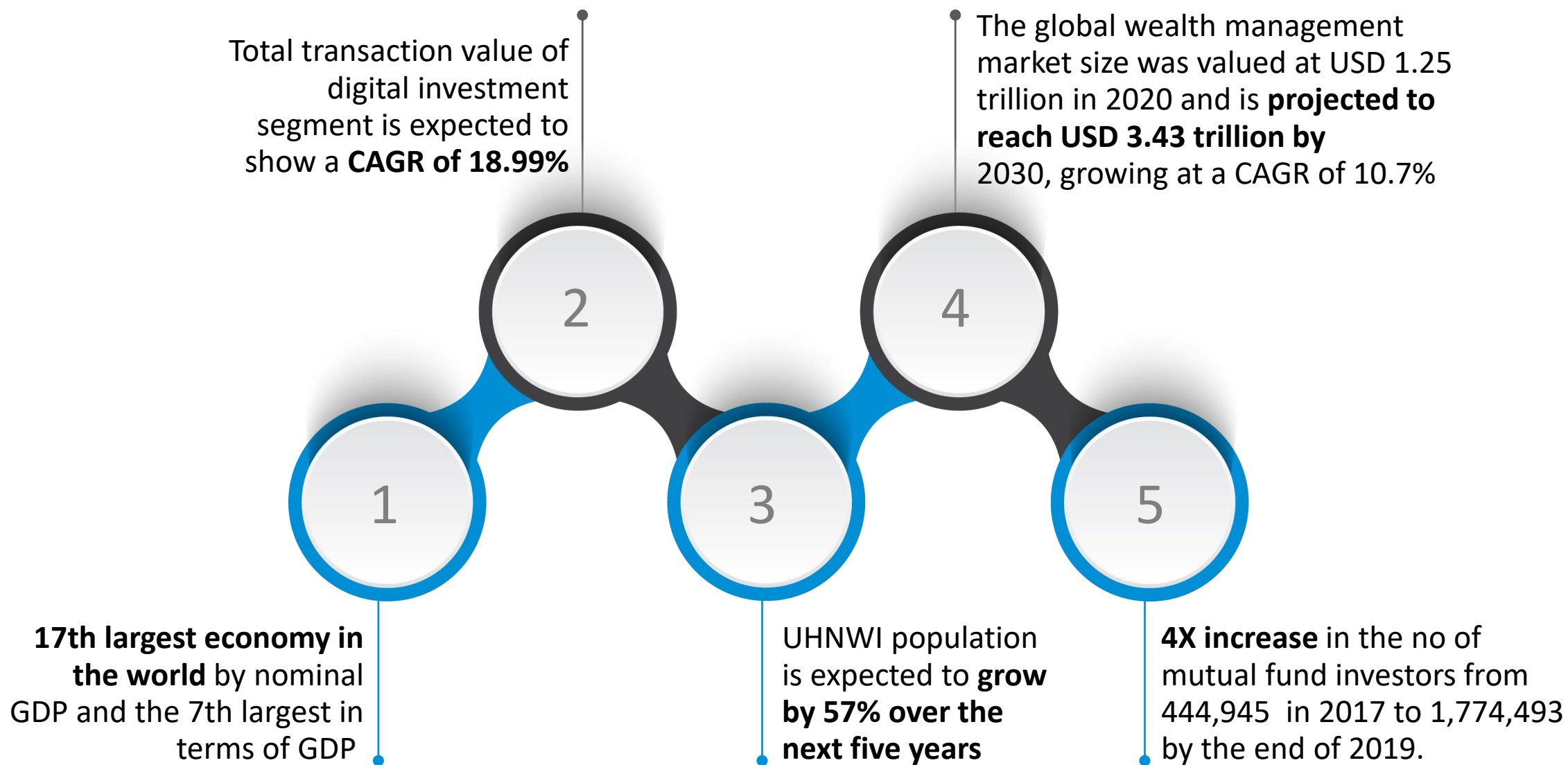




Reimagining Wealth Management

Intellect Wealth Qube[®]

Indonesia Wealth Management Landscape





Wealth Landscape's “New Normal”

