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

More information/data in circulation

Pension management risk

Govt deficits / funding

Global vs local taxation

Market conditions – Inflation / Recession

Globalisation Vs de-globalisation

Multi-jurisdictional residence & assets

Cross-currency risk

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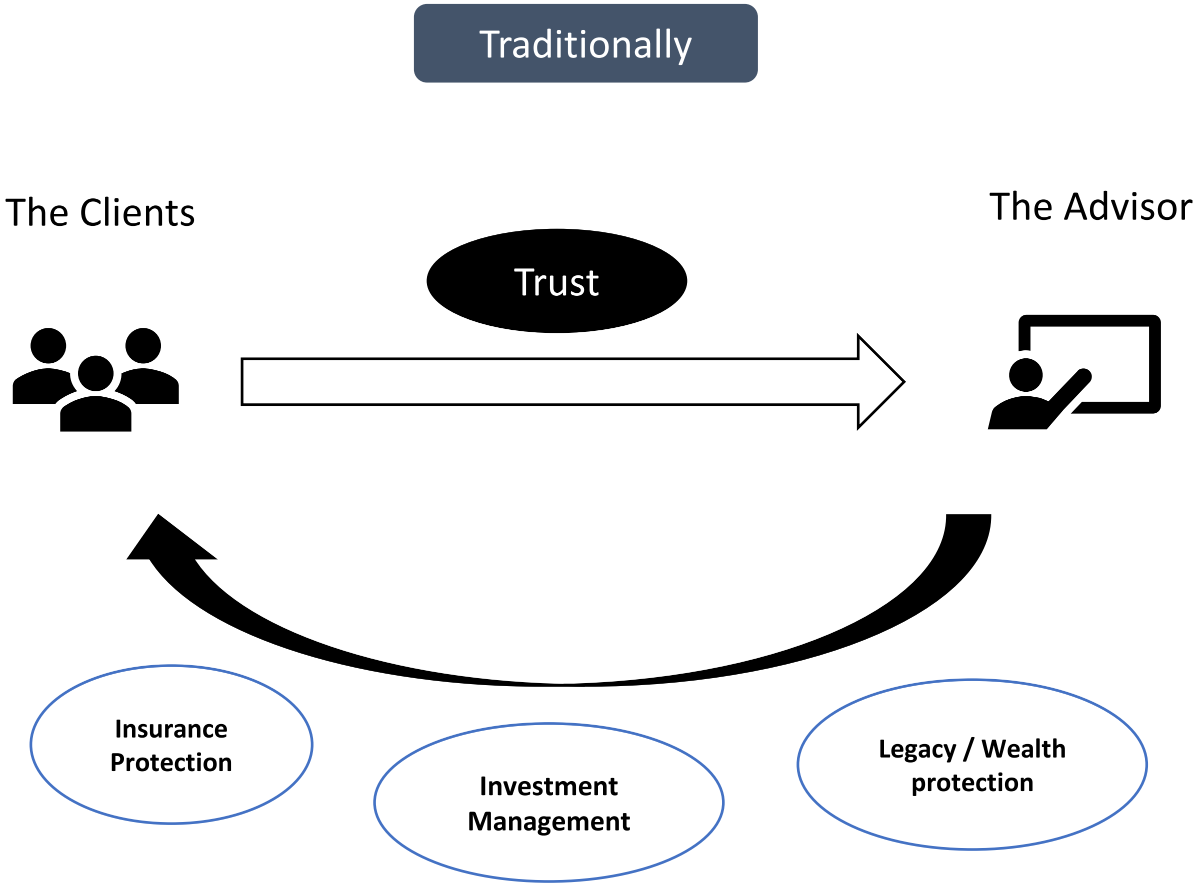
Wealth advisors in the current world



