Portfolio Control Systems for Collaborative and Personalised Portfolio Monitoring & Rebalancing

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www.financialsimplicity.com

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+61 2 8231 6654
marketing@financialsimplicity.com
www.financialsimplicity.com

TAILORED & SCALABLE

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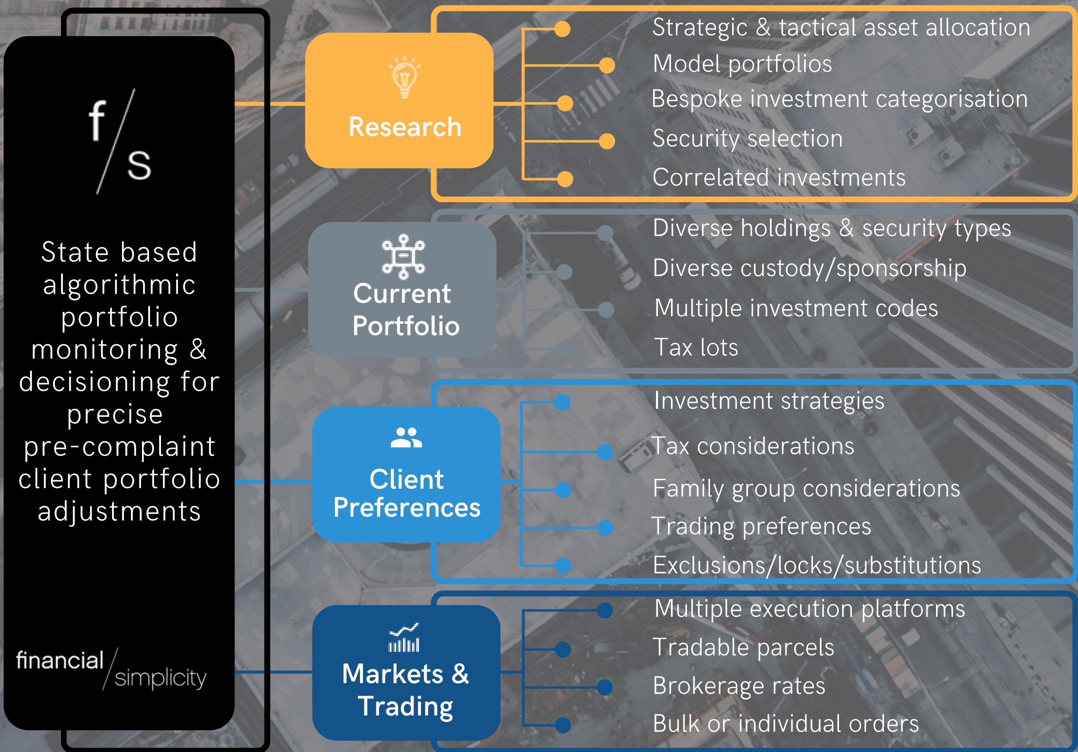
Financial Simplicity empowers elegant and precise on-demand tailored portfolio monitoring & one-click reviews and rebalancing to allow you to deliver tailored investment propositions for your clients at scale. Our unique techniques and algorithms resolve and remove the complex, time-consuming problems and workflows of difficult manual calculations.

Financial Simplicity's portfolio control system incorporates all aspects of your investment approach, including your clients' unique requirements, to allow:

- Personalised portfolio monitoring to client tailored mandates in a precise way; and
- Reviews and rebalancing decisioning to determine pre-compliant, client specific adjustments to be undertaken instantly across your entire client base.

Our algorithms consider all the necessary variables to empower sophisticated, mass tailored portfolio monitoring and decision making at scale.



Financial Simplicity industrialises the role that excel often performs in private client businesses while allowing your business to retain existing providers such as platforms, brokers or financial planning software.

We not only replace spreadsheets and subjective calculations, but entirely remove the need for workflows such as pre-trade compliance.

1. YOUR INVESTMENT PROPOSITION

Financial Simplicity has engineered its techniques and technology from the ground up to cater for your firm's unique investment approach through bespoke configuration. Irrespective of whether you insource or outsource the authoring of your investment proposition, we can configure our solution to reflect your unique investment propositions without compromise.