Shifting Customer Preferences

Innovative Digital-led Business Models

Rise of Non-Bank & Fintech Competition

Sticky Costs of Traditional Bank Approach

Scarcity of Relationship Managers



Industrial Age

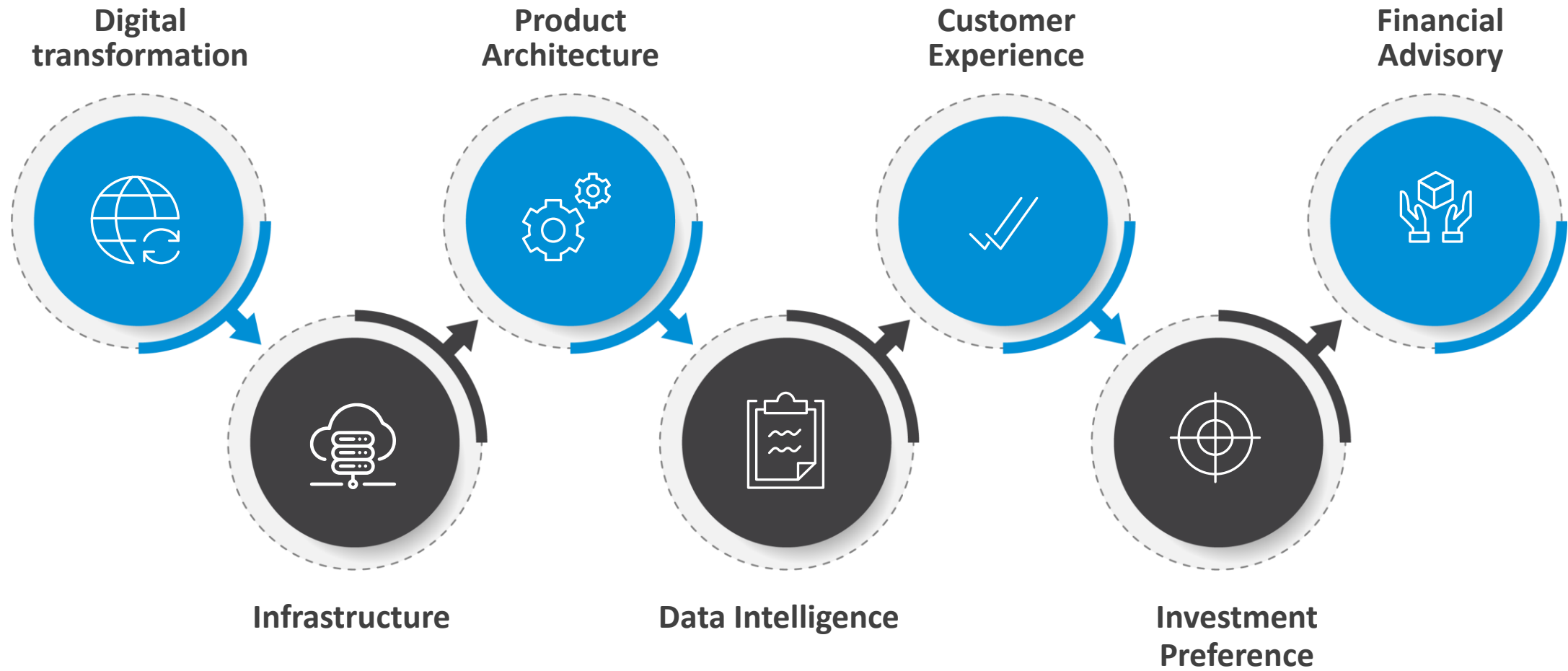


Digital Age