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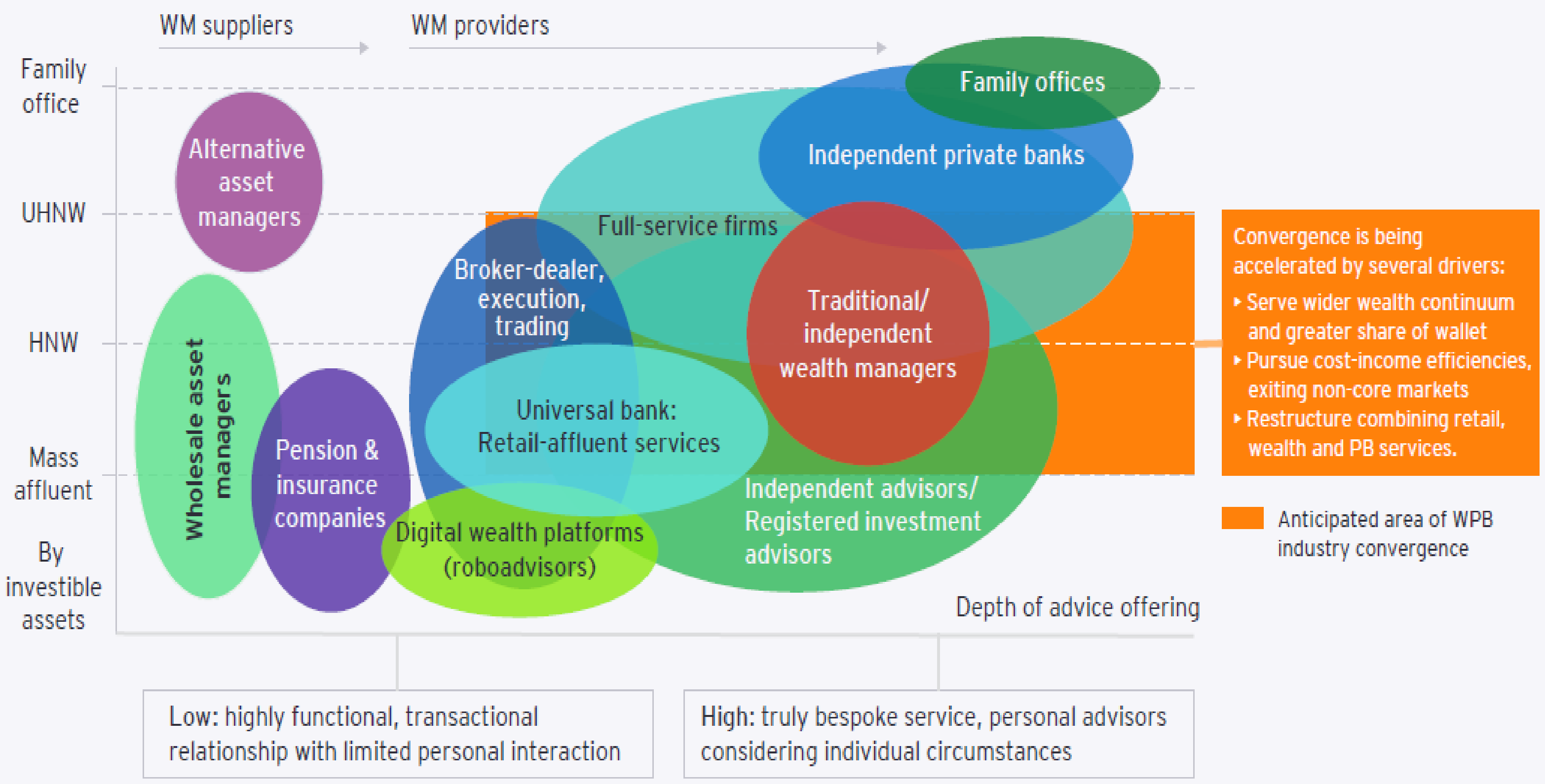
The wealth management space today