- Sophisticated and flexible investment categorisation functions allow your business to determine how you categorise and group assets.
- Financial Simplicity caters for any use of model portfolios needed to implement your investment management strategies in a client driven personalised manner. Our solution has the ability to cater for tactical and strategic asset allocation models, models of securities and any combination of configurations of model portfolios (blended or multi-layered investment strategies).
- Easily apply investment correlations, substitutions or any variation of buy/sell/hold (e.g. 'buy for new', 'hold for existing', 'hold for existing unless sell rated' etc) rules at a global or individual client portfolio level. The application of these detailed methods removes the need to manage multiple iterations of model portfolios due to the flexibility of our model portfolio management capability.

- Investment and trade commentary can be included at an investment level (house commentary) or at the adviser level and included in client reporting.
- If you can value an asset, Financial Simplicity can cater for it. With our sophisticated correlation, substitution and categorisation capabilities coupled with 15 years of working with private client firms around the world – we can accommodate almost all scenarios.
- Financial Simplicity's investment universe reflects your firm's investment universe. It is multi-currency, multi-asset and global in its capabilities. You determine how investments are categorised to support your investment philosophy and approach.

2. CLIENT MANDATE & PREFERENCES

Financial Simplicity caters for all of the individual investor rules, preferences and constraints that we have seen across 15 years of servicing private wealth managers. We can implement individual tailoring options, at a client or family group level.

- Considerations of minimum trade sizes and balances at a client level when determining client specific portfolio adjustments
- Taxation preferences at tax-lot level
- Configurable handling of investment holdings outside models
- Facilitates tailoring of model applications to any client
- Float or fix the model portfolio application

- Apply a risk profile or compliance template in addition to model portfolios on an account to allow monitoring of alignment to compliance templates as well as investment mandates.
- Security specific locks, exclusions, reservations (at a parcel level), substitutions & correlations
- Tolerances to movements away from targets (asset allocation, model or security) can be set at the account or family group level

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3. CURRENT CLIENT PORTFOLIOS

The reality of today's world is that private wealth businesses utilise multiple investment platforms, deal with multiple currencies and a variety of asset types. In addition to the value that our unique approach to mass personalised portfolio management brings, we empower your business with this capability untethered to any investment platform or product provider.

When making informed rebalancing and portfolio adjustment decisions, being able to view the client's assets no matter where they are is a critical consideration.

Financial Simplicity provides portfolio monitoring and decisioning capabilities across any asset type in any currency and across multiple investment platforms.

We integrate with leading investment platforms, portfolio reporting solutions, brokers, custodians, trading systems and financial planning software. In addition, portfolio holdings (at a summary or tax lot level) can be manually uploaded into Financial Simplicity.

4. MARKETS & TRADING

Our sophisticated algorithms allow calculations of the pre-compliant trades required to re-align each individually tailored portfolio with a simple 'click of a button'.

- From a single rebalance event you can select which client orders are to be bulked and which you want to execute individually.
- With a range of status sorting options, you can examine, or edit, export or send the orders to the brokers of your choice.
- Generate separate trade calculations for different markets or product types if required.

Set brokerage rates and automatically calculate brokerage without putting the client's cash in deficit.

'Group' investments together to minimise unnecessary buying and selling of investments that may have similar investment characteristics.

5. PORTFOLIO MONITORING

Monitoring the alignment of your client's investment portfolios is significantly more than assessing model 'drift'. With Financial Simplicity you are kept constantly up-to-date with visual guidance on the alignment of all your client portfolios to their client specific mandates.

Our unique personalised, state-based approach to mass personalised portfolio management allows portfolios that are outside the computed criteria to be instantly highlighted and addressed.

Monitor the alignment of each client's entire investment portfolio (at an account or family group level) to your unique investment proposition and trading criteria overlaid with each client's specific rules, preferences and constraints.

Financial Simplicity's sophisticated algorithms are constantly reviewing each portfolio against all given criteria to produce a visual heat map showing the specific status of each client or family groups alignment with their agreed investment mandate and compliance risk profile.

