Develop

Design Solution

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 quaterly. 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.

Value Survey **User's Personal Values MSCI ESG Key Issues** Personal Value Index (PVI) **Personalized Finance** 6 core values Climate Change Vulnerability **Less Carbon Carbon Emissions** Priduct Carbon Footprint Climate Change **Toxin Free** Financing Environmental Impact Select all the tags that Work-Life Balance Labor Management you wish to support Health & Safety Supply Chain Labor Standards **Human Capital Development Water Stree** Labor Safety Biodiversity & Land Use Raw Material Sourcing \$12,136.50 Opportunities in Renewable Energy Zero-waste Resource Management Opportunities in Clean Tech Chemical Free Opportunities in Green Building Toxic Emissions & Waste No Racism Packaging Material & Waste Pollution and Waste Electronic Waste Cruelty Free Product Safety & Quality Biodiversity Chemical Safety **Financial Product Safety** Chemical Safety Privacy & Data Security Product Responsibil Responsible Investment Green Environment Healty & Demographic Risk Climate Change **Business Ethics Anti-Competitive Practices** Data Security Tax Transparency Corruption & Instability **Business Ethics** Financial System Instability

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.