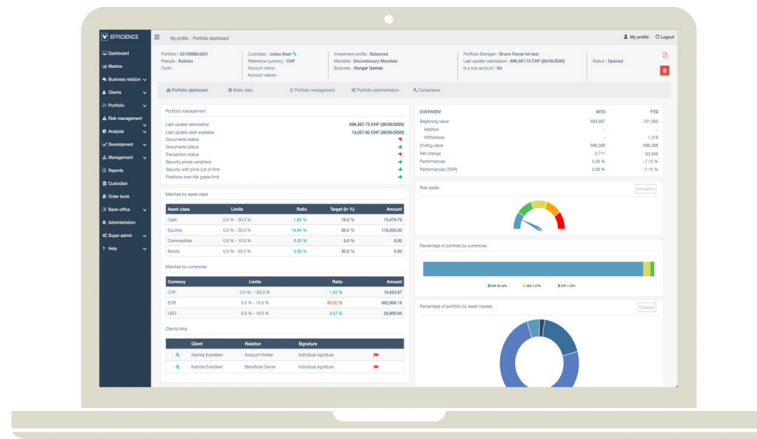


EFFICIENCE - A COMPLETE PMS:

Effience is a «Portfolio Management System (PMS)» software that supports Independent Wealth Managers (IWM) and Family Offices through their portfolio management.

Thanks to the implementation of automatic data feeds with more than eighty custodian banks, the software receives daily data of transactions, positions and valuations of the portfolios concerned, allowing optimal monitoring of portfolios.

(the list of data feeds available on Effience is in appendix)



PORTFOLIO MANAGEMENT

- Transaction and position follow up
- Performance calculation
- Security analysis
- Consolidated asset management
- Warning on security price variation

COMPLIANCE

- KYC client
- Transactional alerts
- Activity and visit reports
- Tracking and audit on changes brought to client profiles
- Respect of regulatory requirement: FinSA, FinIA, MIFIDD II, AML, AMLA

RISK MANAGEMENT

- Identification and alert on mandate deviations
- Risk management at client level
- Investment risk management
- Transactional risk management

BACK OFFICE

- Client and portfolio report
- Retrocessions
- Billing and expense management
- Placement of single or bulk orders
- Profitability calculation for managers and portfolios

IPAD APPLICATION

- White label application
- Consolidation of financial assets
- View of all portfolio, transactions, asset classes, regions and currencies
- Secure environment

EFFICIENCY - VALUES:



SECURITY

Efficiency has been designed and developed in Switzerland to meet the strict security and confidentiality standards required by our clients. The solution is hosted on a server selected by the client, either in their premises or at a private hosting center. More than 60 Independent Wealth Managers and Family Offices already use our tool.



TAILOR-MADE

We know that in the wealth management sector, each company has their own organizational and management architecture. Our software is highly flexible, allowing us to offer each client a customized solution, both in terms of functionality and pricing. Thanks to regular developments done at the request of users, we are sure that Efficiency meets everyone's needs



ACCESSIBLE & AFFORDABLE

Thanks to a secure url, it is possible to connect to Efficiency through many devices: computer, laptop, tablet. It has never been easier to work remotely and monitor your portfolios. In addition, driven by the concept that price should not be an obstacle to accessing IT tool of quality, Efficiency software practices a competitive pricing policy. The solution is available from CHF 990.- / month excl.



COMPLETE

Eager to always simplify the work of managers, the Efficiency team has developed over the years several partnerships with tools which can be integrated into Efficiency. Thus, it is optionally possible to add functionalities to the tool such as TheScreener (providers of securities data), Polixis (integrated compliance database to perform AML and PEP verifications), Therefore from Canon (electronic document management), Indigita (digital cross border solution) or LinkedTrade (structured product traders). In addition, there are back office services proposed by The Key SA or compliance services provided by BDO (Swiss auditor and compliance officer) and cross-border suitability controls granted by Indigita SA (Swiss regtech company). These options represent real assets to perfect the field of control of the management of your portfolios.

EFFICIENCY - RATE:

Service	Monthly price excl.
Monthly subscription (including 2 users)	CHF 990.-
Additional user	CHF 250.- / add. user
Data feed management	CHF 150.- / data feed connected

Average monthly basket for 2 users and 3 data feeds connected: CHF 1'440.- excl.

DATA FEEDS AVAILABLE ON EFFICIENCIE:

Afrasia Bank	Dreyfus	Morval
Ansbacher	Edmond de Rothschild	Pictet
Audi - flux de positions	Edmond de Rothschild Monaco	Pictet Luxembourg
Atrium	EFG	Piguet Galland & Cie
Barclays	FAB - First Abu Dhabi Bank	PKB
BCEE	Gonet & Cie	Quilvest
BCGE - <i>Banque Cantonale de Genève</i>	Gonet Bahamas	Quintet
BCF - <i>Banque Cantonale de Fribourg</i>	Gonet Nassau	Reyl
BCV - <i>Banque Cantonale Vaudoise</i>	Heritage	Santander
BCVs - <i>Banque Cantonale du Valais</i>	HSBC	Schroders
BIL - <i>Banque Internationale Luxembourg</i>	Hyposwiss	Société Générale
BNP	Investec	Swissquote
BNP Monaco	J. Safra Sarasin	Syz
Bordier & Cie	JP Morgan	Syz Nassau
BPS Monaco	Julius Bär Monaco	Tolomeo
BSI	Julius Bär Nassau	Turicum Private Bank
CBH - <i>Compagnie Bancaire Helvétique</i>	Julius Bär Singapore	UBP
CIC Banque	Julius Bär Switzerland	UBS
CFM	Kaiser	UBS Monaco
Citibank	Landolt & Cie	Vauban
Citi New-York	LGT	Von Graffenried
Cornèr Banque	LGT Liechtenstein	Vontobel
Cramer	Lombard Odier	VP Bank
Crédit Agricole Luxembourg	Lombard Odier Gibraltar	
Crédit Agricole Switzerland	Lombard Odier Nassau	
Crédit Suisse	Lombard Odier Singapore	
Degroof Petercam	Lyford	
Deutsche Bank	MCB - <i>Mauritius Commercial Bank</i>	
	Millennium Banque Privée	
	Mirabaud Canada	
	Mirabaud Dubaï	
	Mirabaud Switzerland	