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Fact Sheet : BITA Wealth Profiler™

Investor Profiling & Proposal Generation

When done properly, investor onboarding drives growth.

The award-winning BITA Wealth® Profiler considers multiple aspects of an investor's needs and builds an investment profile that combines risk, suitability and optionally goal requirements. Delivering client segmentation and reporting across different regions, client types, and business units, BITA Wealth Profiler systematically maps client profiles to a firm's investment offering, for both direct and intermediary business channels.

Supporting growth through high-quality proposal generation and automated annual review reporting, BITA Wealth Profiler helps deliver consistent client outcomes though an efficient, transparent process whilst retaining advisor autonomy.

Fully integrated with the BITA Wealth Monitor™ and BITA REG-9™ modules, the client profile can set not only the IPS but also the Portfolio Rules for on-going monitoring and governance.

BITA Wealth Profiler Supports:

- Enterprise-wide client segmentation and branching
- Multi-faceted investor profiling, systematically mapped across a firm's investment offering
- Complex family and portfolio structures
- KYC / Fact find
- Investment restrictions
- Integrated approval processes, management information and trend analysis
- High-quality annual review reports and investment proposals
- Risk, suitability and goal factors

Quickly integrate with your existing infrastructure to deliver an efficient, scalable, and consistent onboarding process.

Overview.

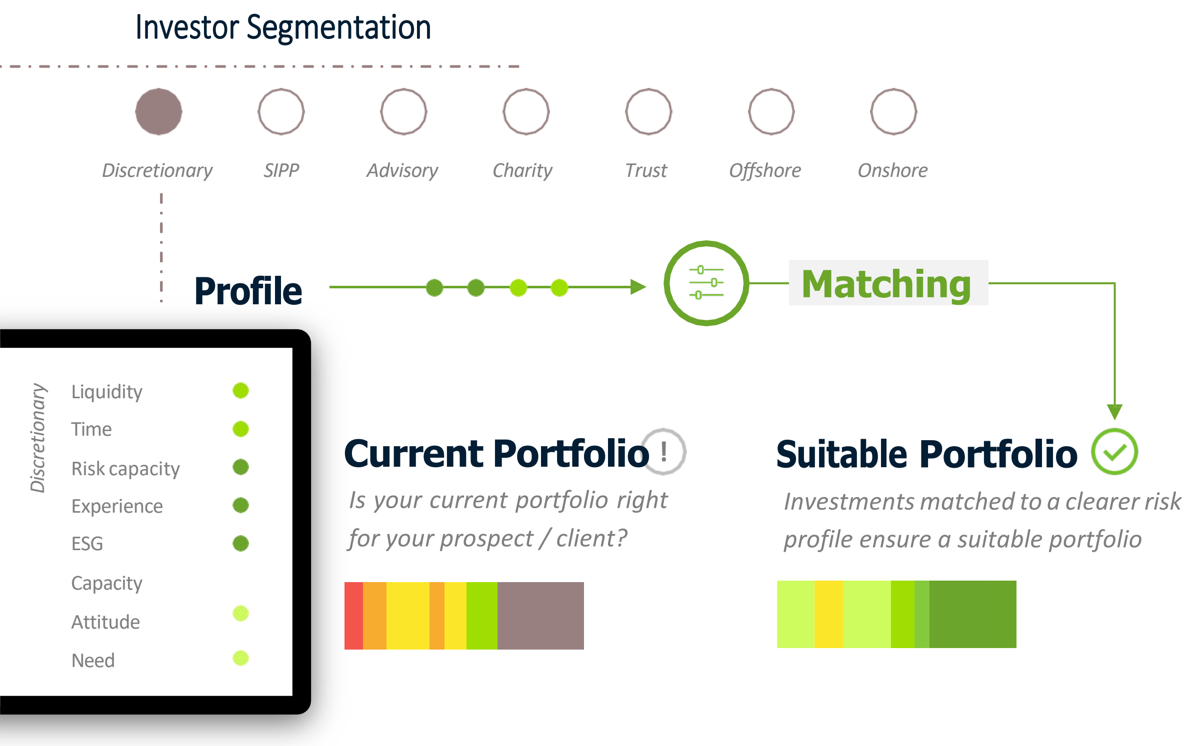
Whether a firm wishes to bring automation and efficiency to an existing process or enhance their capabilities across investor profiling, BITA Wealth Profiler provides a solid foundation for growth. Avoiding the unknowns of black-box processes, it ensures a transparent, auditable profile and investment mapping process.

