

Why Does The World Need Wealth Advisors?

Be Invested, with tech-driven wealth management solutions – to assist your focus on creating a better financial future for your clients

Damian Hitchen, MENA CEO, Saxo

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More information/data in circulation

World becoming more complex, and hence wealth planning is more complex.....

**Market conditions
– Inflation /
Recession**

Pension management risk

Globalisation Vs de-globalisation

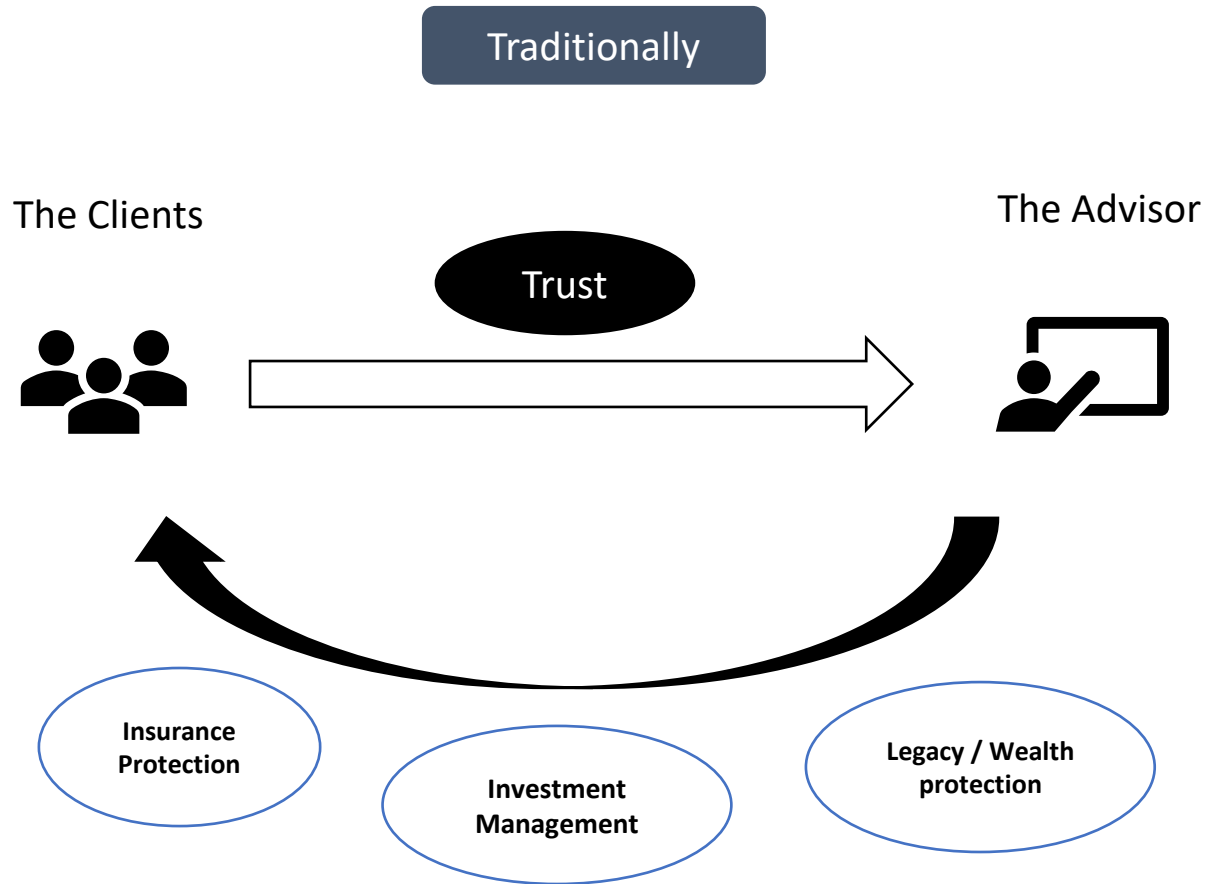
Govt deficits / funding

Multi-jurisdictional residence & assets

Global vs local taxation

Cross-currency risk

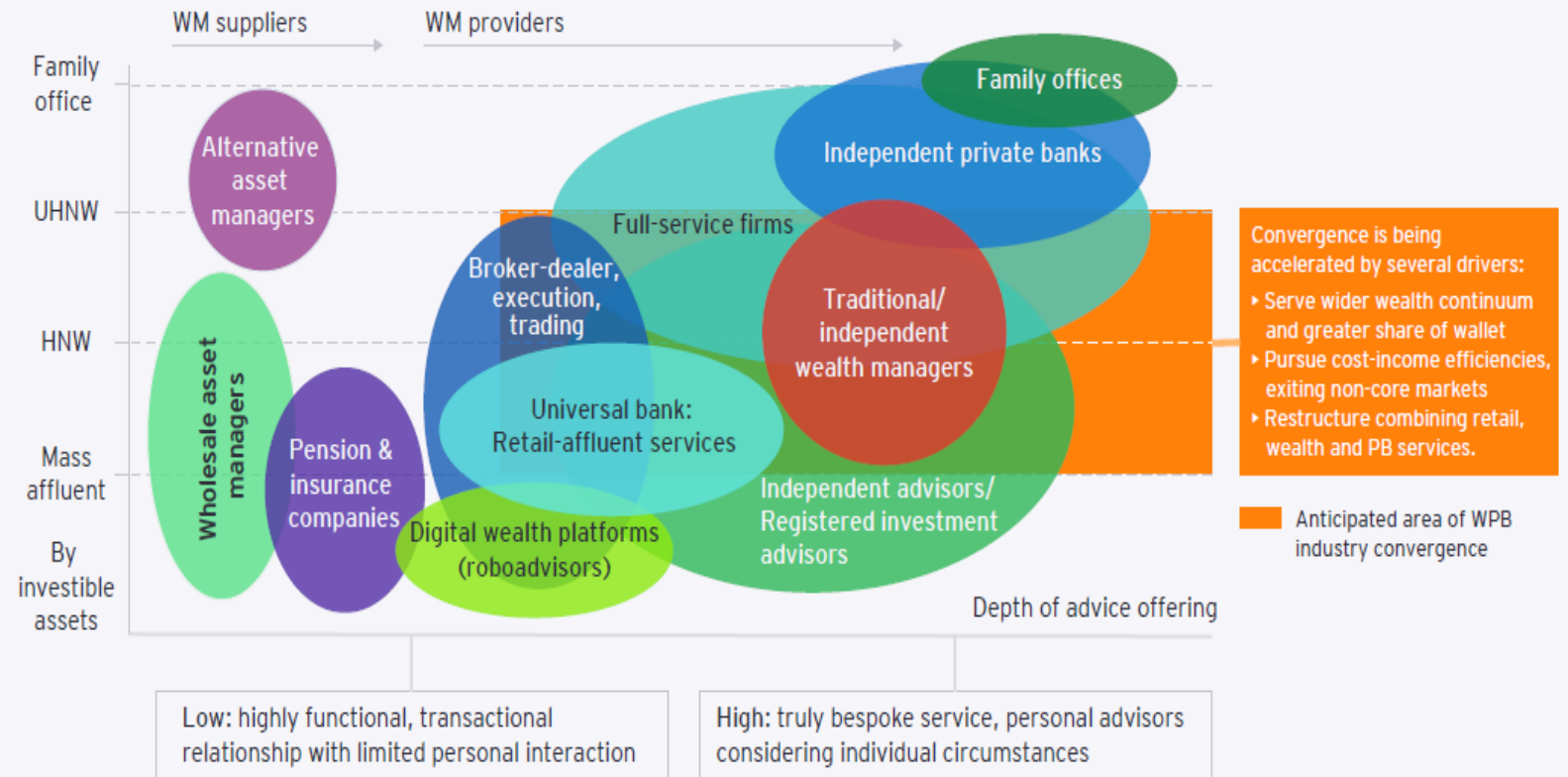
Wealth advisors in the current world



The wealth management space today

- Banks (Retail/Private)
- Brokers (Online / Hybrid)
- Independent Financial Advisors
- Independent / External Assets Managers
- Robo Advisors

Figure 1: A visual representation of the global wealth management and private banking landscape



Note: The chart is a visual representation of the various business models across the wealth management and private banking landscape and it is not based on any underlying data. It is not intended to display the intricacy and complexity of the industry by country

Source: https://www.ey.com/en_gl/financial-services/how-will-you-reframe-the-future-of-advice-if-todays-client-is-changing

The importance of focusing on value-add

Advisors spend **60%** of their time on non-value add



Source: www.strategyand.pwc.com/media/uploads/Strategyand-Driving-Performance-Improvement-Wealth-Management.pdf

What the wealth industry is challenged by

Operational and productivity challenges



- Tedious onboarding process
- Manual asset allocation and portfolio construction process
- Lack of holistic visibility on clients' entire financial and life situation to avoid FOMO

Business "success" challenges



- Intense competition on client acquisition
- Critical evaluation on alpha generation
- Trading commissions and investment cost pressure across the industry

Relational challenges



- Client experience and level of satisfaction with banks and brokers
- Transparency and timely reporting to the end-clients



How can digital tools help meet the challenges?

