

Advisors can give Clients the **360-FORESIGHT**[®]

Equipped with wealth advisory-in-a-box to deepen relationships, rev up sales and exude professionalism

01

Leads from self-multiplying networks

Multi-Generation Family Genie[®]

The Genie provides the technology and context to help the advisor capture an individual's networks e.g. families. It just takes one client to set up a financial goal on Genie to kickstart the rest within the family to onboard Genie, co-contribute and even set up their own goals too.

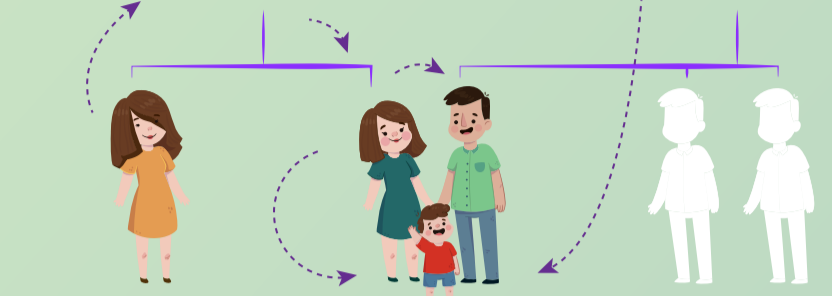


Tan Teck Meng

- Chips in Michelle's property goal
- Opens a retirement goal fund to draw-down next 10 years

Lee Bee Choo

- Sends a red packet gift to grandson's education goal



Michelle Tan

- Wants to purchase her own flat at 35
- Starts an investment plan to grow her funds
- Chips in nephew's education goal as red packet gift

Jane Tan

- Chips in Dad's retirement goal
- Starts an education goal for son

Daniel Wong

- Intends to upgrade the family flat to a condominium
- Balance funds between property and retirement

"No other (advisory) tools out there in the market can claim to generate networks and nurture relationships like this Genie"
Andy Ng, Wealth Mgmt Director
Elpis Financial (Singapore)

02

Build trust quickly with Digital Identity

360-Advisory.BlockChain

Advisors earn solid trust very early in the advisory cycle by using 360-ABC which allows prospects to disclose verified truth at the level of details they are comfortable with. Fact finding will be a breeze and the inputs authentic, thanks to Zero-Knowledge-Proof.

Credential Issuer (Bank)



Defines Credential
Signs Credentials

Credential Holder (You)



Countersigns
Credentials

Proof Verifier (Financial Advisor / Insurer / Bank)



Verifies Signatures
Checks Schema

Sovrin Blockchain based on Hyperledger

Issues credential e.g. affordability (range)

Presents Proof

05

Coach for clarity and foresight

Clairvoyance

Human beings are prone to optimism bias, making financial advisory necessary but difficult. Clairvoyance is the crystal ball for customers, helping them to "sample experience" for themselves the market volatility and biometric risks with the aid of visualizers. No more hardselling.

04

Engage professionally

Risk Sensibility & Gamer

Advisors earn credibility with the scientific and intuitive risk profiling game, rigorously validated with the Nobel Prize-winning Prospect Theory. The game is also the basis for the first-in-market robo to optimize a portfolio between protection and investment.

"I found the app very user-friendly. I don't have to read any instruction to navigate it. It's easy to understand how it works as well."
Ally Foo, Account Manager
Brilliant Agency

"I like it very much that the app motivates children to participate in the wealth accumulation process. They want to save and contribute too because they feel a sense of achievement when they see their forest grow as a result of their own efforts."
Shannon Chua
Mom-in-chief

03

Engage the layman

Needs Auto-Calibrator

A meeting with the advisor should not be stressful. The Auto-Calibrator reduces effort by treating individuals as "same, same but different". Country-based indices and micro & macro statistics provide the baseline while proprietary utility theorems calibrate by individual preferences and circumstances.

"This solution provides a long-needed connection between decision theory and the finance practice. One novelty is the use of recent behavioural insights. It leads to a much more realistic understanding of clients and thus optimal financial advice."
Prof. Ph.D. Enrico De Giorgi
University St. Gallen, Switzerland

06

Anticipate & Create life milestones

e-Wallet & All mentioned

The e-Wallet spend function gives the analytics to understand clients and predict their next milestones. So does the Risk Game to detect stress and uncertainty. Deployed within the Genie, parents can even let children practise their first financial budget!

