# Ainstein Advisor – AI Agent

**With Generative AI –**

- **Ainstein improves and simplifies Portfolio Management – and offers AI-Enabled Rebalancing.**

- **Ainstein includes Personalized Expert Guidance – Disciplined, fully transparent and explainable.**

- **Ainstein empowers people to** *truly be informed and take informed action!*

**Ainstein Cubes show "Before" and "After" steps with a recommended path to improve and derisk Portfolios.**

**Who can Benefit?**

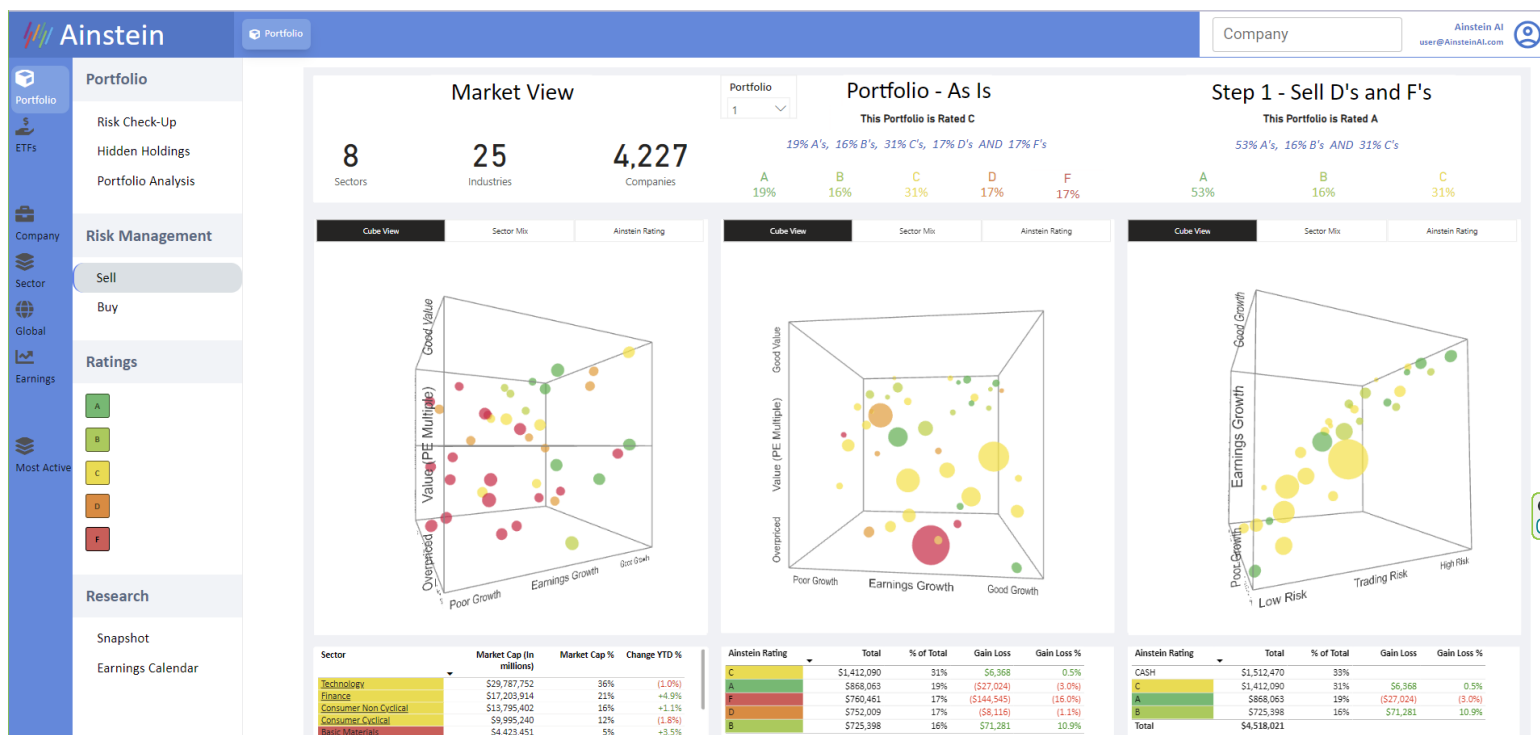*Investors at All Levels – and Advisors!*

1. **Advisors**

   1) **Ainstein brings you trust, control, efficiency and mastery, with access to expert resources.**

   2) **Cubes streamline communications – helping you lift client service and simplify collaboration.**

   3) **Because Ainstein does some of your work – you can help more clients!**

   4) **Demonstrate your value-add to clients – with Ainstein's clarity and transparency.**

   5) **It is easier for clients to take action when they see the validating decision steps.**

2. **Self-Directed Investors can access highly expert Research Resources – out of reach today even to HNW.**

3. **Brokerage Customers large and small – from RIAs to Family Offices – will appreciate having the AI-Agent Assistant there to answer questions and explain at every step, plus Ainstein's Recommendation Engine.**

