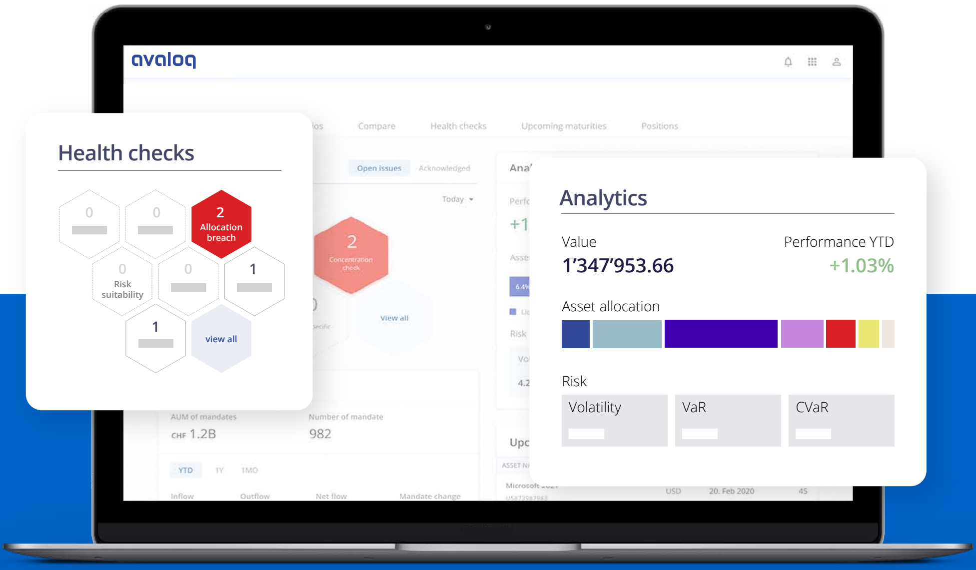
Investment Advisory

AVALOQ WEALTH

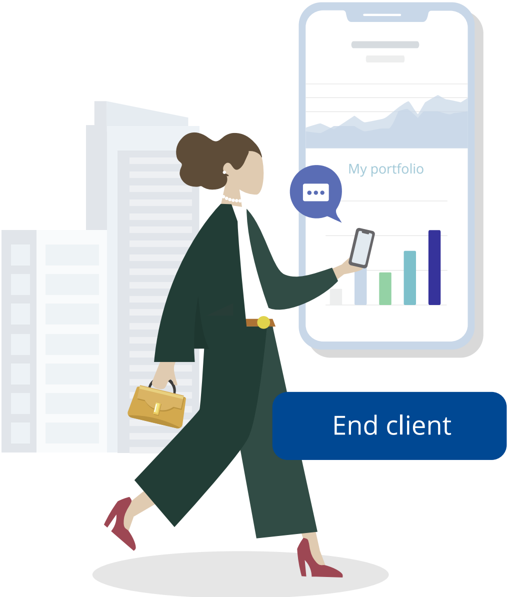


Re-imagine client experience with a comprehensive product for investment advisory

www.avaloq.com/wealth

avaloq
An NEC Company

Investment advisers must adapt to survive



Client experience

Around one-third of investors would leave their current adviser if they don't adopt new technologies or show openness for dialogue.

Source: Avaloq research

Operational efficiency

Advisers spend 50% of their time on low-value adding, non-client-activity-related tasks.