World leader in Business-as-a-Service solutions



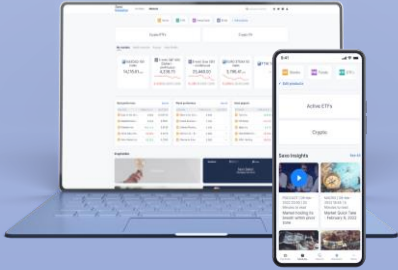
- A fully licensed Danish bank founded in 1992, authorised and regulated in multiple jurisdictions
- A leading-provider of electronic trading and investment
- **200+ financial institutions globally use Saxo's "BaaS" undisclosed wholesale solutions**
- **500+ IFAs, EAMs, wealth managers and introducing broker relationships**
- Access to **60,000+** trading and investing instruments, a universe which is continuously expanding
- **85** exchanges and trading venues
- Clients from **180+** countries
- **800+** in-house technology resources



Curated solutions for mass-affluent, HNW, and UHNW clients and family offices

Partnerships with self-directed (Execution-only), advisory and discretionary clients

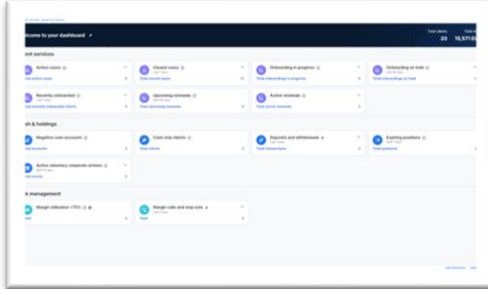
Trading tools and systems



SaxoWealthCare

Next generation robo-advisor with personalized portfolio

Digital Assets Services



SaxoPartnerConnect

Model portfolio construction and advisory dashboard

Model Portfolio Assets Services



SaxoTraderPRO