4. **Financial Institutions – Enterprise Clients can offer Ainstein as a new level of Client service and support – fully compliant and secure – thanks to Microsoft.**

**Ainstein**

| | | Company | Ainstein AI |
| --- | --- | --- | --- |

**Portfolio**
- Risk Check-Up
- Hidden Holdings
- Portfolio Analysis

**Risk Management**
- Sell
- Buy

**Ratings**
- A
- B
- C
- D
- F

**Research**
- Snapshot
- Earnings Calendar

### Step 1 - After Selling D's and F's
This Portfolio is Rated A

53% A's, 16% B's AND 31% C's

| A | B | C |
| --- | --- | --- |
| 53% | 16% | 31% |

Cube View | Sector Mix | Ainstein Rating

| Sector | Value | Portfolio Weight | YTD | Vs Sector | Market Weight | YTD |
| --- | --- | --- | --- | --- | --- | --- |
| Technology | $2,031,238 | 45% | (4.0%) | 1.3 X | 36% | (1.0%) |
| Finance | $378,992 | 8% | 2.4% | 0.4 X | 21% | 4.9% |
| Consumer Non Cyclical | $216,777 | 5% | 1.9% | 0.3 X | 16% | 1.1% |
| Consumer Cyclical | $179,628 | 4% | (0.6%) | 0.3 X | 12% | (1.8%) |
| Total | $2,964,320 | | | | | |

### Step 2 - Buy A's

**Select A Rated ETFs and Stocks**

**ETFs to Consider**

| Fund Family | ETF | | Price | Change YTD |
| --- | --- | --- | --- | --- |
| Vanguard | VOO | Vanguard S&P 500 ETF | $535.9 | (1.2%) |
| | VEA | Vanguard FTSE Developed Mark... | $54.8 | 15.1% |
| | VTV | Vanguard Value ETF | $169.2 | (0.2%) |
| iShares | IVV | iShares Core S&P 500 ETF | $581.9 | (1.1%) |
| | IEFA | iShares Core MSCI EAFE ETF | $81.8 | 16.5% |
| | IJH | iShares Core S&P Mid-Cap ETF | $59.6 | (4.4%) |
| SSgA | SPY | SPDR S&P 500 ETF Trust | $579.1 | (1.2%) |
| | SPLG | SPDR Portfolio S&P 500 ETF | $68.1 | (1.2%) |
| | XLF | Financial Select Sector SPDR Fu... | $50.0 | 3.6% |
| Invesco | RSP | Invesco S&P 500 Equal Weight ... | $175.1 | (0.5%) |
| | SPMO | Invesco S&P 500 Momentum ETF | $103.2 | 8.3% |
| | PBUS | Invesco MSCI USA ETF | $58.6 | (1.2%) |
| Charles Schwab | SCHX | Schwab US Large-Cap ETF | $22.9 | (1.1%) |
| | SCHF | Schwab International Equity ETF | $21.4 | 15.6% |
| | SCHB | Schwab US Broad Market ETF | $22.3 | (1.6%) |

**Stocks to Consider**

| Sector | Company | | Price | Change YTD |
| --- | --- | --- | --- | --- |
| Technology | AAPL | Apple, Inc. | $195.3 | (20.6%) |
| | TCEHY | Tencent Holdings Ltd. | $65.8 | 23.4% |
| | PLTR | Palantir Technologies, Inc. | $123.3 | 67.5% |
| Finance | UNH | UnitedHealth Group, Inc. | $295.6 | (42.2%) |
| | MS | Morgan Stanley | $126.1 | 0.0% |
| | GS | The Goldman Sachs Group, Inc. | $598.5 | 2.1% |
| Consumer Non Cycli... | LLY | Eli Lilly & Co. | $713.7 | (7.5%) |
| | JNJ | Johnson & Johnson | $152.9 | 5.5% |
| | PM | Philip Morris International, Inc. | $178.2 | 45.8% |
| Consumer Cyclical | TM | Toyota Motor Corp. | $182.3 | (19.3%) |
| | UBER | Uber Technologies, Inc. | $87.8 | 44.9% |
| | TJX | The TJX Cos., Inc. | $125.7 | 6.5% |
| Industrial | TMO | Thermo Fisher Scientific, Inc. | $393.7 | (24.0%) |
| | GEV | GE Vernova, Inc. | $464.4 | 38.1% |
| | TYIDY | Toyota Industries Corp. | $128.2 | 38.4% |
| Energy | COP | ConocoPhillips | $85.2 | (15.2%) |

### New - Rebalanced Portfolio
This Portfolio is Rated A

53% A's, 16% B's AND 31% C's

| A | B | C |
| --- | --- | --- |
| 53% | 16% | 31% |

Cube View | Sector Mix | Ainstein Rating

| Ainstein Rating | Total | % of Total | Gain Loss | Gain Loss % |
| --- | --- | --- | --- | --- |
| CASH | $1,512,470 | 33% | | |
| C | $1,412,090 | 31% | $6,368 | 0.5% |
| A | $868,063 | 19% | ($27,024) | (3.0%) |
| B | $725,398 | 16% | $71,281 | 10.9% |
| Total | $4,518,021 | | | |

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### See personalized Portfolio risk and performance patterns instantly?