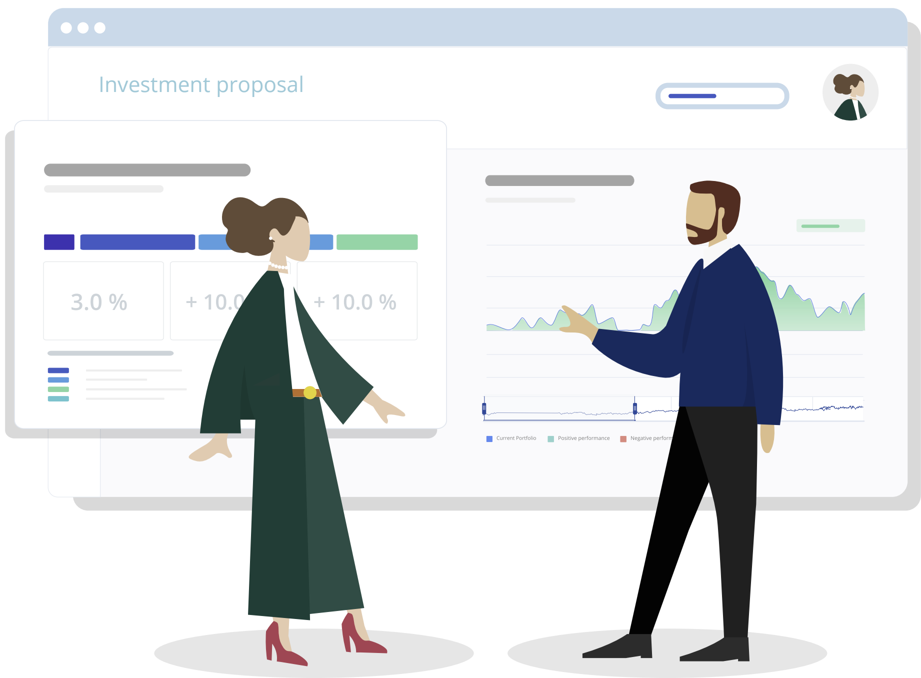
Source: Celent

The next client generations are emerging, and they are looking for advice and delivery of financial products that match their lifestyle.

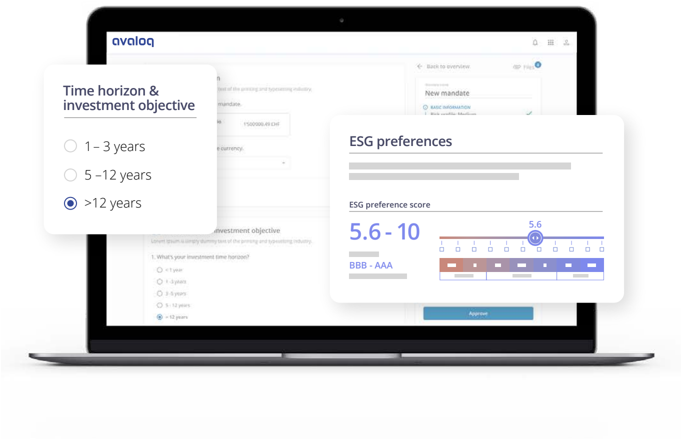
Source: Accenture

Use one product throughout the entire investment advice process

Create bespoke and high-quality investment proposals, deal with required investor protection rules and facilitate a more sophisticated and modern client interaction with the Investment Advisory product. Our solution supports your advisers along the entire advisory process. Profile your clients, set up the investment policy statement (mandate builder), create investment proposals and manage recurring tasks like portfolio monitoring, analytics, capturing single trades and investment reporting. Parts of the Investment Advisory product, including the investment proposal process, are designed to be used directly in client conversations. Advisers can directly capture client inputs and simulate portfolio impacts in real time, creating a truly interactive investment experience for your clients.



Product highlights

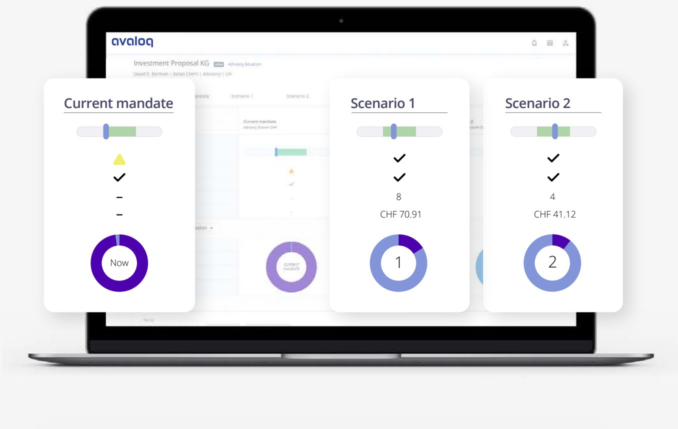


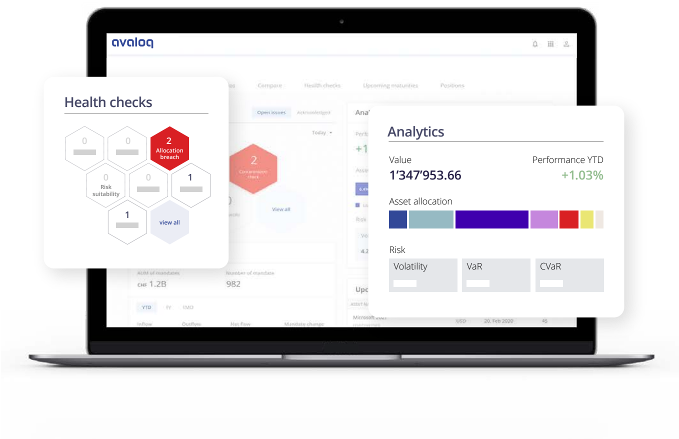
Client profiling

- Interactive, efficient and paperless process to build regulatory and risk profile and define a mandate
- Asset and liabilities calculator, which can be used to derive the client's risk ability factsheet
- Configurable questionnaires to capture knowledge and experience or risk profile
- Investment goals, time horizon, investment strategy, individual preferences and constraints