Information Age

Reimagining the **Wealth Frontiers**



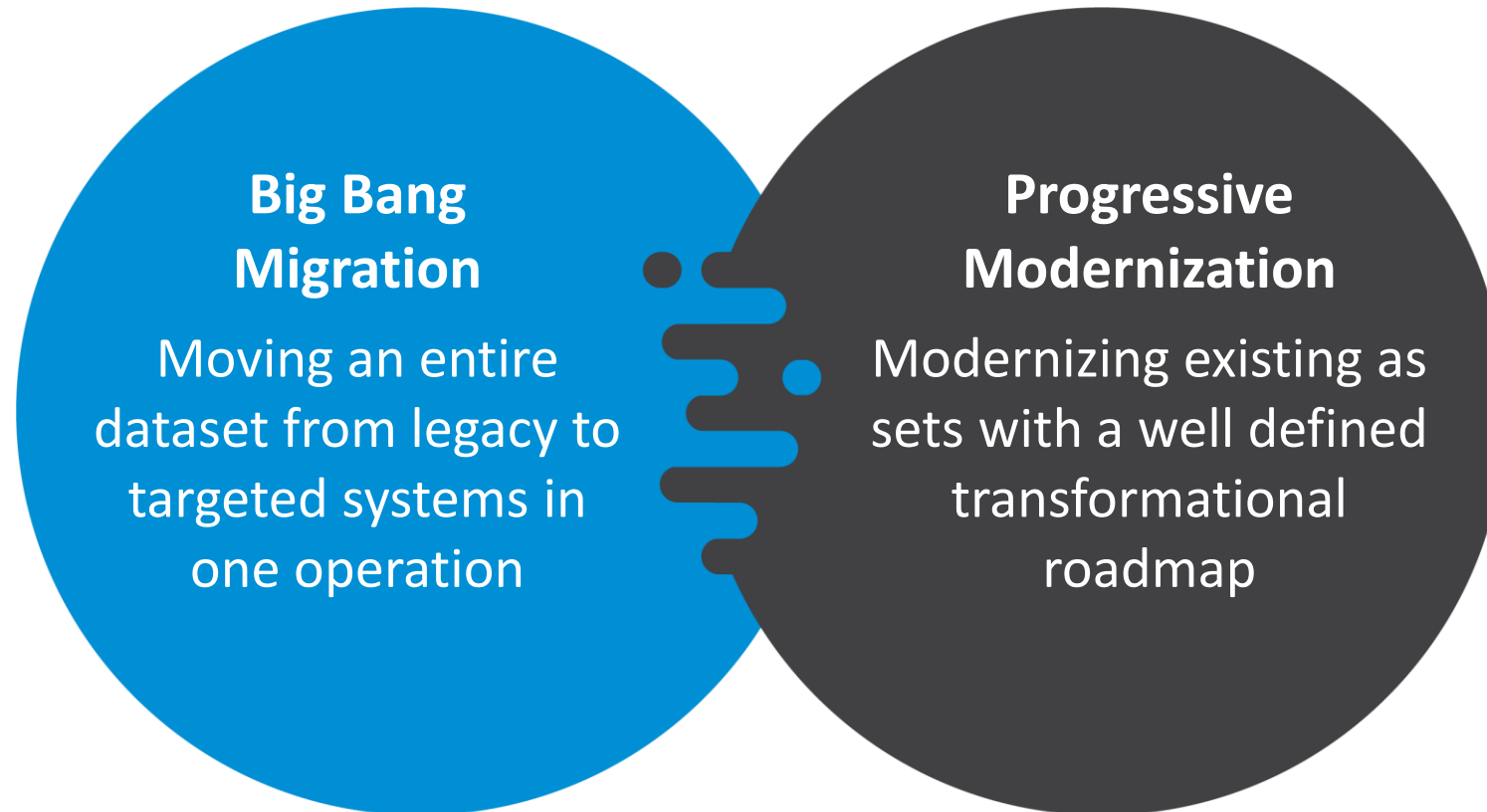
Food for Thought

The worst performing stock in the S&P 500 this year, Netflix (-70%), is still the best performer over the last 15 years with over a 6,000% gain.