*"Yes - Cubes are such an improvement!"*

*Risks fade when Asset Managers have the support of Ainstein Copilots & Agents!*

**Ainstein Visualizations show experts (and novices) how to act with new clarity for improved returns.**

Professionals can reduce risk and eliminate repetitive work, an especially powerful dynamic when operating under the daunting pressure of Earnings Season.

1. **Portfolio Copilot**
   - Cubes reveal Portfolio Risk and help Asset Managers at all levels shift to predictive vs. responsive behaviors.
   - When emerging and hidden patterns are easier to see, taking action to lock in Alpha is also easier – and by orders-of-magnitude - being assisted by an intelligent intrinsically systematic process.

2. **Earnings Copilot**
   - Earnings Season is the #1 risk, #1 time waster and #1 source of time pressure harrying Asset Managers. Earnings Season is a source of immense concern quarter after quarter.
   - Ainstein reveals complex underlying Earnings patterns instantly and reduces the need for 1-on-1 intervention and data creation.
   - Offload work and rely on Ainstein to process and present key decision criteria around Earnings Reporting. Improve risk management fundamentally.
   - Transform and simplify up and down collaboration too, with self-evident / self-explanatory - Cubes.

3. **Ratings Copilot - Performant Hierarchies For Benchmarking vs. Peers**
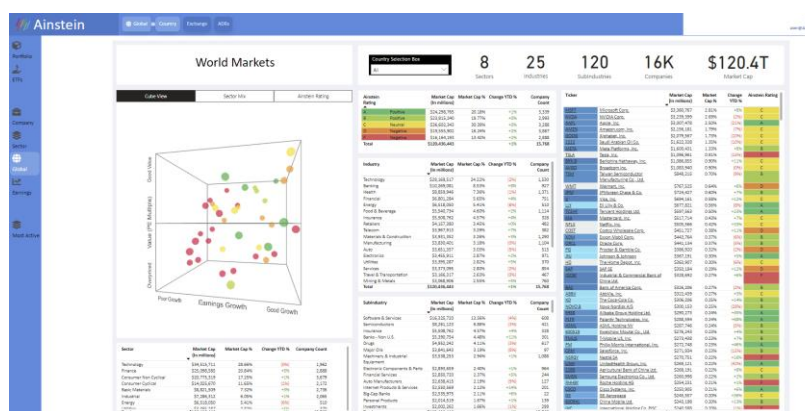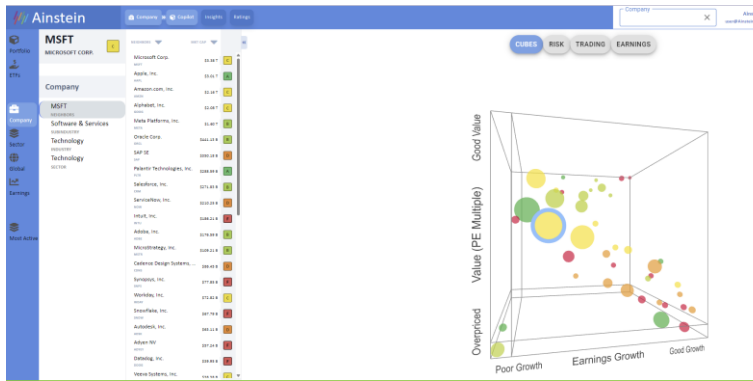   - Ainstein's A-F Ratings and Benchmarking vs. Peers across Hierarchies - Industries, Sectors and Regions - add control and clarity to support success and demystify shifting performance patterns known to drive (and distort) valuation.

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# Ainstein

**People see more with Ainstein's Visualizations - and can take action with new clarity, speed and support.**

- **Predictive Decision Making is Ainstein's essential product set.**
- **Ainstein reveals patterns for AI-level anticipation, performance and control.**

*Ainstein AI provides instant at-a-glance insights for unprecedented comprehension, collaboration and communication.*

With Cubes, Scoreboards and Risk Ribbons, Ainstein reveals predictive patterns in Visualizations, all supported by fully empirical mastery of complex underlying data dimensionality.



# Ainstein

**The Future of Undiscovered Data**
**Brand Value Via AI**
**Visualized with Ainstein AI Cubes, Voice Agents & Companions**
**Decision Experiences & Intelligent Choices**

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**AI Powered Applications in Technology, Sports, Media & Finance**

Autonomous Reasoning for Decision Making Innovation
Pushing the Boundaries of AI Reasoning
Advancing AI's ability to reason and solve complex problems Autonomously

Microsoft ISV
Developed out of MIT