6. PORTFOLIO REVIEWS, DECISIONING & REBALANCING

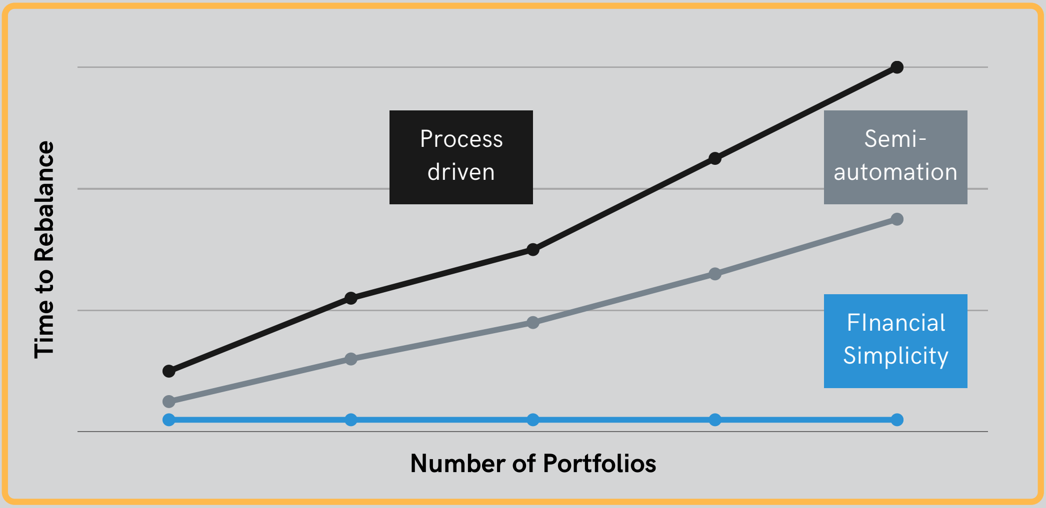
Our decisioning and 'one-click' rebalancing with embedded pre-trade compliant portfolio adjustments incorporate your client specific rules, preferences , constraints, investment policies, trade rules and tax considerations at the click of a button to generate precise, pre-compliant client portfolio adjustments.

Our sophisticated monitoring of each individual portfolio alignment to all relevant factors coupled with the above means not only is 'one-click' rebalancing possible, but our unique algorithms have completely automated and incorporated the pre-trade compliance process for you.Every adjustment calculated is already pre-compliant, entirely negating the need for time consuming pre-trade compliance workflows.

- Review and rebalance either at the account or family group level, individual portfolios, portfolio groups or globally.
- Advanced tagging and grouping capabilities allow you to segment and deal with your client base as you please.
- Include or exclude assets, models, clients, groups or accounts in rebalances as you choose and execute 'what-if' scenarios for new or existing clients.
- Advanced interactive modelling features allow you to finesse client rebalance scenarios.
- View portfolios and proposed portfolios by security, asset class or any category that you wish to define.
- Create and deliver customised portfolio review reports from the decisioning process for a single client or your entire client base.
- Electronic client acceptance of recommendations.

WHY IS FINANCIAL SIMPLICITY DIFFERENT?

Financial Simplicity's approach to personalised portfolio control systems is so powerful because we don't simply improve the efficiency of time consuming and risky manual processes by replicating them in a more automated manner – we remove them all together.



Our true 'one-click' rebalancing doesn't result in the generation of exception reports or a pre-trade compliance process – it eliminates these concepts altogether.

It is this ability to achieve complex tailored outcomes at scale, at the click of a button without manual intervention that gives you the ability to scale your business.

WHY IS THE DIFFERENCE IMPORTANT?

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Fundamentally, our unique approach to mass personalised portfolio management delivers outcomes that are transformational for your business.

Businesses that have outputs achieved by automated systems are significantly more efficient than those that require human involvement in key process functions to achieve the same outcomes.

Because Financial Simplicity incorporates all the possible variations of client preferences, a firm's investment rules, processes, research and trading requirements across the totality of a client's investment portfolio, true 'one-click' rebalancing and the removal of redundant processes has become a reality.

Whilst investing in automation is therefore a no brainer, there is a quantum difference in business efficiency between methods and automated systems that require 'some process' vs those that require None. 'None' is infinitely scalable, whereas 'some' still leads to incremental increases in processing time and costs regardless.

Businesses that have the methods and automated systems to achieve things visually and with 'one-click' are then able to transform their businesses to:

- Massively reduce risks by being constantly aware of state of portfolios to client specific mandate;
- Serve significantly more clients, more quickly with much lower incremental costs with scale;
- Shift their cultural 'centre of gravity' from an inside-out administrative dynamic of "delivering stuff to customers" to an outside-in dynamic of "understanding and meeting our customers' shifting needs".

In turn, THESE FACTORS then characterise businesses more like 'highly scalable manufacturing' and servicing businesses (ie more like 'platforms') with high 'price: forward revenue' ratios as opposed to process orientated service type business that typically have lower 'price : backward revenue' ratios.

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