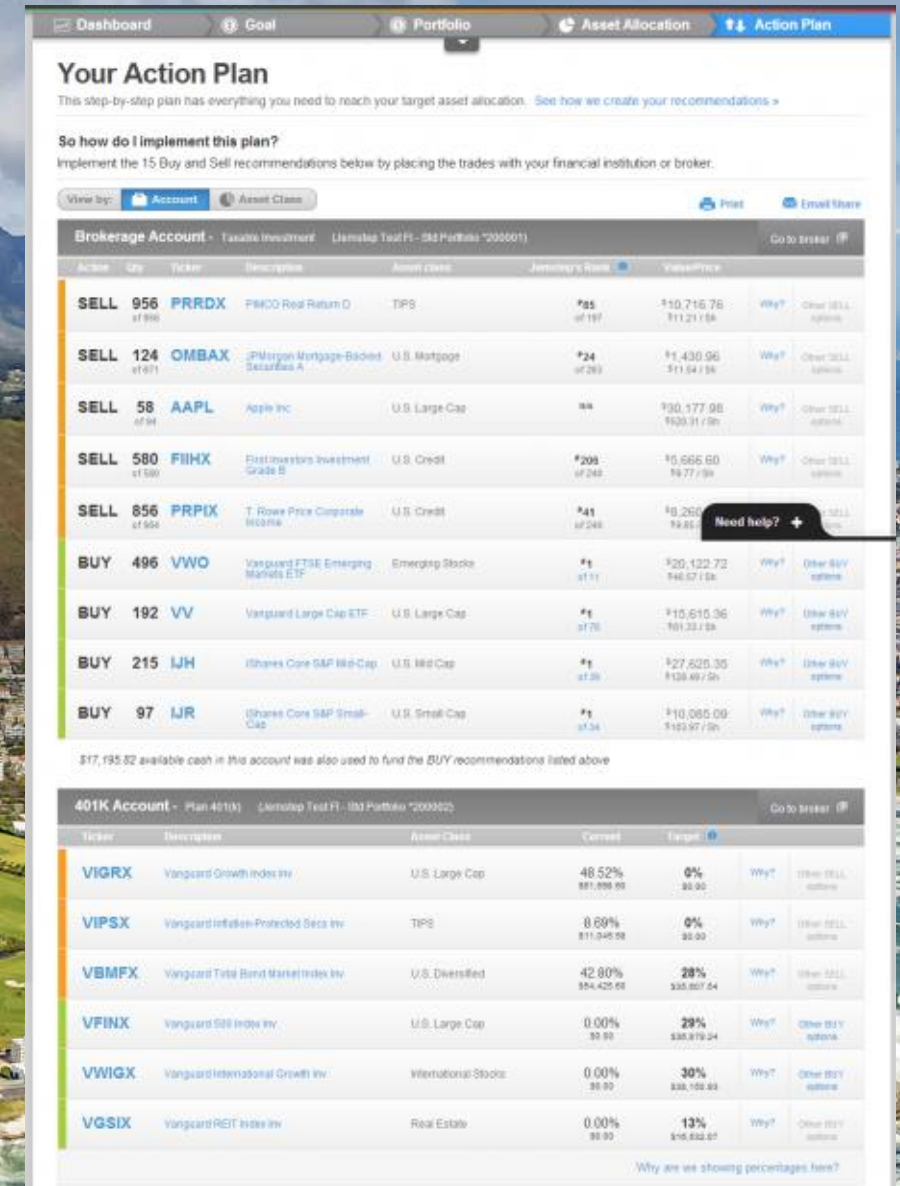


Jemstep
by Invesco

Jemstep Early Days

- 2008 Founded in South Africa by
 - Kevin Cimring
 - Matthew Rennie
 - Michael Blumenthal
- Started as an online investment advice tool aimed at individual investors
- After being acquired by Invesco in 2016 they rebranded to Jemstep by Invesco



Your Action Plan
This step-by-step plan has everything you need to reach your target asset allocation. [See how we create your recommendations >](#)

So how do I implement this plan?
Implement the 15 Buy and Sell recommendations below by placing the trades with your financial institution or broker.