Best Performing Stocks in the S&P 500 over Last 5, 10, 15 & 20 Years (Total Return)							
Rank	Symbol	Name	Last 5 Years	Rank	Symbol	Name	Last 10 Years
1	ENPH	Enphase Energy Inc	24155%	1	TSLA	Tesla Inc	11395%
2	SEDG	SolarEdge Technologies Inc	1371%	2	NVDA	NVIDIA Corp	5491%
3	TSLA	Tesla Inc	914%	3	ENPH	Enphase Energy Inc	3424%
4	FTNT	Fortinet Inc	691%	4	MPWR	Monolithic Power Systems Inc	2333%
5	AMD	Advanced Micro Devices Inc	543%	5	DXCM	DexCom Inc	2283%
6	GNRC	Generac Holdings Inc	531%	6	NFLX	Netflix Inc	1891%
7	ETSY	Etsy Inc	445%	7	EPAM	EPAM Systems Inc	1811%
8	NVDA	NVIDIA Corp	366%	8	AVGO	Broadcom Inc	1763%
9	NOW	ServiceNow Inc	365%	9	TMUS	T-Mobile US Inc	1694%
10	CDNS	Cadence Design Systems Inc	358%	10	AMD	Advanced Micro Devices Inc	1467%
11	MPWR	Monolithic Power Systems Inc	349%	11	DPZ	Domino's Pizza Inc	1380%
12	MSCI	MSCI Inc	340%	12	CDNS	Cadence Design Systems Inc	1371%
13	LLY	Eli Lilly and Co	337%	13	MSCI	MSCI Inc	1354%
14	PAYC	Paycom Software Inc	332%	14	ODFL	Old Dominion Freight Line Inc	1323%
15	ODFL	Old Dominion Freight Line Inc	327%	15	LRCX	Lam Research Corp	1291%
16	SNPS	Synopsys Inc	323%	16	TTWO	Take-Two Interactive Software Inc	1275%
17	AAPL	Apple Inc	317%	17	GNRC	Generac Holdings Inc	1268%
18	DXCM	DexCom Inc	309%	18	WST	West Pharmaceutical Services Inc	1222%
19	MSFT	Microsoft Corp	309%	19	FTNT	Fortinet Inc	1197%
20	TSCO	Tractor Supply Co	304%	20	MOH	Molina Healthcare Inc	1188%
Rank	Symbol	Name	Last 15 Years	Rank	Symbol	Name	Last 20 Years
1	NFLX	Netflix Inc	6271%	1	MNST	Monster Beverage Corp	132903%
2	AAPL	Apple Inc	3706%	2	AAPL	Apple Inc	54292%
3	DXCM	DexCom Inc	3687%	3	SBAC	SBA Communications Corp	22447%
4	REGN	Regeneron Pharmaceuticals Inc	3237%	4	TSCO	Tractor Supply Co	21337%
5	AMZN	Amazon.com Inc	3223%	5	NFLX	Netflix Inc	19945%
6	TDG	TransDigm Group Inc	2863%	6	NVDA	NVIDIA Corp	19257%
7	BKNG	Booking Holdings Inc	2824%	7	ODFL	Old Dominion Freight Line Inc	19140%
8	ODFL	Old Dominion Freight Line Inc	2789%	8	AMZN	Amazon.com Inc	14177%
9	TYL	Tyler Technologies Inc	2703%	9	BKNG	Booking Holdings Inc	10950%
10	MPWR	Monolithic Power Systems Inc	2558%	10	ISRG	Intuitive Surgical Inc	10909%
11	NVDA	NVIDIA Corp	2550%	11	AMT	American Tower Corp	8923%
12	DPZ	Domino's Pizza Inc	2493%	12	AKAM	Akamai Technologies Inc	8339%
13	EW	Edwards Lifesciences Corp	2209%	13	EQIX	Equinix Inc	7350%
14	ABMD	Abiomed Inc	2159%	14	ALGN	Align Technology Inc	6536%
15	MA	Mastercard Inc	2066%	15	TYL	Tyler Technologies Inc	6433%
16	EXR	Extra Space Storage Inc	1693%	16	ROL	Rollins Inc	5902%
17	MKTX	MarketAxess Holdings Inc	1667%	17	ILMN	Illumina Inc	5804%
18	ORLY	O'Reilly Automotive Inc	1660%	18	CCI	Crown Castle International Corp	5672%
19	TSCO	Tractor Supply Co	1658%	19	IDXX	IDEXX Laboratories Inc	5417%
20	CRM	Salesforce Inc	1551%	20	WST	West Pharmaceutical Services Inc	5112%

Reimagining Digital transformation

Technology that drives digital transformation without interrupting existing services is desirable



Reimagining Infrastructure



Low code no code Platform



Low-code and no-code modular approaches allow quick application development by relieving them of the need to write code line by line

Cloud infrastructure



Shift towards cloud economy to achieve infrastructural agility scalability, flexibility & security at reduced costs.

Seamless Integration



Synchronizes the data across all the applications and allows you to manipulate the data intelligently

Marketplace



Marketplace opens up a two-way street for problem solving and makes innovation boundary-less

Scalable



Scale as you grow model. organizations can respond appropriately and cost-effectively to increase performance and solution effectiveness

Reimagining Product Architecture

Future proof models for obsolescence protection

Microservices based API first

Create modular features that can be turned on or off, shuffled, and combined.

Headless

Headless architecture is the new way for banks to engage with the customer through seamless integration of all their channels. It is a technology that will enable greater efficiency and scalability.

