



## Automated managed portfolio infrastructure

Enabling partners to deliver robo-advisory client experiences quickly

Front-to-back digital wealth management value chain as cloud hosted service

Out-of-the box or build your own tailor-made investor experiences via Open API

### Industry trends

The digitisation of our everyday lives is shaping demands on wealth management providers. Robo-advisors are fast building a market servicing mass-affluent investors.

Yet we are still waiting for a material shift in wealth manager operating models to optimise digitisation.

Legacy infrastructure, regulatory reform, and shareholder demands all pose powerful barriers to investing in the capabilities needed to compete in a market facing accelerated levels of change.

Outsourcing investment management technology to specialist providers has become the most viable alternative to remain competitive and grasp the attention of the digital savvy investor.

### Saxo's response

We believe that technology will profoundly change the asset management industry and access to technology, demand for transparency, and focus on performance will change the way individuals manage their savings.

By combining our unique trading technology with 3rd party expertise in investment management, SelectTech is a strong alternative to more traditional asset management solutions at a very competitive price.

Our Select engine enables incumbents and entrants to create robo-advisory client experiences at the level their clients have come to expect with greater cost effectiveness, greater agility, and more flexibility than previously possible.

## Digital and automated investment management service

We support banks, life insurers and wealth managers serve their digital savvy investors by providing cost effective investment opportunities.

- Provide your own portfolios – or use 'out of the box' managed portfolios driven by BlackRock, Morningstar and NASDAQ expertise
- Digitised on-boarding process incl. investment strategy presentation, default suitability testing, MIFID package and investor portfolio controls
- Full transparency of portfolio holdings and performance and control retained by investor

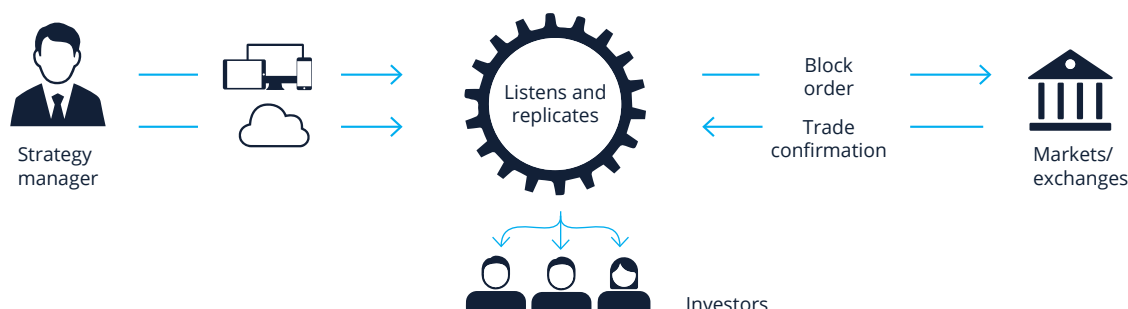
## Reduced operating spend. Increased operational efficiency

The fully automated SelectTech engine is built on separately managed account structures with real-time automation.

- Real-time creation of investor sub-accounts and instant cash transfers
- Automatic replication, allocation and execution as per risk exposure ratios
- Automatic order placement notification to investors

## Out-of-the box or build your own tailor-made investor experiences via Open API

- Get quickly to market at low cost and complexity with SelectTech 'out-of-the-box'
- Build tailor-made investor experiences on top of Saxo's capital markets infrastructure via Open API
- Combine advisory services with automated, digital experiences to drive client value and efficiency



### The Saxo Bank Group:

- Founded 1992
- 1600 employees
- 20+ offices
- \$600m equity capital
- \$15bn customer deposits

## The trust and security of working with a licensed bank

Saxo Markets is the institutional division of the Saxo Bank Group. Saxo Markets serves institutional clients through four main hubs in the UK, Denmark, Switzerland and Singapore, where most institutional clients are also on-boarded. Each of the licensed entities in the Saxo Bank Group are subject to the supervision of their local regulator.

Saxo Bank A/S is a fully licensed Danish bank under the supervision of Finanstilsynet (the Danish FSA). Saxo Capital Markets UK Limited is regulated by the UK Financial Conduct Authority ("FCA"). Saxo Bank (Switzerland) Ltd. is regulated by the Swiss Financial Market Supervisory Authority ("FINMA") as a bank and securities dealer. Saxo Capital Markets Pte Limited is regulated by the Monetary Authority of Singapore ("MAS") as a capital markets services license holder.

Institutional clients are also on-boarded in Hong Kong and Australia. Saxo Capital Markets (HK) Limited is licensed and regulated by Securities & Futures Commission of Hong Kong. Saxo Capital Markets (Australia) Pty Ltd holds an Australian Financial Services License and is regulated by ASIC. See all regulatory details at <http://www.markets.saxo/about/>.

Our clients benefit from working with a counterparty operating under strong regulatory framework.