


InCube Advisory Platform ICAP

Digitally Assisted Wealth Advisory



For relationship managers to provide client-centric, personalized and goal-based investment advice.

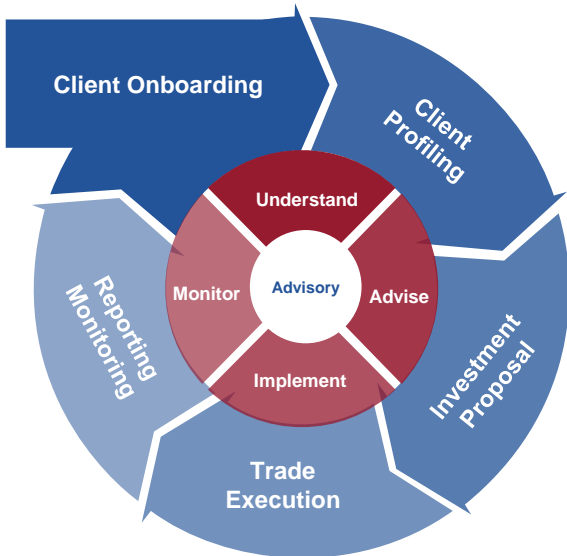
For financial institutions to automate the advisory process and to cope with regulatory requirements.

For more information or to request a demo, please contact us:

InCube Group AG
Brandschenkestrasse 41
CH-8002 Zurich

info@incubegroup.com
Phone +41 (0)44 201 88 60
www.incubegroup.com

Advisory Process



Advisory Challenges

- ❑ High regulatory load across whole advisory value chain with initiatives seeking transparency, investor protection and tax compliance
- ❑ Pressure on net margins due to low interest rate environment, strong competition and rising regulatory requirements
- ❑ Digitization and automation accelerate structural changes: with the rise of Robo Advisors, new combinations of science and human based advisory models have emerged
- ❑ Shift from benchmark-oriented to goal-based advice: clients seek holistic advice on how to achieve multiple life-cycle goals

Digital Platform for Smart and Goal-Based Advisory

ICAP is a digital platform for private banks to provide client-centric, personalized and goal-based investment advice fully compliant with regulations. It automates tedious but important advisory tasks, supports the relationship manager in tailored portfolio construction and offers a unique client experience through gamification.

Digital

Robotic process automation of advisory steps like KYC/AML profiling, investment risk profiling, portfolio construction, suitability monitoring and documentation

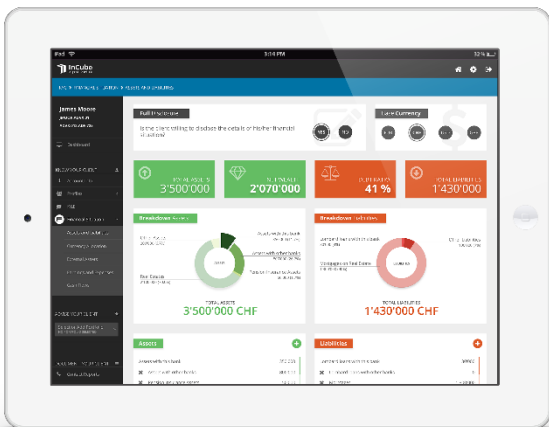
Smart

Tailored security selection for portfolio construction and personalized trade/investment ideas based on client preferences, market events and tax rules

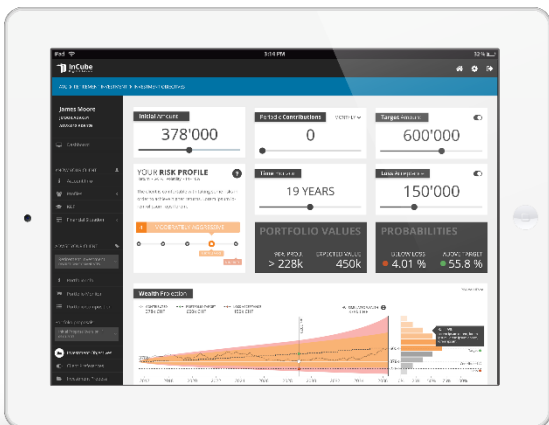
Goal-Based

Multiple life-cycle goals, multiple priorities, multiple time horizons, and multiple risk profiles for added-value and personalized investment experience

InCube Advisory Platform



Determination of risk ability by an assessment of the client's/household's balance sheet including external assets, risk allocations, and cash flows



Gamified approach to define investment objective for a client goal: initial investment, periodic contributions, target portfolio value or annual return, time horizon and selection of risk level

Selected Features

Client Onboarding

- ✓ KYC/AML with Digital Approvals
- ✓ Client Classification (FIDLEG/MiFID 2)

Client Profiling

- ✓ Multi-Goal, Multi-Risk, Multi-Horizon
- ✓ Knowledge & Experience with Product Class Documentation and Education
- ✓ Financial Situation and Account Aggregation
- ✓ Financial Risk Ability and Risk Tolerance

Investment Advice

- ✓ Investment Strategy SAA/TAA
- ✓ Incorporation of House and Client Views
- ✓ Smart Trade/Investment Ideas
- ✓ Client Preferences and Restrictions
- ✓ Scenario- and Goal-based Portfolio Construction on Security Level incl. Fixed-Income and Derivatives
- ✓ Ex-Ante and Ex-Post Portfolio and Risk Analysis on Security Level
- ✓ Pre-trade Simulation (Portfolio, Costs, Suitability)
- ✓ Documentation (KID, PRIIPs, Advisory Minutes)

Monitoring and Reporting

- ✓ Ex-Post Portfolio Monitoring
- ✓ Issue and Notification System
- ✓ Document Toolbox

Technology and Architecture

- ✓ Responsive and secure web interfaces that run on desktop PCs and tablets
- ✓ Service-oriented and distributed architecture with load balancing and redundancy
- ✓ On-Premise or Software-as-a-Service (SaaS) deployment models
- ✓ Integration with core banking system and further IT components
- ✓ Integration with data providers for market data, MiFID 2, KID, PRIIPs, etc.