Investment proposals

- Interactive and client-facing process to construct portfolios and investment proposals
- Proposal scenario construction and comparison based on allocations, risk and return
- Efficient handling of investor protection and required documentations (e.g. ex-ante cost transparency)
- Regulatory checks run in the background covering common frameworks (e.g. MiFID II)





Portfolio monitoring

- Configurable portfolio health checks (e.g. asset allocation bandwidth, exposure checks)
- Quick filter for dashboards and analytics pages according to specific scope
- Interactive analytics hub with easy export enables detailed analysis of performance, exposures, risk
- Full flexibility on drill-down options and comparison objects – drill down to single instruments

Benefits of Investment Advisory

25x faster investment proposal process

Save time and delight your clients with an interactive investment advisory process. Capture risk profile and preferences directly with your clients, then generate and iterate investment proposals in real time face-to-face or remotely via screen sharing. Investment Advisory runs checks and analyses complex scenarios to create simulations you can show to clients directly on the screen. Clients can approve your proposals immediately, rather than waiting for you to re-run simulations at your desk, reducing a process that typically takes hours to minutes.

Single source of truth

Run the complete investment advisory process from one product, saving time for your front office. The Investment Advisory product acts as a centralized repository for all investment intelligence and allows advisers to easily access portfolio timelines and activities. Advisers and relationship managers can work from one source of truth, minimizing manual errors and eliminating wasted time caused by switching between different products. Remove paper-based and manual interventions from the investment advice process, helping your advisers stay compliant and efficient.

Intuitive and easy to learn

Select a powerful, user-friendly product for your investment advisers. Eliminate the need to compromise on user experience or functionality with a product that gives your front office the best of both worlds. Avaloq has leveraged over 200 wealth management experts, with years of experience, to design and test the Investment Advisory product. The user interface follows the latest and most recognizable design patterns from Google Material Design, making our solution easier to learn and significantly reducing the need for training for your investment office.

Technology principles

Core-agnostic

The Investment Advisory product operates on any core banking system or out of the box with Avaloq Core Banking. Our product is built on the Avaloq Wealth platform, which uses a clear, unified data model and interfaces that are designed for communication with any core banking system.

Modular

The Investment Advisory product functions on its own but is especially powerful when used alongside other Avaloq Wealth products. All Avaloq Wealth products can be deployed independently as standalone products or as a whole product line covering the entire wealth value chain.

Flexible

Deploy the Investment Advisory product as SaaS in public cloud (AWS) or in our own Avaloq cloud, or purchase a licence and manage our products yourself, on-premises or in the cloud. Select the deployment set-up that works best for your business and the regulatory environment you operate in.

Scalable

Avaloq Wealth products come with a high degree of horizontal scalability as standard. Capacity can be easily adjusted from day one to meet increasing demand from our clients, supported by industry standard containerization technology from OpenShift and Kubernetes.

Open

The Investment Advisory product supports the integration of third-party services and uses open-source components where possible. The integration layer, composed of APIs and SPIs, allows you to seamlessly share data between Avaloq products and with third-party products and services.

Iterative

Updates to the Investment Advisory product are released every two months. These short release cycles enable Avaloq to be more flexible with client needs and important third-party components, while clients can react faster to market developments and reduce time to market for new features.

Manage the full client journey with Avaloq Wealth

Client Service

Investment Advisory

Discretionary
Portfolio Management

Avaloq Wealth enables banks and financial institutions to manage the full client journey from prospect to a trusted relationship. Avaloq is the only provider that covers the full scope of client and investment management in one integrated solution. Our 35+ years of experience in financial services and our focus on software and services for wealth management places us in a unique position to serve our clients with innovative products and services from front to back office.

"Avaloq Wealth is a premier product in the marketplace servicing the front-middle office. It is a wide-ranging and robust offering that enables a scalable delivery of investment advice. One of the core differentiators of Avaloq's investment and relationship management solution is complete coverage of the holistic investment process, enabling a 360-degree client view on a single platform. This view is combined with data analytics and client–adviser engagement tools which offer a fully integrated and seamless user experience."

Ashley Longabaugh
Senior analyst, Celent

Book a demo

If you would like to find out more visit avaloq.com/contact-us.

About Avaloq

Avaloq is a global leader in digital banking solutions. Its core banking platform and wealth management technology are delivered through Software as a Service (SaaS) and on-premises models. Avaloq's Business Process as a Service (BPaaS) offers a high degree of automation to boost back-office efficiency. More than 150 banks and wealth managers worldwide trust Avaloq for its innovative products and reliable services.

150+

clients in 35 countries

CHF 4tr

client assets managed

17 offices

in 10 countries

avaloq
An NEC Company