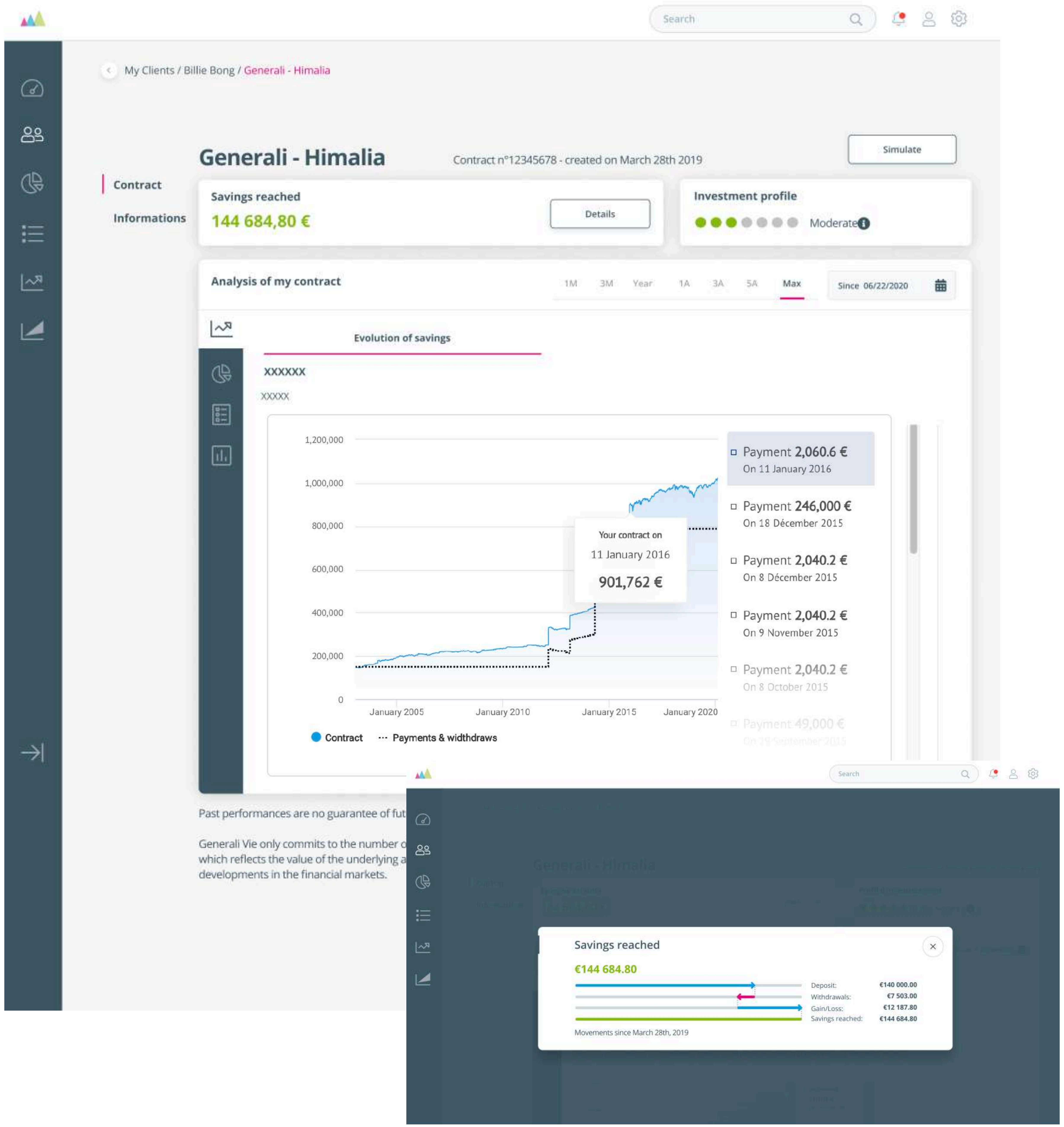
- The user has access to a predefined investment universe
- The user can
  - load a previously created model portfolio into the simulator
    - use it as it is or change any of the funds
    - use the given allocation or change it
  - create a tailor-made allocation for the client from scratch
  - at any time, use the Optimiser (AI) to maximise the client’s chances of success
- The risk profile of the portfolio, the management fees and the SSRI of the portfolio are computed on the fly

RAFA
Alerts module

Set up personalised alerts

- Alerts can be set up on the deviation of any portfolio's or fund performance (to be found in the notification center, or sent by email)
- Notifications are sent in case of a change in the risk profile (SRRI) of a portfolio during it's lifetime
- Notifications are sent when new funds are available for investing or if any fund becomes unavailable