Advanced trading platform with multiple screen support

Bespoke Assets Services



OpenAPI

Specialised apps integrated to our partners' offerings

Advanced Trading System

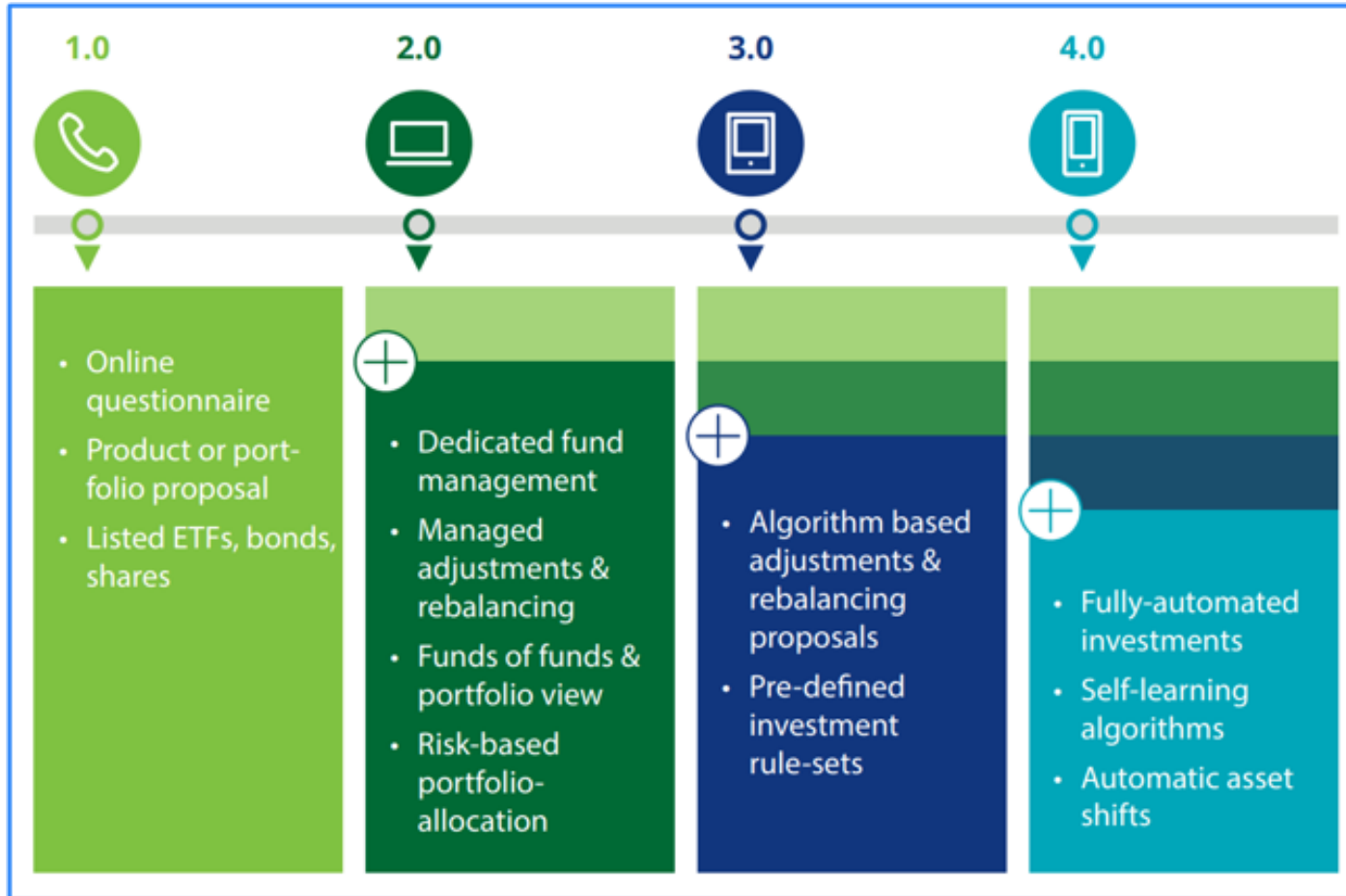
Simple

Advanced

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The 5th generation of wealth manager- SaxoWealthCare (Assisted-advisory)

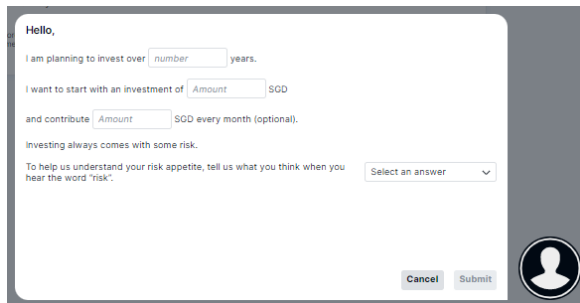


SaxoWealthCare

Ability to have personalised, prioritised, multiple goals that impact the asset allocation of your portfolio.

Building your portfolio

1. Fixed mix



Hello,

I am planning to invest over years.

I want to start with an investment of SGD

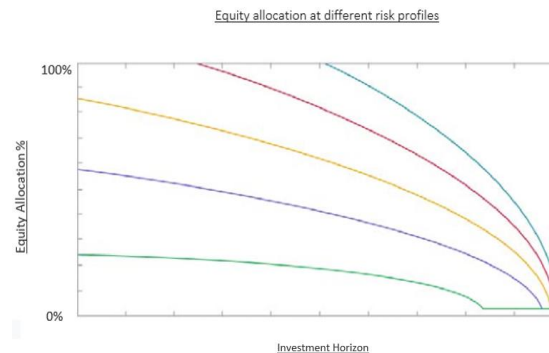
and contribute SGD every month (optional).

Investing always comes with some risk.

To help us understand your risk appetite, tell us what you think when you hear the word "risk".

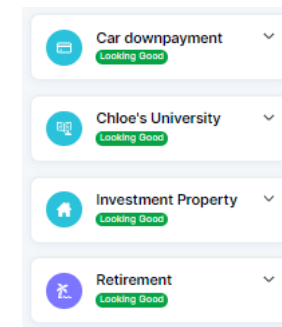
Pre-determined profiles
Assigning a profile of equity and bonds.

2. Risk reduction



Life-cycle investing
Reducing investment risk to increase feasibility of your goals over time.

