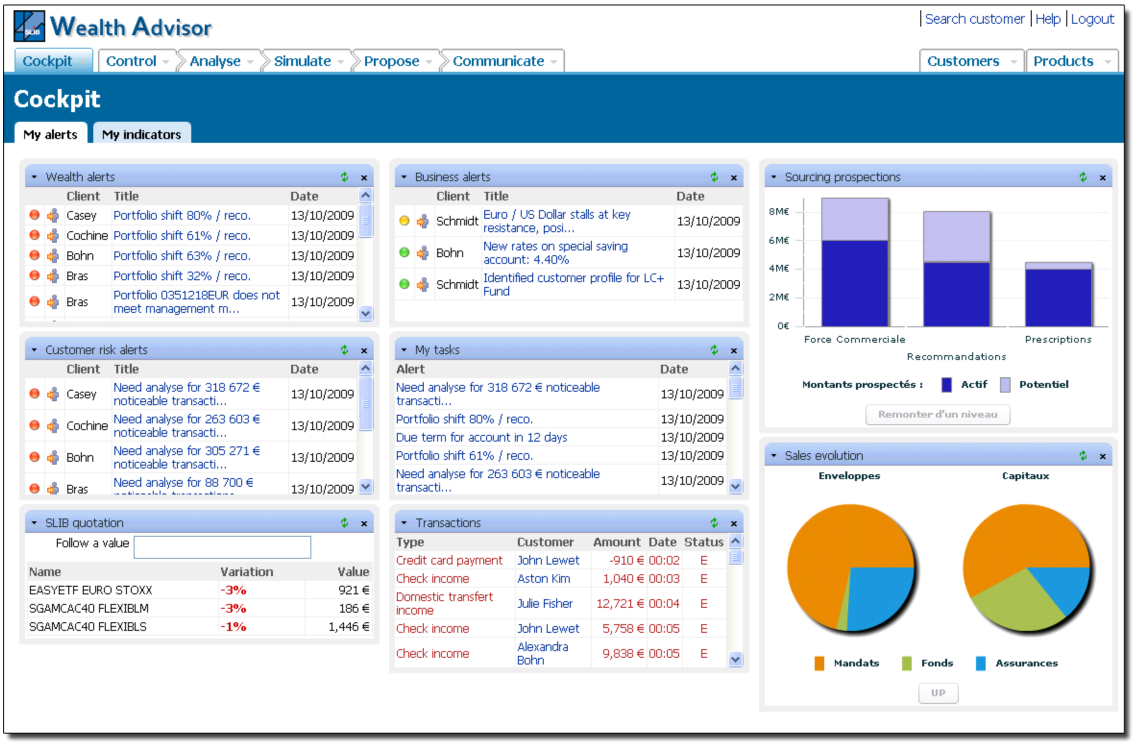
SLIB WEALTH ADVISOR

GENERAL PRESENTATION

For wealth managers and private bankers, attentiveness, client insight capture and analysis, ability to prepare tailored proposals matching the clients' expectations and therefore the **quality of the relationship between the adviser and his/her clients** are of paramount importance. The various European directives concerning internal and deontological control (such as MiFID and anti money laundering directives) and the recent economic crisis have stepped up the pressure on private banks facing **regulatory risks** as well as image-related risks. Advisors are therefore required to gather and compile increasing amounts of information about their clients from a variety of sources.

SLIB provides its expertise to Private Banking players with an innovative offer: SLIB Wealth Advisor. SLIB Wealth Advisor, an intelligent platform to help advisors **monitor the relationships with their clients** and facilitate the sale of the right products and services to their customers. This highly specialised banking tool is able to synthesise large amounts of information and complex professional alerts from the bank's various operational systems in a simple, transparent manner: positions, portfolios, compliance, order books, market status; SLIB Wealth Advisor brings real added value to the management of client relationships.