- 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

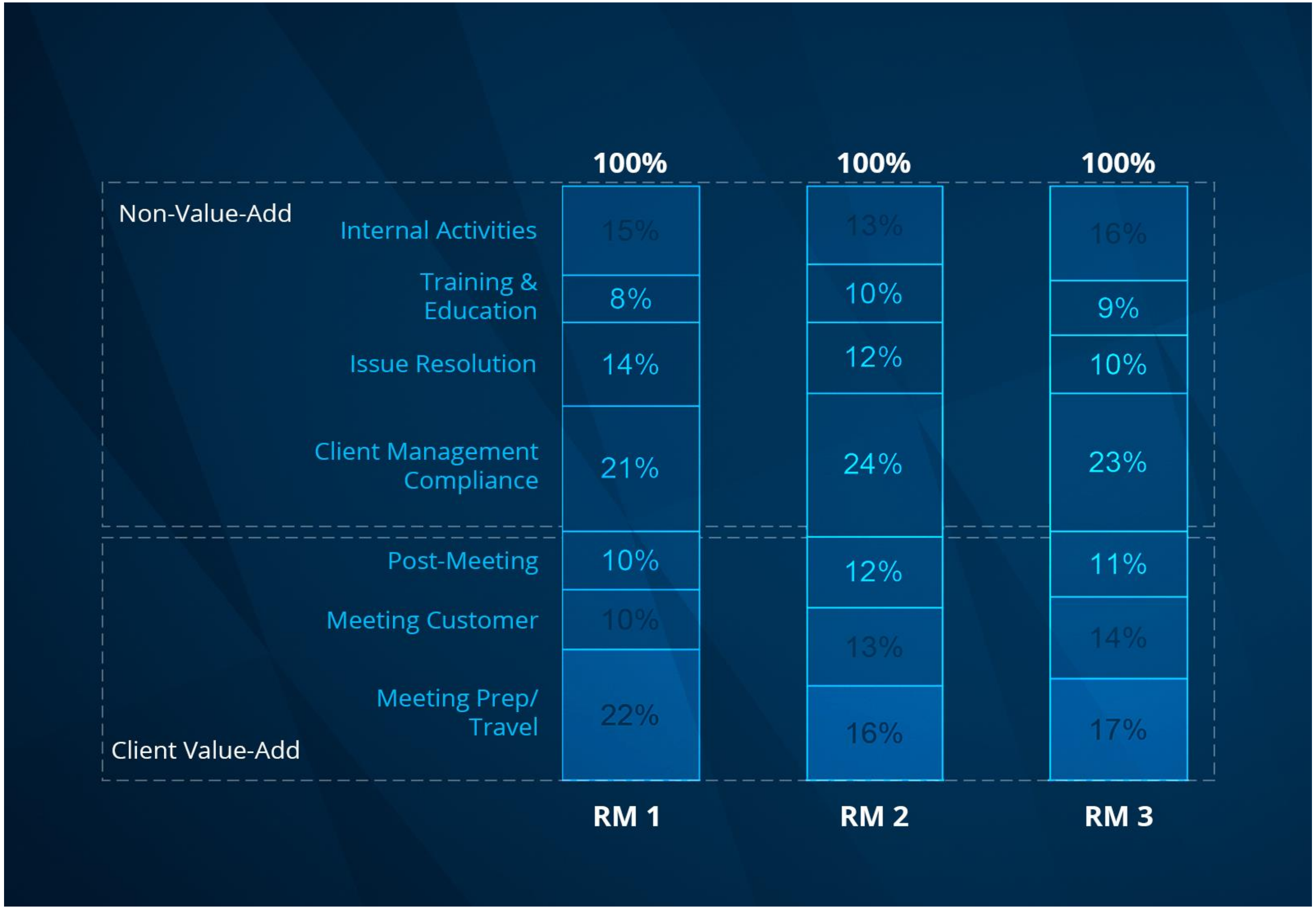


Note: The chart is a visual representation of the various business models across the wealth management and private banking landscape and it is not based on any underlying data. It is not intended to display the intricacy and complexity of the industry by country

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

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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

Source: https://bfi.smu.edu.sg/knowledge-research/insights/growing-ecosystem-wealth-management-singapore-lenses-external-asset

How can digital tools help meet the challenges?

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World leader in Business-as-a-Service solutions

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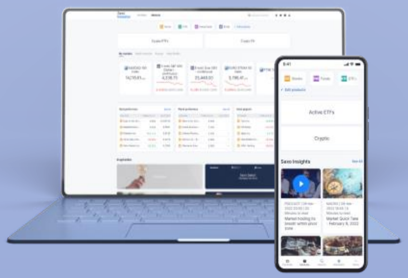
- A fully licensed Danish bank founded in 1992, authorised and regulated in multiple jurisdictions
- A leading-provider of electronic trading and investment
- **200+ financial institutions globally use Saxo's "BaaS" undisclosed wholesale solutions**
- **500+ IFAs, EAMs, wealth managers and introducing 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



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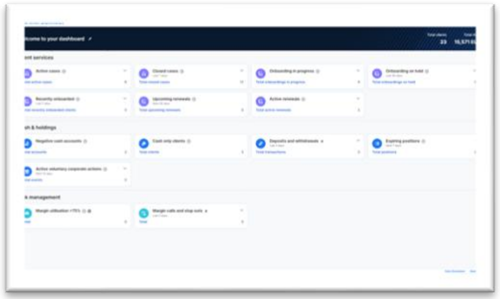
Next generation robo-advisor with personalized portfolio

