

GAMBIT FINANCIAL SOLUTIONS

Wealth**Expert**[™]

The Investment
Advisory Solution



PROFILE. OPTIMISE. COMPLY.

WealthExpert™

The Investment Advisory Solution

A Modular Approach

PROFILE

WealthExpert™ analyses an individual's current and prospective financial situation, quantifies their appetite for risk, defines and manages optimal investment portfolios that are consistent with their risk profile, measures risk exposures and simulates future income and wealth.

OPTIMISE

Whereas many investor profiling and portfolio optimisation tools assess a client's aversion to normal risks, WealthExpert™ also incorporates their perception to extreme risks and builds investment portfolios that are consistent with both risk preferences.



COMPLY

The tool is built using proven methods to ensure that financial advisers provide sound advice for asset allocation that complies with internal policy and external regulation for retail investment products. The application enables effective management of retail investors' return expectations in the most transparent and easy-to-understand way.

« *WealthExpert™: a disciplined approach to investment management and wealth planning implemented in an easy-to-use, intelligent and robust tool.* »

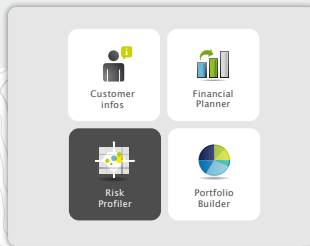
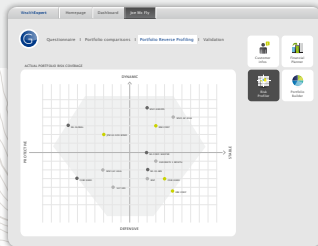
Why you should use WealthExpert™

WealthExpert™ is used by discerning financial advisers, wealth management firms and private banks that seek to differentiate their offering in a crowded market.

It enables users to build investment portfolios that deliver in time against their client expectations, whilst meeting demands to instil and maintain a consistent and compliant process of identifying and documenting a client's attitude to risk.

Wealth**Expert**™ has been developed to deliver the following key features :

- Developing and simulating sound financial planning forecasts during normal and stressed market conditions;
- Capturing with a high degree of accuracy and reliability a client appetite for both normal and extreme risks;
- Evidencing the link between the desired level of risk and expected returns;
- Communicating complex financial concepts effectively and informing clients;
- Making recommendations based on a client's risk appetite and chosen portfolio management style (active vs. passive) and a level of diversification;
- Monitoring a client's investment portfolio and providing alerts on deviations from the risk preferences and other performance measures;
- Re-balancing the portfolios at regular intervals (as agreed with a client and based on the adviser's portfolio management approach);
- Assessing how new financial products could positively impact a client's existing investment portfolio;
- Enabling better and more transparent communication with a client before, during and after the point of advice.



A simple & intuitive interface

The user interfaces have been designed with a focus on the ease-of-use, simplicity and transparency of information. The interfaces are interactive and educational with the tool providing instantaneous quantification of the appetite for risk, its implications in terms of future returns and a recommended investment portfolio.

From thereon, the financial adviser can identify any inconsistencies that would exist between a client's risk profile, financial plan and investment portfolio.

In addition, the financial adviser can perform various simulations and better communicate to a client what to expect in the future.

In other words, the tool allows the adviser and their clients to focus on what is important: define and manage expectations for future returns.



PROFILE. OPTIMISE. COMPLY.

Modules included :



Customer Information Manager

The customer information module enables the financial adviser to capture a single view of a client that pulls together information about personal details and any mandated data to comply with internal client acceptance criteria and with external regulations. WealthExpert can be fully integrated with an existing work flow for client approval as well as with an existing CRM system. It stores the client information in a secured environment backed up by an audit trail of all changes made.



Financial Planner

The financial planning module incorporates a sophisticated cash flow planner and simulator used by the adviser to set financial plans to achieve a client's goals. It is fully integrated with the portfolio builder for the construction of efficient portfolios.



Investment Universe Manager

The investment universe manager module enables the definition and management of a set of asset classes from which a financial adviser and a portfolio manager can select the assets to construct a client's investment portfolio. The module also enables the simulation of the impact of introducing a new asset class or a new asset on existing clients' portfolio.



Risk Profiler

The risk profiling module helps the financial adviser assess a client's appetite for risk, measured against their expectation of investment return. The tool uses three different techniques to identify and quantify a client's preferences for risk that are used for the construction of an investment portfolio. The output of the analysis is available on screen or in a detailed report with the information shown in numerical, pie-chart or histogram format for ease of use and understanding by the adviser and client. The risk profile is also backed up by a comprehensive audit trail.



Portfolio Adviser

The portfolio adviser module helps the adviser to diagnose a client's current investment portfolio and assists them to make informed asset allocation recommendations for a more efficient portfolio that is aligned with a client's preferences for risk.



Portfolio Builder

The portfolio builder module helps the adviser and/or a portfolio manager make informed asset allocation decisions and plots portfolios along an efficient frontier that is specific to the risk preferences of a client. The module performs optimisations using techniques that go beyond the traditional mean-variance optimisation and for a wide coverage of financial products and asset types. The module enables the financial adviser to convey complex financial concepts effectively to a client.



Portfolio Monitor

The portfolio monitor module helps the portfolio manager and/or risk officer evaluate probability of loss and the portfolio's value at risk, liquidity risk and counterparty risk exposures. It also assesses the probability that a portfolio will underperform a given benchmark or composite benchmark. Finally, it stress-tests the portfolio's performance during different market conditions and historical periods.



Alert & Compliance Manager

The compliance manager provides the portfolio manager, risk officer and/or the compliance officer a wide variety means for the management of information that is critical to their work. It processes near-real time events to create alerts detecting breaches of limits or measures of various types. Users can determine the features that are relevant to them and the conditions about which they wish to be notified.



Portfolio Reporter

The portfolio reporter combines a comprehensive set of reporting tools to provide transparent information and make it easy to understand what is happening within the risk profiling and asset allocation. Reports can be exported to various formats including PDF, Word® and Excel®. Reports which can be generated include financial, asset and investor reports and for which the content can be customised.