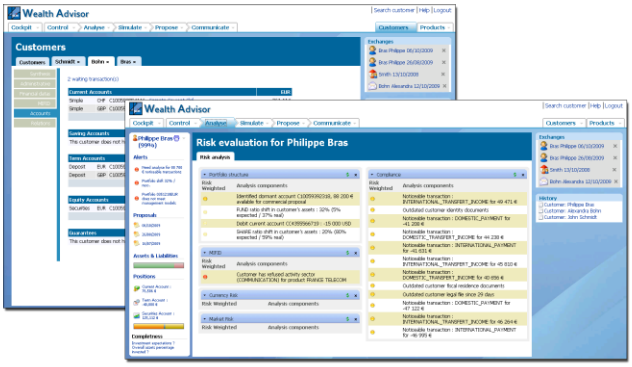
STRONG POINTS

- **Optimising sales activities** by combining quantitative, qualitative and behavioural criteria to ensure the required level of compliance.
- **Coordinating the activities of Account Managers** by activating relevant indicators and typologies (field sales, business development, etc.) to assess the respective contributions and the right remuneration.
- **Monitoring the results of the sales processes** by comparing results with targets in real time to estimate the economic viability of operations.

SLIB,
Together,
Beyond financial solutions

Functions

SLIB Wealth Advisor is provided to users as a RIA application (Rich Internet Application) activated via the web browser.



SLIB Wealth Advisor is more than just a software: it is delivered pre-loaded with a set of business **rules applicable to Wealth Management**:

- Initial professional content (rules, processes, standard portfolios, etc.) is enriched with client segmentation information and the particularities of each establishment.
- SLIB Wealth Advisor combines offers, products, services, regulations, targets and operating processes.

Sales catalyst:

- Contributes to gaining and retaining clients, frees time from information gathering, identifies opportunities and provides relevant sales arguments.
- Favours a good match between the proposal and the client's needs over the technicity of the financial product, enables the development of sales relations and conformity.
- Activates operational checks alongside the sales agreement, whilst excluding any products that fail to comply with the constraints.

Compliance stimulator:

- Embodies compliance by a set of business rules addressing client's instructions, regulations, market practices and internal procedures.
- Applies the rules to the activity, deduces alerts, contextual actions and indicators and transmits all relevant information to all contributors.
- Publishes sales arguments and proposals for the client, keeps a log of alerts, actions and proposals.

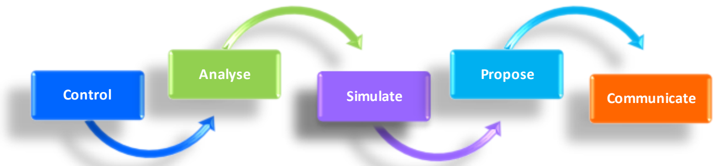
Methodological reference system:

- Applies sales and price policies, provides a real time evaluation of activity and performance.
- Helps with training and operational application of the establishment's instructions.
- SLIB Wealth Advisor describes what should be done and reports what was actually done.
- Contributes to compliance with the "fundamentals" of asset management. SLIB Wealth Advisor equips the best practices with the best techniques.

To meet Private Management advisors' needs, SLIB Wealth Advisor includes the following modules:

Cockpit

The Cockpit is the point of entry of the application. It provides a customised home page for each user according to his/her position within the organisation. The screen **summarises the various business indicators** and assists with daily activity.



Control

The first stage in assistance: this module assesses, writes and transmits **alerts** on the basis of the various elements from the underlying information systems. Each alert can be presented in detail to find out more about trigger elements, impacts and the actions to be taken.

Analyse

SLIB Wealth Advisor goes way beyond traditional information systems, with its intelligent kernel that analyses data according to the **establishment's own business practices**. The rules system supports several analysis axes and reflects a comprehensive, summarised view of the situation. The module applies weighted indexes and classifies the points of attention according to an order of **priority**.

Simulate

This function helps advisors to make decisions. It enables simulation and **comparison of several different scenarios**. Real time information is displayed on screen to the user about the impact of his/her decisions on the client's personal expectations, on the fundamental regulations and even the establishment's targets.

Propose

This module assembles all the elements that were processed in the previous cycles and prepares their presentation. SLIB Wealth Advisor generates **customised documents**. These are filled in by the account manager according to the choices made by the client. The state of progress of the proposals generated can also be monitored and a proposal log is kept.

Communicate

SLIB Wealth Advisor ensures the **traceability of exchanges** in compliance with regulations and imposes systematic use of communication **channels** like e-mail, cell-phone and all printed media.