View by: **Account** Asset Class Print Email Share

Brokerage Account • Taxable Investment • Jemstep Test P1 - S&P Portfolio "200501" Go to Broker

Action	Qty	Ticker	Description	Asset class	Jemstep's Rec.	Current Price	Why?	Other
SELL	956 of 956	PRRDX	PIMCO Real Return D	TIPS	*25 of 197	\$10,715.76 \$11.21 / Sh	Why?	Other SELL options
SELL	124 of 124	OMBAX	JPMorgan Mortgage-Backed Securities A	U.S. Mortgage	*24 of 269	\$1,430.96 \$11.54 / Sh	Why?	Other SELL options
SELL	58 of 58	AAPL	Apple Inc.	U.S. Large Cap	*44	\$30,177.98 \$520.31 / Sh	Why?	Other SELL options
SELL	580 of 580	FIHIX	First Investors Investment Grade B	U.S. Credit	*208 of 248	\$5,665.60 \$9.77 / Sh	Why?	Other SELL options
SELL	856 of 856	PRPIX	T. Rowe Price Corporate MCDM	U.S. Credit	*41 of 248	\$8,260.00 \$9.65 / Sh	Why?	Other SELL options
BUY	496	VWO	Vanguard FTSE Emerging Markets ETF	Emerging Stocks	*1 of 11	\$20,122.72 \$40.57 / Sh	Why?	Other BUY options
BUY	192	VV	Vanguard Large Cap ETF	U.S. Large Cap	*1 of 76	\$15,610.36 \$81.32 / Sh	Why?	Other BUY options
BUY	215	IJH	iShares Core S&P 500 Index	U.S. Mid Cap	*1 of 36	\$27,525.35 \$128.49 / Sh	Why?	Other BUY options
BUY	97	IJR	iShares Core S&P Small-Cap	U.S. Small Cap	*1 of 34	\$10,085.00 \$103.97 / Sh	Why?	Other BUY options

\$17,195.82 available cash in this account was also used to fund the BUY recommendations listed above

401K Account • Plan 401(k) • Jemstep Test P1 - S&P Portfolio "200502" Go to Broker

Ticker	Description	Asset Class	Current	Target	Why?	Other
VIGRX	Vanguard Growth Index Inv	U.S. Large Cap	48.52% \$81,898.60	0% \$0.00	Why?	Other SELL options
VIPSX	Vanguard Inflation-Protected Secs Inv	TIPS	8.69% \$11,045.58	0% \$0.00	Why?	Other SELL options
VBMFX	Vanguard Total Bond Market Index Inv	U.S. Diversified	42.80% \$54,425.68	28% \$35,807.54	Why?	Other SELL options
VFINDX	Vanguard S&P 500 Index Inv	U.S. Large Cap	0.00% \$0.00	29% \$36,879.24	Why?	Other BUY options
VWIGX	Vanguard International Growth Inv	International Stocks	0.00% \$0.00	30% \$38,158.83	Why?	Other BUY options
VGSIX	Vanguard REIT Index Inv	Real Estate	0.00% \$0.00	13% \$16,532.87	Why?	Other BUY options