Understanding that 'risk' is more than how an investor feels at any given point in time, BITA Wealth Profiler takes a multi-faceted approach to building the investor profile, taking the client from questionnaire to profile analysis, matching to investment proposition, validating against a goal and portfolio building, through to full investment proposal (IPS) that compares the characteristics of the current and proposed portfolios.

This ensures investment suitability and consistent client outcomes across an enterprise, via both direct and intermediary business channels.

Robust risk profiling.

The dynamic questionnaire set follows different branches depending on the business unit, client segment or investors' previous answers. This ensures that a firm can segment clients consistently across multiple service offerings and match to the correct investment proposition.



A proven approach to risk profiling.

Our key principles:

1 **Understand**
Understand investor preferences, and their knowledge and experience, demonstrating the risk return trade-off through the questionnaire process and collect goal targets.

2 **Segment**
Segment investors across a firm's investment offering, dependent upon key investor characteristics, jurisdictions, business units, investment strategies and reporting languages.

3 **Build**
Investor profile parameters cover factors such as investment goals, attitude to risk, capacity for loss, time horizon and liquidity. These can be considered independently and in the context of goal requirements to arrive at a suitable risk profile for the client.

4 **Resolve**
Identify, report upon, and resolve any inconsistencies across responses, andany aspect of the investor profile and validate the ability to achieve goals.

5 **Apply**
Link the results of the client profile directly to investment selection, portfolio build (if required) and investment proposal/IPS generation.

6 **Scale**
Consistently apply the process across individuals, Trusts Charities, and corporate bodies.

7 **Report**
Generate high quality Investment Proposals and Annual Review reports.

Match

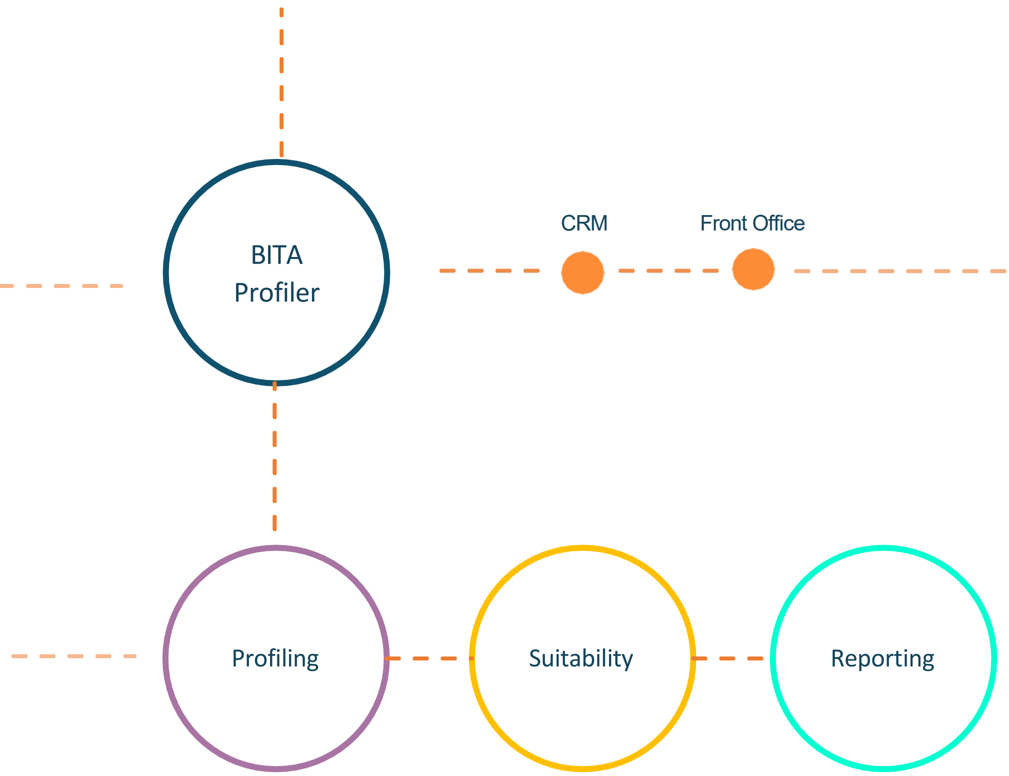
From goal requirements to risk preferences, deliver a consistent, multi-faceted risk profiling and suitability process.
- rolled out across an enterprise with ease.