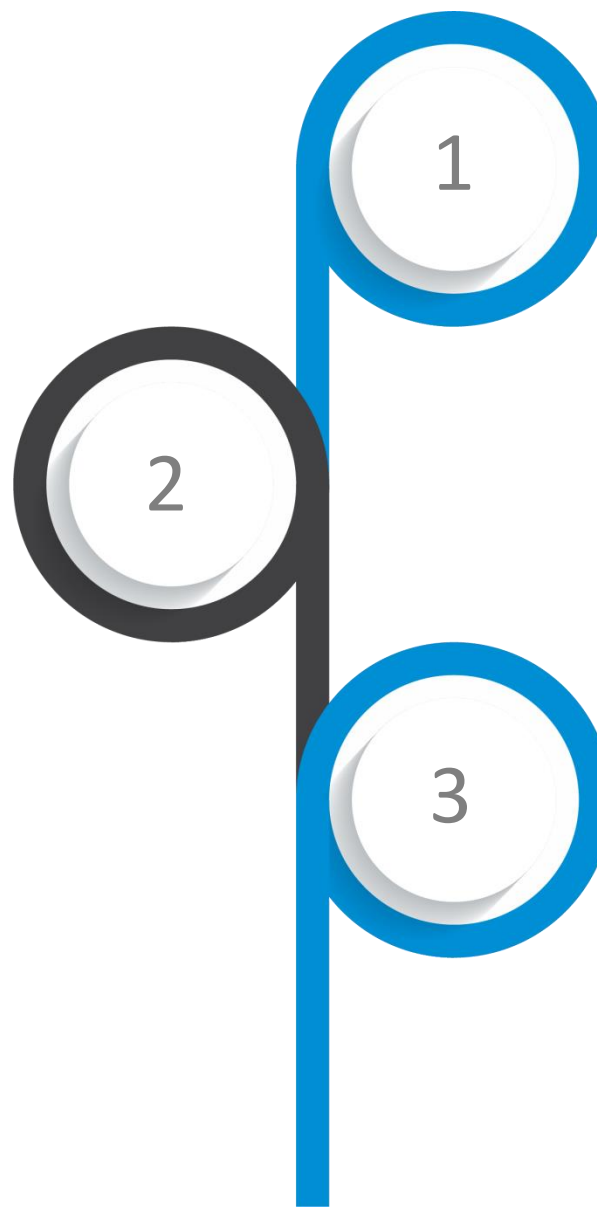
Open Banking

The features enabled by open banking data are set to give early adopters an edge in the competitive world of wealth management, where platforms differentiate on their user experience.

Reimagining Data Intelligence



Personalized portfolio construction and tailored advice
Leverage data analytics and machine learning to analyze client behavior and provide advice tailored to their individual context