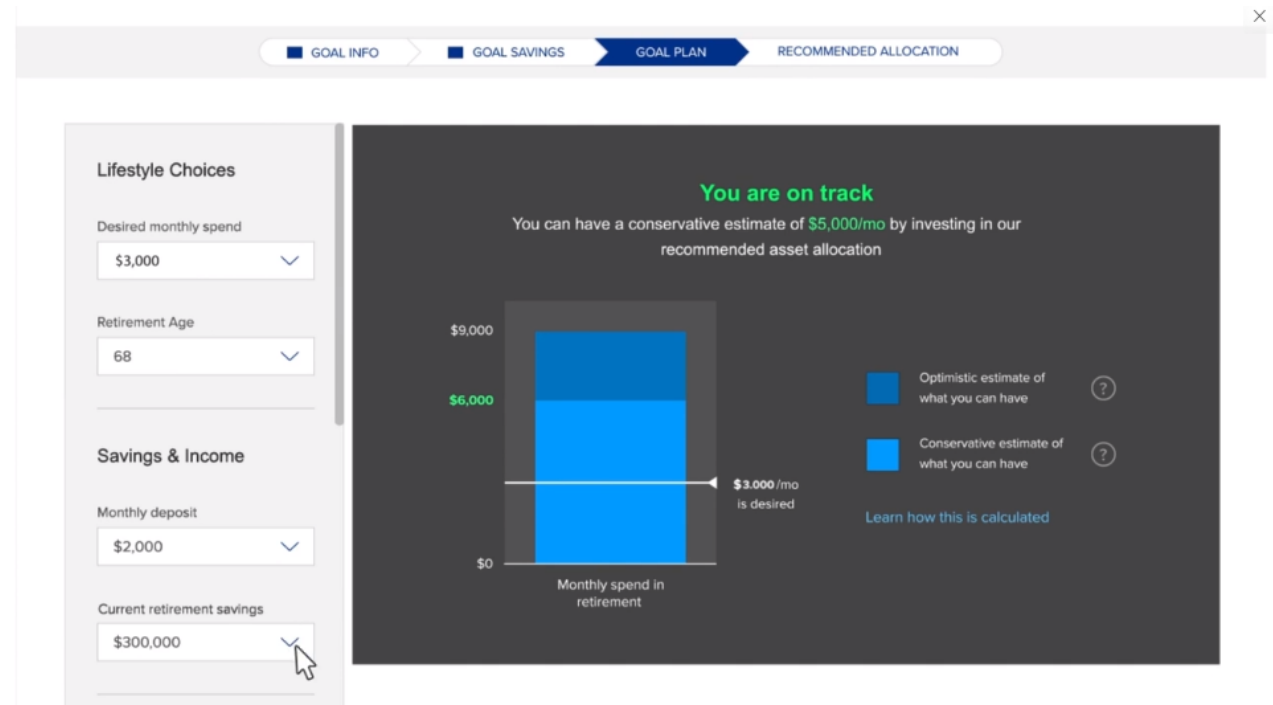
[Why are we showing percentages here?](#)

Jemstep now serves individuals through the following institutions

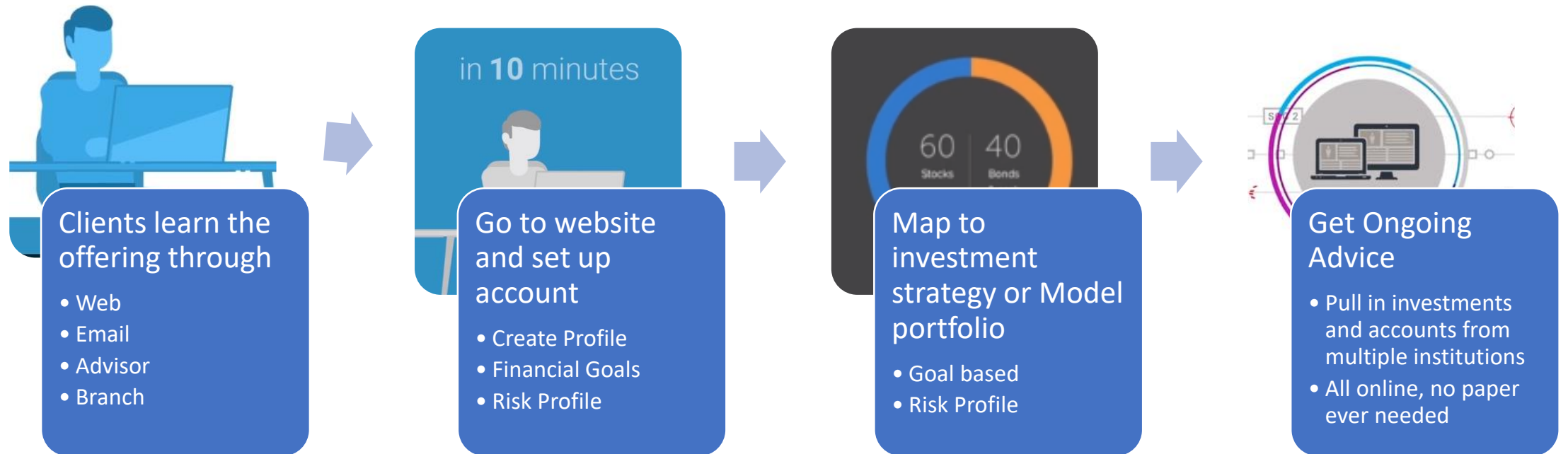
- Banks & Credit Unions
- Broker-Dealer Firms
- Insurance Firms
- RIA's (Registered Investment Advisors)

Jemstep's Advisor Pro

- White-label solution for goal-based investment advice, direct to the client.