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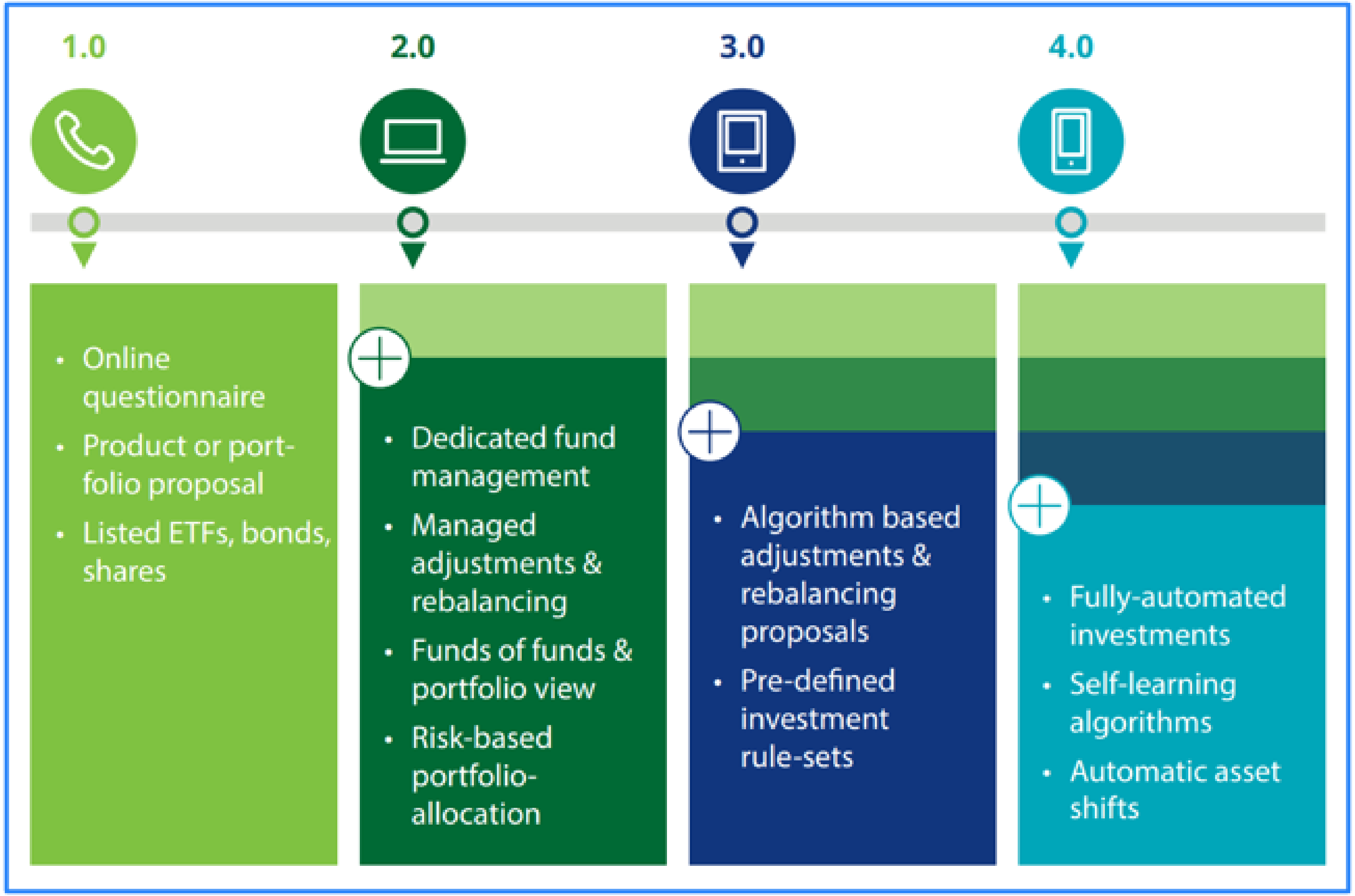
The 5th generation of wealth manager- SaxoWealthCare (Assisted-advisory)



5.0

SaxoWealthCare

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

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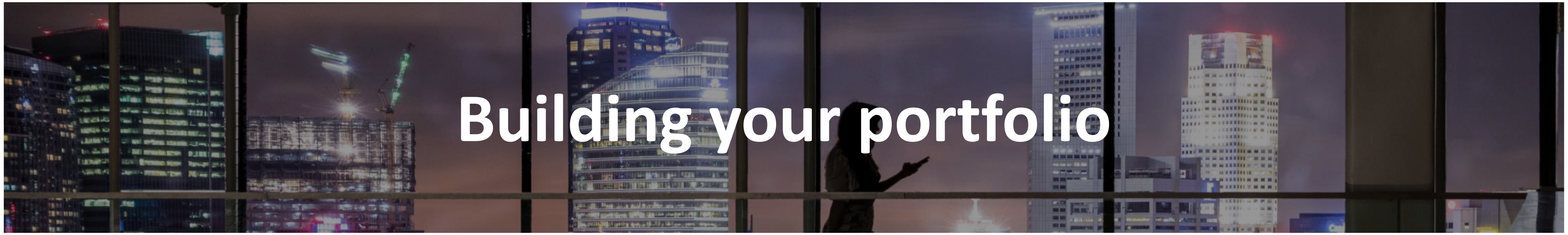
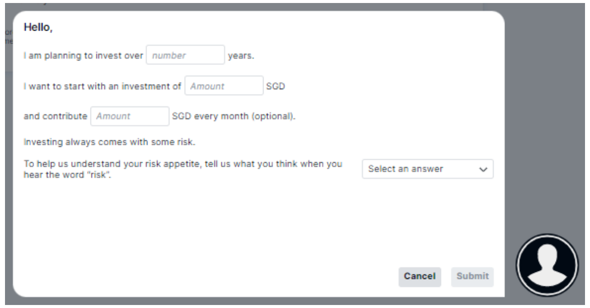
Building your portfolio