3. Multiple goal handling



Car downpayment

Chloe's University

Investment Property

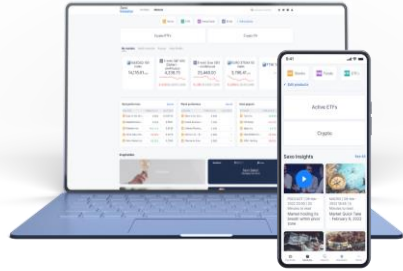
Retirement

Weighted allocation
Determine allocation for each goal and weight it based on importance and value.

Curated for mass-affluent, HNW, and UHNW clients and family offices from a single platform

Partnerships with self-directed, advisory and discretionary clients

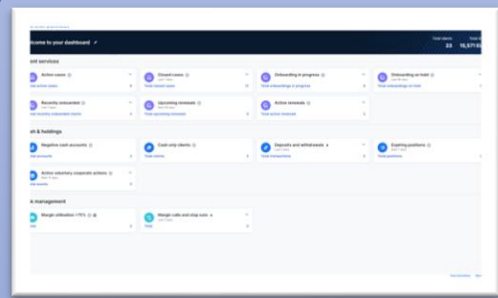
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SaxoPartnerConnect

Building out a world class partner offering

Saxo
PartnerConnect

Dashboard Clients Trading Markets Models

Instrument search

Search client



Welcome to your dashboard

Total clients
23

Total AUM
15,571 EUR

Client services

Active cases ⓘ Total active cases 8	Closed cases ⓘ Last 7 days Total closed cases 12	Onboarding in progress ⓘ Total onboardings in progress 6	Onboarding on hold ⓘ Last 90 days Total onboardings on hold 0
Recently onboarded ⓘ Last 7 days Total recently onboarded clients 0	Upcoming renewals ⓘ Next 30 days Total upcoming renewals 0	Active renewals ⓘ Total active renewals 5	

Cash & holdings

Negative cash accounts ⓘ Total accounts 3	Cash only clients ⓘ Total clients 5	Deposits and withdrawals ⚡ ⓘ Last 2 days Total transactions 0	Expiring positions ⓘ Next 7 days Total positions 0
Active voluntary corporate actions ⓘ Next 10 days Total events 0			

Risk management

Margin utilisation >75% ⓘ ⚙️ Total 0	Margin calls and stop outs ⚡ ⓘ Last 2 days Total 0
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ETF ETFs

Data Disclaimer Markets



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11/16/2022

The Model Manager

Setting up and managing investment models

- Partners can create their own dedicated investment models
- Investment models can be used for both discretionary and advised clients
- Scheduled and ad-hoc rebalancing

The screenshot displays the Saxo PartnerConnect Model Manager interface. At the top, there is a navigation menu with 'Menu' and 'Client tree' options. A search bar for 'Instrument search' is located in the top right. The main content area is divided into several sections:

- Selected owner:** A dropdown menu showing '12536391 (12536391)'.
- Models:** A tabbed interface with 'Simple models' and 'Mixed models' tabs. A 'Create model' button is visible in the top right.
- Simple models (32):** A table listing various models with columns for Model name, Model ID, Modified date, State, Risk category, and Currency.

Model name	Model ID	Modified date	State	Risk category	Currency
Testing	44395	07-Sep-2022	Active	Defensive	EUR
test1234	44099	01-Sep-2022	Unpublished	N/A	EUR
Test	44097	01-Sep-2022	Active	N/A	EUR
100%CASH	24558	30-Aug-2022	Active	Speculative	EUR
Test-Prov-123	40412	26-Aug-2022	Active	Balanced	EUR
ihfdjfojdjfd model	41459	28-Jul-2022	Active	Balanced	EUR
TestModel-MAHS-123	21625	28-Jul-2022	Active	Speculative	EUR
Name of model	39365	29-Jun-2022	Active	N/A	EUR
- Model details:** A section for the 'Testing' model, showing:
 - No. of clients: 1
 - Last rebalancing date: -
 - Next rebalancing date: -
- Selected version:** A dropdown menu showing 'Version:1' and a 'Disable order generation' toggle.
- General information:** A section for the 'Testing' model, showing:
 - Testing dd
 - Defensive (selected)
 - Min. Funding: 100 EUR
 - Max. Funding: 100000 EUR
 - Rebalancing frequency: Weekly
- Instruments:** A table listing instruments with columns for Instrument, Symbol, Currency, Ongoing cost, Morningstar rating, Sustainability rating, and Model allocation.