How it works



Advisor Pro Technology Stack



Amazon S3



Amazon EC2



Amazon VPC



Node.js



Scala



React



Redis



Play



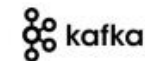
MongoDB



Bootstrap

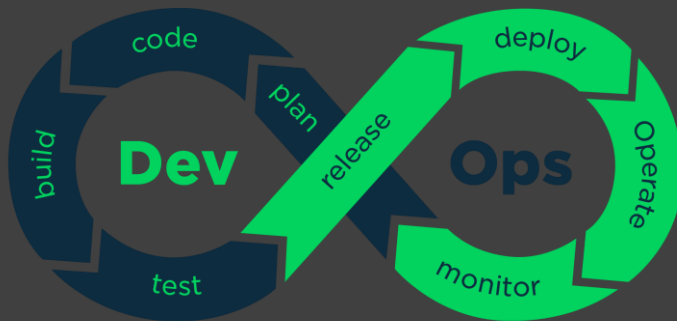


Backbone.js



Kafka

Technology Stack Continued



DevOps



GitHub



Pingdom



PagerDuty



Git



Chef



Docker



Selenium



New Relic



SBT

Utilities



Amazon Route 53



Elasticsearch



Google Analytics

Business Tools



Google Apps



Slack

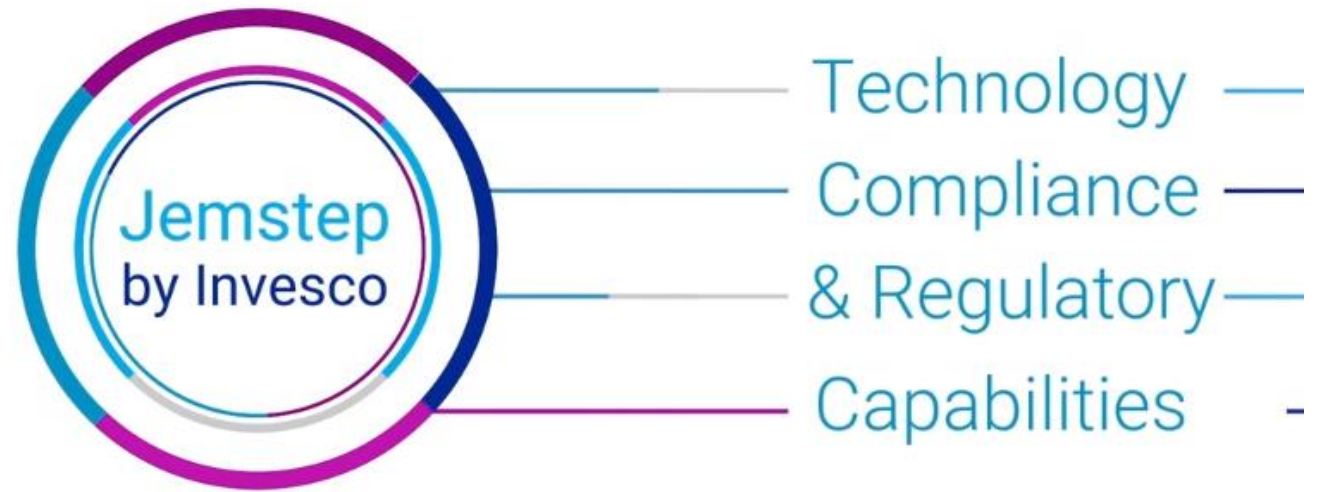


Zendesk



JIRA

Synergies from
working with a
Global Financial
Company like
Invesco



Sources

- [South Africa Image](#)
- [Technology Stack](#)
- [Early Days Screenshot](#)
- [Jemstep Website](#)
- [Advisor Pro Video](#)
- [DevOps](#)