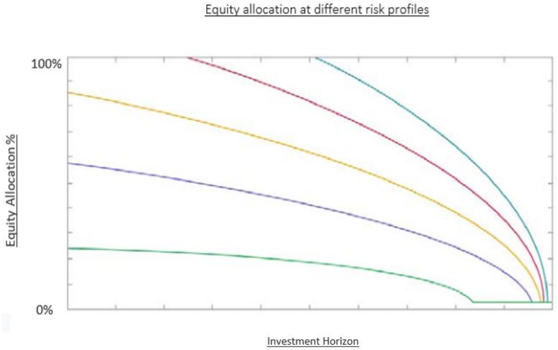
1. Fixed mix



Pre-determined profiles

Assigning a profile of equity and bonds.

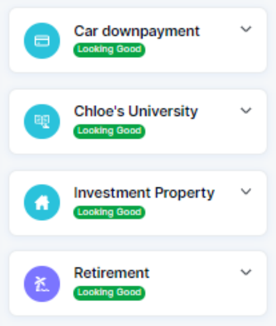
2. Risk reduction



Life-cycle investing

Reducing investment risk to increase feasibility of your goals over time.

3. Multiple goal handling



Weighted allocation

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

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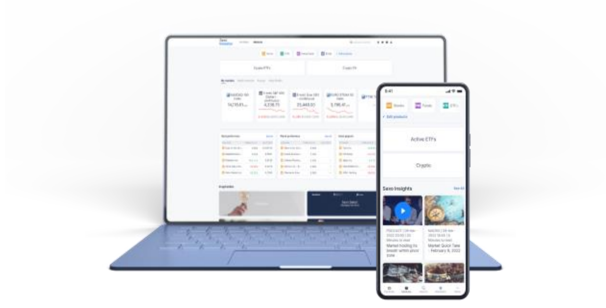
Curated for mass-affluent, HNW, and UHNW clients and family offices from a single platform

Partnerships with self-directed, advisory and discretionary clients

Trading tools and systems



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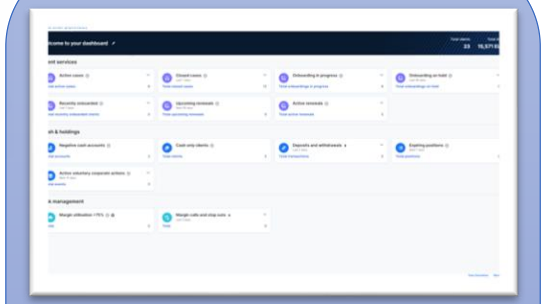