Instrument	Symbol	Currency	Ongoing cost	Morningstar rating	Sustainability rating	Model allocation
Evertz Technologies Ltd	ET:xtse	CAD	-	-	●●●●●	99.50%
Cash						0.50%
- Tags:** A section showing 'esg' and 'weapons' tags.

SaxoAdvisor

End-to-end financial advisory tools

- Built into SaxoPartnerConnect
- Enables partner employees to create investment proposals
- Digital client approval flow & electronic audit trail
- Facilitates an advisory sessions spanning multiple accounts
- Allows for accounts with different “management types” on a single client.

- ✓ Advised accounts
- ✓ Managed accounts
- ✓ Self directed accounts

Saxo Investor Portfolio Markets

Go to overview **My account**

Proposals > Proposed portfolio

Proposed portfolio

ESG High Risk Min. investment: 20,000 EUR

The high risk ESG portfolio is seeking to compound the highest possible return in the long run while investing purely in global sustainable companies with a focus on all the spectres of ESG. These companies span the biggest companies in the world and thereby offers exposure to industry leaders.

Risk level: **High**

Tags: Equity, ESG, Advisory

Industry leaders, Global markets

Compatible tags: 4 out of 5

Expected allocations

Instrument	Current allocation	Target allocation	Deviation/Delta
Nvidia Corp.	20 %	25 %	+5 %
Apple Inc.	5 %	5 %	0 %
iShares MSCI World Momentum Factor ESG UCITS ETF	30 %	25 %	-5 %
Lyxor Core MSCI World (DR) UCITS ETF	0 %	25 %	+25 %

Current holdings

Assets

- Equity 99.28 %
- Others 0.72 %
- Fixed income 0.00 %

Country

- United States of America 34.43 %
- Germany 20.42 %
- France 20.42 %
- Denmark 9.15 %
- Others 15.57 %

Sector

- Finance 31.71 %
- Technology 24.15 %
- Consumer Discretionary 24.15 %
- Industrials 9.74 %
- Others 10.25 %

Proposed allocations

Client profile

John (123456)

Net worth: 900,000.00 DKK | Debt: 10,000.00 DKK | Income: 45,000.00 DKK | Expenses: 20,000.00 DKK | Guiding amount: 5,000.00 DKK

Account name	Current model	New model	Current value	New value
Account group name	---	---	---	---
INET123456 (default saxo account)	---	ESG High Risk	---	20,000.00
Total				

Changes pending approval

John

Move cash to account: Move 20,000.00 DKK from "Savings account" to "INET123456"

Attach model to account: Attach ESG High Risk to account "12345678"

Move cash to account: Move 20,000.00 DKK from "Savings account" to "Garantbeviser"

Periodic cash transfer: Periodic cash transfer of 20,000 DKK planned

Account created: Account INET123456 was created

Start confirmation

Continue later

Discard pending changes

Net returns 5 year

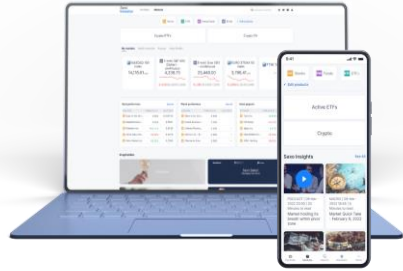
41,082 EUR
(46,625 EUR gross)

Costs	Percent
€ 347,09	0,43%
€ 337,30	0,41%
€ 9,79	0,01%

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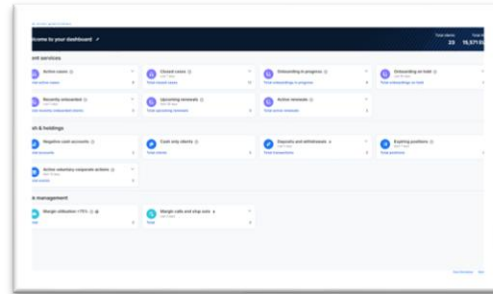
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Partnership with Saxo

- Banks and brokers
- External asset managers and independent financial advisors
- Multi-family offices and single-family offices
- Hedge funds
- Prop traders



**Digital onboarding and
client engagement**



**Local presence and
bespoke human service**



**End-to-end digitalization
of operational process**



**Consultative partnership with
entrepreneurial mindset**

We Get Curious People
Invested in the World

Thank you