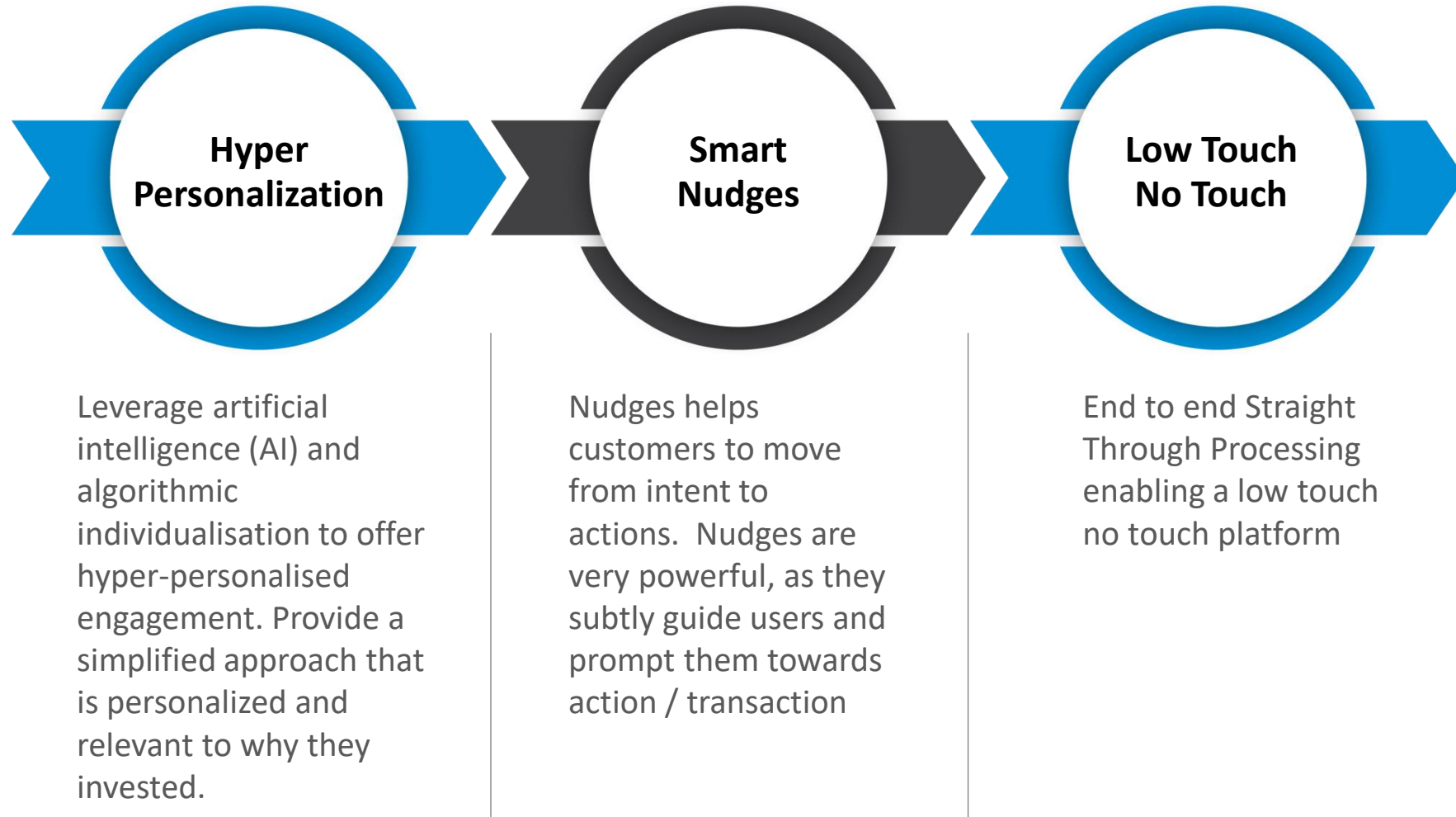


360 degree data access
Get a holistic view of client data and efficiently service clients at scale

Real time Data Insights
Use of more advanced statistical models can provide accurate realtime insights

Reimagining Customer experience

Delivering hypercare customer experience with superior tools



Reimagining Investment preferences



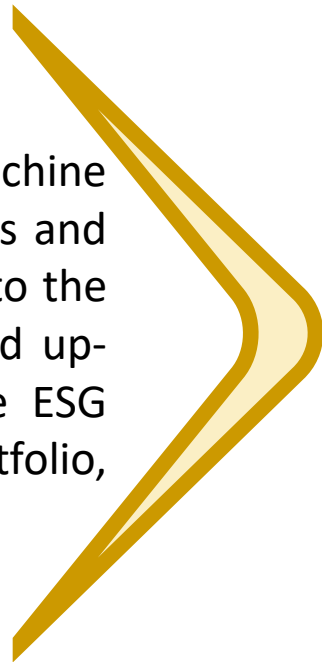
Sustainable Investment

Emergence of young investors who are socially responsible and are keen to invest in companies that not only do "well", but also do "good"

Digital Asset

Demand for digital asset investment in Southeast Asia is surging, supported by friendly regulatory environments

Intellect ESG uses AI and machine learning to provide asset managers and other financial institutions access to the most comprehensive, relevant, and up-to-date information regarding the ESG impact of companies in their portfolio, regardless of the source



Reimagining Financial Advisory



On-demand

Advice-on-demand is shaping the industry, as the service level expectations of HNW and UHNW clients blur with the convenience services used every day. technology improvements are required to increase speed and digital engagement to react real-time.