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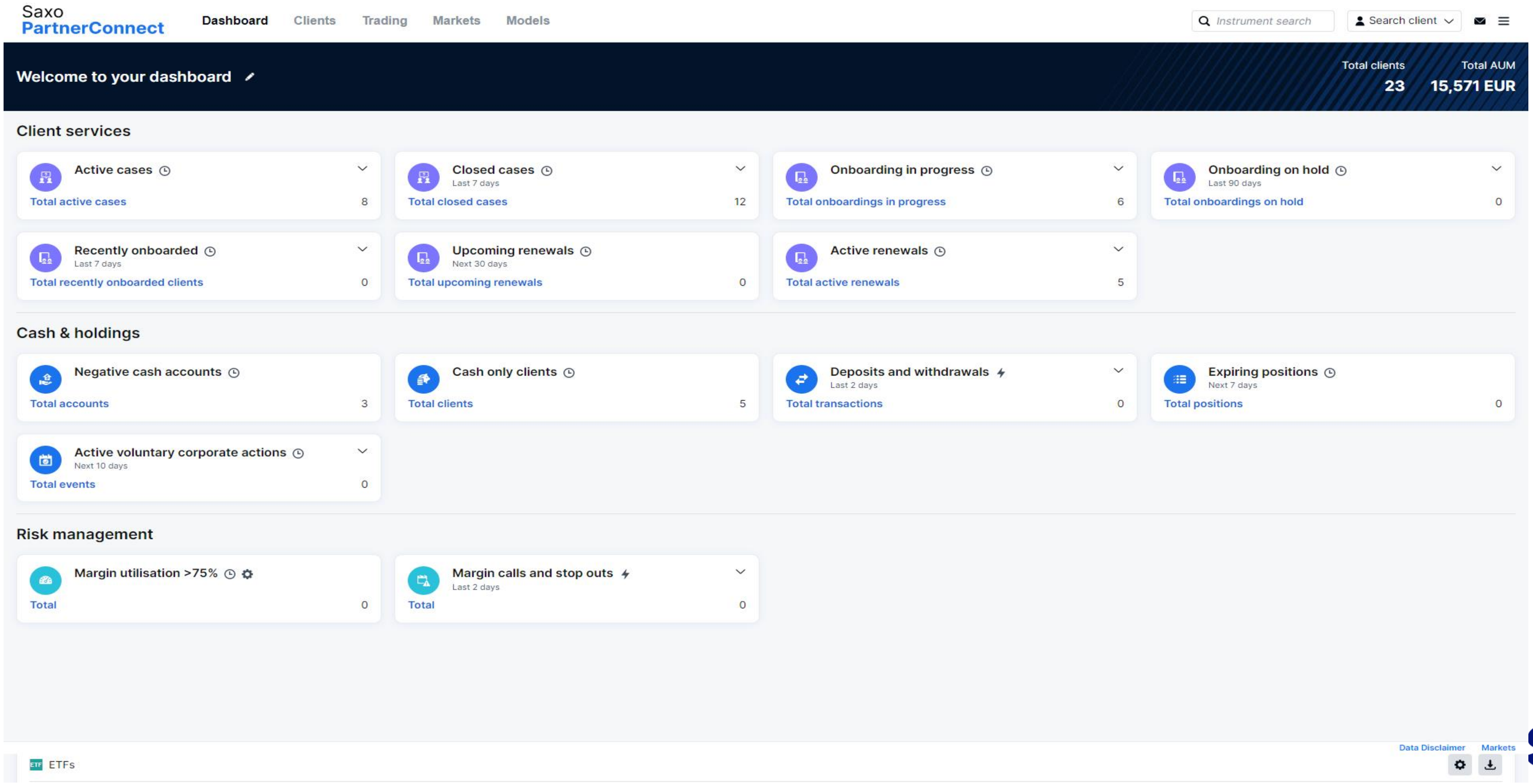
SaxoPartnerConnect
Building out a world class partner offering



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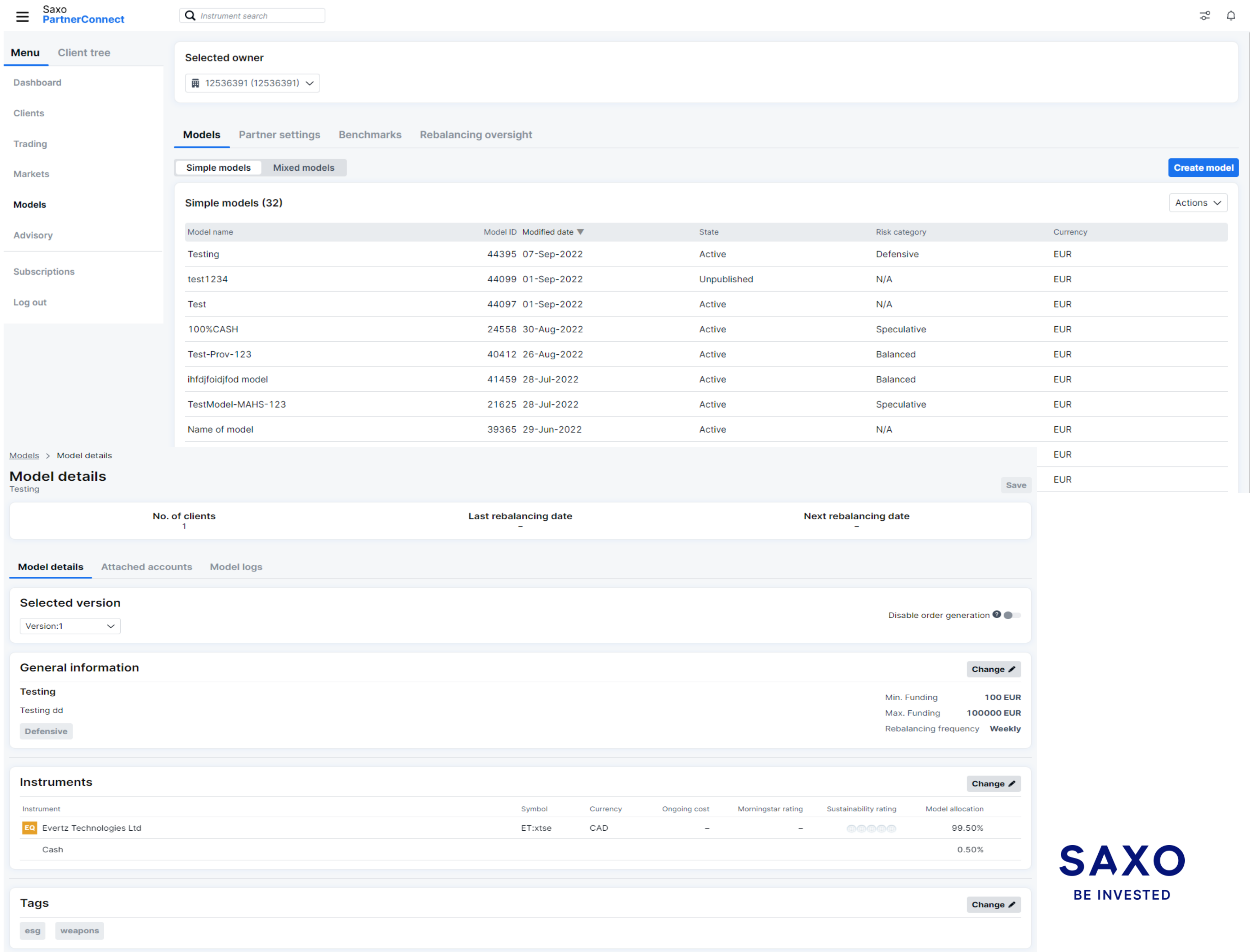
The Model Manager

