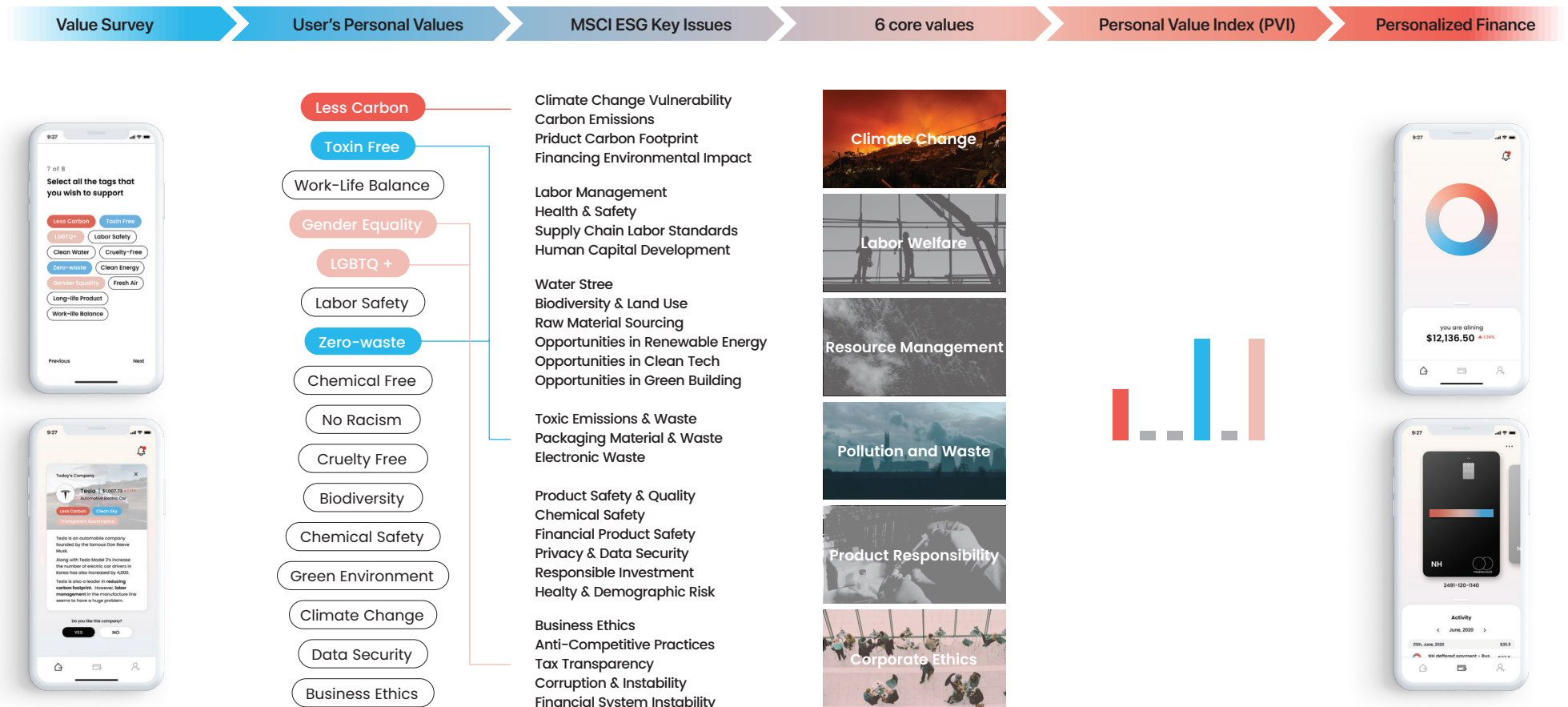


Personal Value Index (PVI) translated user's value into finance

The Personal Value Index (PVI) was created based on the ESG evaluation of MSCI, a reliable institution that issues the global capital index quarterly. Vased on this index, the most suitable investment company for users is selected to help users realize thier vision through investment and consumption. Aline provides users with ESG information in user-friendly language.



Through an initial survey and regular value updates, Aline collects data of the user's personal value.

Key words of real life issues are proposed to find out user's personal values. The representing words are phrased as wasy as possible for people to understand.

MSCI ESG 37 Key Issues are utilized to connect the real life issues into ESG factors that have potentials of effecting financial performance of companies.

The issues are then further categories into 6 core values. According to these 6 categories, users' personal values are quantified.

The quatified personal values are represented as Personal ESG Value Index (PVI).

PVI is used as an additional standard to personalize both investment and consumption.