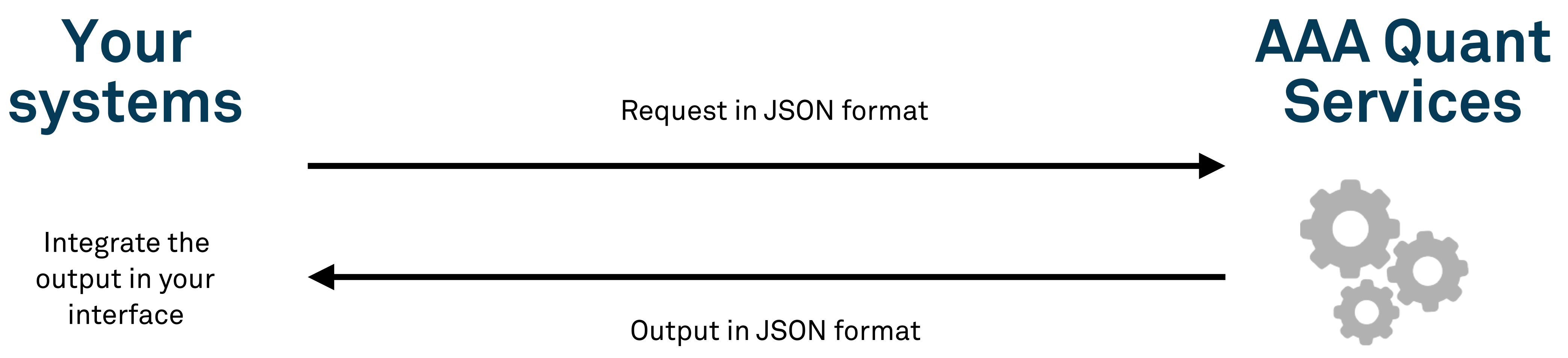
RAFA

Contract monitoring Module

- This module is the latest generation of customer areas for monitoring savings contracts.
- By analysing the evolution of clients' portfolios, their composition and the movements made, this module allows clients to view their savings from a new angle, and their advisor to refine their analyses: interactive graphs, performance from date to date. investments, supports or fully managed portfolio, breakdown of allocation, ESG percentage of the portfolio, etc. The overall risk level of the portfolio is also indicated.
- The historical performance of the contract is graphically accompanied by historical market information (Brexit, President Donald Trump's announcement, Covid-19, etc.).
- Total transparency on fees in percentage and amount (management costs, deposit costs, costs on UC, costs on euros fund...)
- Opportunities may also be communicated to advisers and clients on new funds/products sold by the network.

APIs
Quant Services open to external systems

- Most of the information shown in our interfaces can also be delivered via APIs.
- This is particularly useful for institutions wishing to integrate additional content within their own interface. No need to redirect the users to AAA's platform to:
  - Display simulations,
  - Optimize portfolios,
  - Back-test strategies,
  - …
- Our APIs are also a convenient way to set up batch treatments. For instance, to check regularly the adequacy of thousands of client portfolios.
- Our Financial Engineering and Digital teams work hand-in-hand to regularly unlock new features to meet your goals.



Simulations service

Generates elements and statistics to construct graphs and tables for a given investment simulation.

Success Rate Computation

Computes the % of successful outcomes of a given investment project, using stochastic simulations.

Statistics service

Computes key statistics for a list of instruments or portfolios.

Allocation optimizer service

Optimizes the weights of a given portfolio for a specific investment goal.

Deposits Optimizer service

Computes which contribution (unique or periodic) is needed for an investment project to reach a given % of successful outcomes.

Model portfolio computation service

Builds the historical performance of a given portfolio between two dates.

SRRI service

Computes the SRRI score of a given portfolio.

Total return Computation

Computes the total return values (dividends reinvested) for each instrument passed as input.

Target return conversion service

Computes the IRR needed to achieve a given financial goal, including with complex contribution and withdrawal plans.

…

+33 (0)493 180 297
contact@active-asset-allocation.com
@ActivAssetAlloc
linkedin.com/company/active-asset-allocation
facebook.com/activeassetallocation
youtube.com/user/ActiveAssetAlloc
active-asset-allocation.com

NICE

2, Rue Guiglia
06000 Nice
France
(Siège social)

PARIS

18, Rue de Londres
75009 Paris
France

LUXEMBOURG

9, Rue du Laboratoire
1911 Luxembourg
Luxembourg

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