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**



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SaxoAdvisor

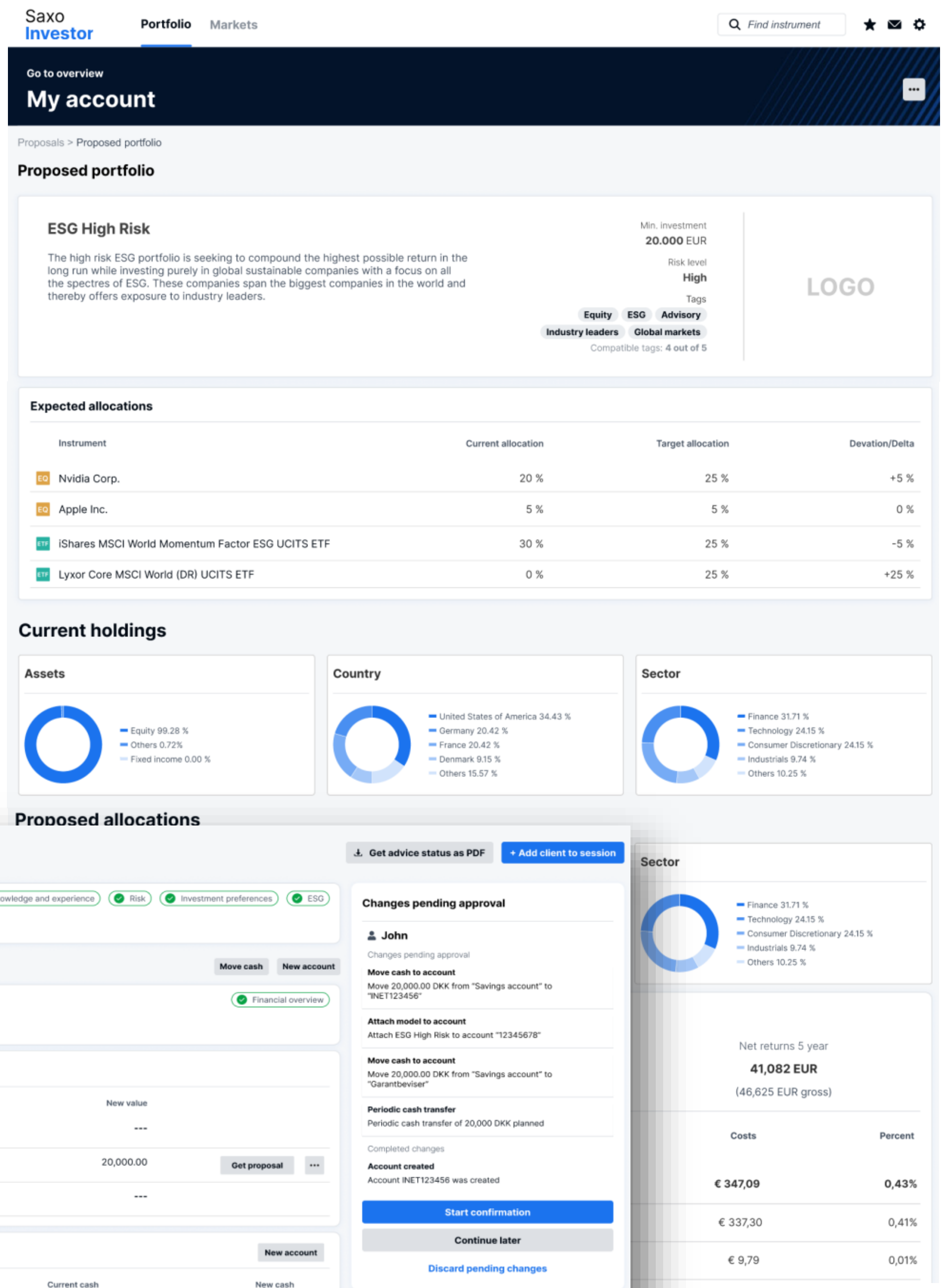
End-to-end financial advisory tools

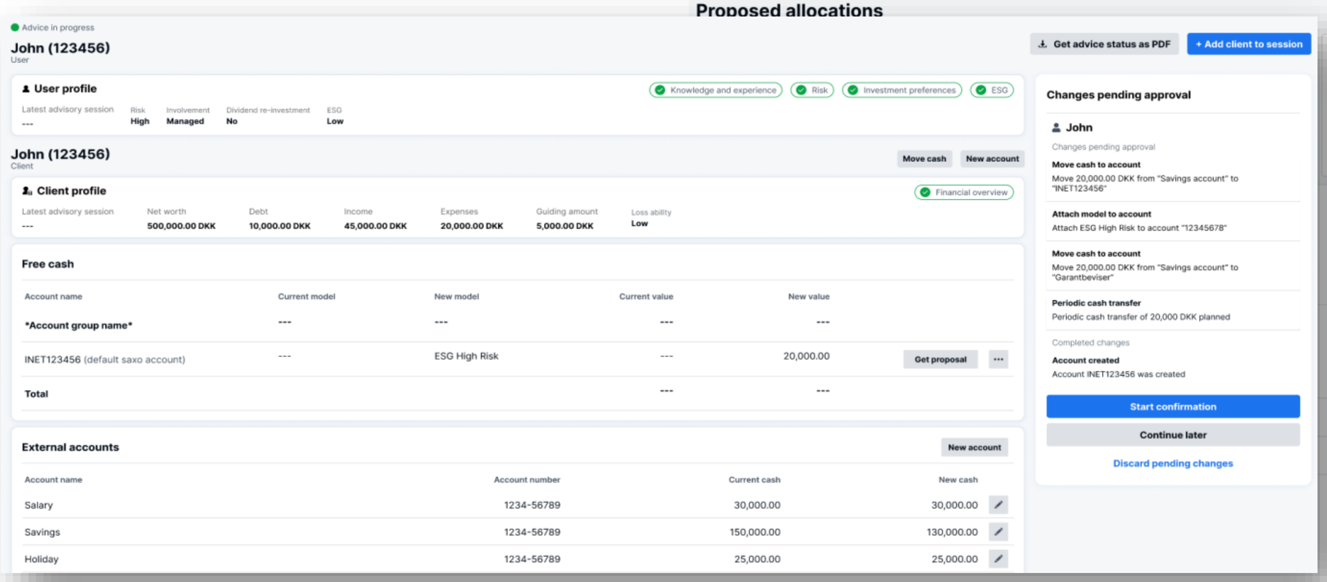
- Built into SaxoPartnerConnect
- Enables partner employees to create investment proposals
- Digital client approval flow & electronic audit trail
- Facilitates an advisory sessions spanning multiple accounts
- Allows for accounts with different “management types” on a single client.

  ✓ Advised accounts

  ✓ Managed accounts

  ✓ Self directed accounts





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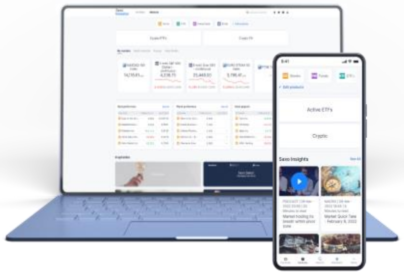

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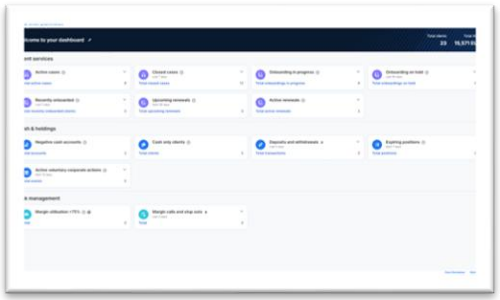

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Partnership with Saxo

- 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

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We Get Curious People Invested in the World

Thank you

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