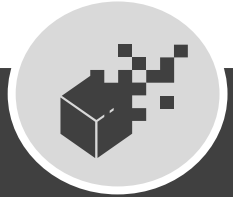
Hybrid

Pandemic created a greater reliance on virtual channels. Advice should be consistent and impactful whether in person, or virtual-likely creating the best of both worlds

Holistic

Clients are using their financial advisors as everything from a portfolio manager, to a financial services concierge and relationship manager. This diverse set of roles requires a holistic menu of products and services to aptly meet clients' needs

We are a leader in Financial Solutions



Digital Product Powerhouse:

Consumer Banking
Central Banking
Risk, Treasury & Markets
Wealth Management
Transaction Banking
Insurance



97+
Countries



260+
Customers



250+
Million Dollars



30
Years of Singular
focus in BFSI

FT8012

World's First Design Center for
Financial Institutions

8 out of top 20 global banks use
our solution

Composable
Cloud Native
Contextual



iGCBTM
SUPERIOR DIGITAL ARCHITECTURE .
TOTAL CUSTOMER 360

iGTB[®]
THE WORLD'S FIRST COMPLETE GLOBAL
TRANSACTION BANKING PLATFORM

iRTMTM
INTEGRATED RISK, TREASURY &
MARKETS PLATFORM RUNNING
THE LARGEST TREASURY OPERATIONS
IN THE WORLD

**intellect
SEEC**TM
INSURANCE, CAPITAL MARKETS
WEALTH MANAGEMENT

The Complete **Wealth Qube Solution**



Relationship Manager Office	Customer Personal Office	Operations Office	Risk And Compliance Office	Fund Manager Office	Trust Office
<ul style="list-style-type: none">• New Business Desk• Customer Engagement Desk• Planning and Advisory Desk• Execution Manager Desk• Monitoring and Performance Desk• Supervisory Desk	<ul style="list-style-type: none">• Customer Engagement Desk• Planning and Advisory Desk• Execution Manager Desk• Monitoring and Performance Desk	<ul style="list-style-type: none">• Customer Identity & Profiling Desk• Product Desk• Trade Management Desk• Connectivity Maintenance Desk• Revenue Management Desk• Investor Services Desk• Leverage Desk• Fund Administration Desk	<ul style="list-style-type: none">• Customer Compliance Desk• Market Compliance Desk• Organizational Compliance Desk• Compliance Monitoring and Reporting Desk	<ul style="list-style-type: none">• Fund Manufacturing Desk• Fund Performance Monitoring Desk	<ul style="list-style-type: none">• Trust Products & Services Desk• Agency Services Desk• Other Fiduciary Services Desk• Investor Services Desk• Fund Administration Desk

Wealth Customer Segments

Mass Affluents


Affluents

HNWI


UHNWI

Incredible Intellect

We have deep domain BFSI experience



Our FX platform generates a **daily flow of \$10.7 trillion across 52 international** legal entities of one of the worlds largest bank



Our transaction bank in one UK bank alone determine the movement of **\$5 trillion every month**



Our software enables central banks in **10 countries to serve 25% of the world population:** 1.95bn humans



Across over **60 nations, 23% of MNC cross border** sweeps are processed by our systems



Intellect Wealth - Awards and Accolades

#1 Partner of Choice for Digital Wealth Transformation



Intellect design arena was ranked #2 in IBS intelligence sales league table under the wealth management and private banking category



Intellect announced winner in the 2020 IDC FinTech Rankings Real Results Award under the Efficiency and Agility category for Digital Wealth Transformation at CIMB Thai Bank



Intellect Wealth Qube® has been profiled amongst major vendors in Celent's European Wealth Management Technology Vendors report - Evaluating Front-to-Back Office Platform Vendors



Intellect Design is featured amongst Leading Core Banking Vendors Catering to Wealth Managers in Aite-Novarica's report titled "Wealth-Management-Focused Core Banking Systems in Europe and Asia"



Intellect Design Arena has been recognised as one of the top 100 global Wealth Tech firms worldwide selected from a highly competitive list of over 1200 participants



Intellect has featured in the Forrester's Wave report for Digital Wealth Management Platform. Identified as one among 13 globally significant wealth platform for this "By Invite Only" Wave, Intellect has been rated high for the breadth and depth of its functionalities



Intellect Wealth Qube has been listed among Global Portfolio Management Vendors in Gartner's Report "Integrate Advisor-Supporting Wealth Management Technologies Into Digital Platforms to Accelerate Adoption"



Intellect named Winner in IBSI Global Fintech Innovation Awards 2020 under the Most Innovative API / Open Banking Model category for API-fication of wealth journey with Monetary Authority of Singapore's APIX



Novarica features Intellect SEEC's Magic Submissions- a hyper-automation AI data extraction platform among prominent providers of Intelligent Text Ingestion (ITI) tools



Intellect Design featured amongst leading RPA players in Celent's report "What vendors see for the Future of Robotic Process Automation in Insurance"