Advantages

- Improve investor relations & retention
- Deliver process automation and consistency
- Deliver scalability and growth
- Deliver demonstrable best practice

Retain

Build high-quality proposals, automate for scale, deliver suitable investment offerings, and demonstrate best practice, personalized directly for investors.



A dynamic questionnaire ensures that a firm can segment clients consistently across multiple client service offerings, delivering investments tailored to their investor profile.

Establish a solid framework for investor relationships, delivering suitable investment offerings and driving growth through process automation.

Generate high quality investment proposals and annual review reports, quickly and effectively.

Key features:

Advanced questionnaire

Questionnaire covers factors such as investment goals, attitude to risk, capacity for loss, time horizon, knowledge & experience, objectives and ESG preferences. Questionnaire branches depending on the client segment and question answers. All configured for your investment propositions.

Know Your Customer

Optional KYC & Fact Find data can be captured in a structured, efficient and repeatable manner.

Profile management

Detailed profile analysis supports manager/adviser decisions on investor profile and the suitability of available investments, with fully documented profile adjustment process. Proposed portfolio builder includes prospect's external portfolio for comparison.

Investment matching

Combination of questionnaire branching and multi-parameter profiling allow matching to many different investment proposition sets on a consistent basis. Transparent questionnaire mapping avoids the unknown of black box processes.

Proposal generation

Rapid, detailed IPS/ investor proposal generation with full risk analytic illustrations and playback of key investor data.

Reports & Audit

Full audit trail, high-quality automated investment proposals and annual review reports are generated at the touch of a button, with enterprise oversight delivered through MI and trend analytics.

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Agile solutions for a new age.

BITA Risk® delivers innovative, award-winning software to high and ultra-high net worth wealth managers. The BITA Wealth® application provides investment teams, advisors / managers, and governance divisions the tools they need to develop and grow their businesses in a consistent and controlled way. It brings valuable oversight, insight, and transparency to the investment process, transforming the efficiency of your business and raising your game.

Unlike the rigid solutions of old, BITA Wealth modules can be taken independently, or can be combined to meet a firm's business needs across investor risk profiling, portfolio analytics, ESG management and enterprise level portfolio monitoring. Easily integrated within a firm's existing infrastructure, BITA Wealth delivers efficient, agile and cost-effective solutions to wealth management firms.

MODULES

BITA Wealth Profiler: Investor profiling & proposal generation

BITA Wealth Portfolio Analytics: Portfolio, risk, and model management

BITA Wealth ESG Manager: A practical approach to sustainable investment

BITA Wealth Monitor: Enterprise oversight & control - daily, automated portfolio monitoring

BITA Wealth REG-9: Automated REG-9 reporting

For more information, our factsheets are available
for all BITA Wealth modules at:

http://www.corfinancialgroup/bitarisk

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Contact us

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ABOUT CORFINANCIAL

corfinancial provides software solutions and advisory services to banking and financial services organisations worldwide. The firm has offices in London, New York and Boston.

There are six key problem areas corfinancial looks to solve through its primary software and service offerings:

BITA Risk provides Investor Profiling, Portfolio Analytics, REG-9 and Portfolio Governance solutions to wealth managers through the BITA Wealth application. Available as individual modules or as an end-to-end solution.

SureVu empowers buy- and sell-side firms to efficiently monitor and track security trades throughout the settlement lifecycle, enabling users to proactively manage and oversee settlement exposure.

salerio is a post-trade processing solution that enables asset managers, hedge fund managers and securities/fund services firms to automate the flow of securities and treasury trades from matching through settlement.

Costars is an investment administration platform for third party administrators, fund supermarkets and wealth management companies.

paragon is a comprehensive front-to-back office fixed income portfolio accounting, processing and reporting solution for banks.

BeaconVu is a fixed income accounting platform, providing simplicity, flexibility, and control to banks, credit unions and other financial institutions, deployed as a cloud-native SaaS solution on an annual subscription model.

other solutions from

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salerio.

Automates the flow of securities and treasury trades from matching through to settlement.

paragon.

Fixed-income accounting hub delivers front to back-office portfolio accounting and processing solutions.

SureVu.

Tracks security trades throughout the settlement lifecycle to manage and oversee settlement exposure.

costars.

Retail fund/transfer agency solution providing end-to-end administration for collective investments.

BeaconVu. by corfinancial.®

A cloud-hosted SaaS portfolio accounting solution for banks and credit unions

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