KlarityRisk

* RISK ANALYTICS
* RISK MANAGEMENT
* RISK REPORTING
* COMPLIANCE REPORTING
* INVESTOR ONBOARDING FOR APX®

PRODUCT BRIEF

Investor OnBoarding
Exclusively for Advent Portfolio Exchange

EFFICIENT ONBOARDING PROCESS:

> Electronic Onboarding Sessions
> Fully Integrated with APX
> KYC Requirements Coverage
> Assessment of Suitability and Appropriateness
> Determination of Client Risk Profile
> Review of existing and Setup of new portfolios
> Fulfillment of Regulatory Requirements
> Clear and High Quality Reporting in partnership with APX data

THE POWERFUL SOLUTION TO GET YOUR CLIENTS ONBOARD!

In an ever changing and competitive environment, financial institutions face challenges in meeting regulatory requirements and providing efficient, client positive onboarding processes.

KlarityRisk's Investor OnBoarding enables firms worldwide to deliver a seamless process, focusing not just on data capture but also on an improved customer experience. This web-based solution, specifically designed for SS&C Advent Software and exclusively for Advent Portfolio Exchange (APX) customers, minimizes the operational and legal costs.

Directly managed with APX, Investor Onboarding covers Regulatory Classification obligations, Client Investment Profiling and Risk Profiling, Investment Suitability and Appropriateness Assessments.

Results include optimized client services and increased operational efficiencies of your firm's onboarding process.

Key Features

Comprehensive Capabilities
- APX Seamless Investor OnBoarding process
- Adaptable and flexible questionnaire
- Transparent Risk Profiling and Scoring
- Generation of Portfolio Code

Operations & Compliance
- Coverage of Regulatory Requirements
- Efficiency in client services
- Strategic close-ended questions
- Avoidance of client Litigation Risk

Ease of Integration
- Embedded Integration Mechanism with APX
- Inheritance of user rights based on APX roles
- Same look and feel with APX
- Engagement of a sole APX license

Innovative Technology
- Bootstrap front end framework
- SSRS reporting framework
- Flexible deployment choices
- User Authentication process through single sign-on

Investor Onboarding offers flexible deployment choices. You can choose to access it either directly via the Advent Portfolio Exchange or as a web application over the intranet. User-authentication is achieved through single sign-on providing a safe alternative to credential loss.

Template questionnaires of onboarding flows and processes, based upon the latest regulatory requirements, are delivered within the core package, while both can be parameterized and configured as per client's needs. Investor OnBoarding reporting framework offers the ability to visualize data in multiple ways and render them in the most common file formats.

www.klarityrisk.com

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Know Investor's Portfolio

Investment Objectives, Duration and Risk Profile Assessment

What % of your assets you are willing to invest?*	Less than 20%
What kind of returns, are expected out of this portfolio?*	Capital Growth
Have you planned for any emergency capital expenditure in the near future?*	Yes
1. Portfolio Term - For how long do you intend holding this portfolio?*	up to 4 years
2. Portfolio withdrawals - How long do you expect the portfolio amount to last?*	3 to 4 years
Total Score - Portfolio Duration	7

3. Investors should be aware about the effect of long term inflation on their portfolio. Inflation decreases the purchasing power of goods and services. Investment returns must be in line with inflation rates to maintain purchasing power. Portfolio returns vary according to volatility acceptance.
With this in mind which portfolio would match most closely to your attitude towards long term investment returns and volatility?*

A low to moderately volatile portfolio with a high probability of exceeding inflation by a low margin to moderate margin in the long term

4. Portfolios with the highest average returns also tend to have the highest chance of short term losses. The table below illustrates the average return of 5 hypothetical investments of 100.000 and the possibility of value being less than 100.000 or higher than 100.000 over a one year holding period. Which portfolio options are you most comfortable with?*

PORTFOLIO	POSSIBLE AVERAGE VALUE AT THE END OF ONE YEAR	PROBABILITY OF ENDING MORE THAN 100.000 AT THE END OF ONE YEAR	PROBABILITY OF ENDING LESS THAN 100.000 AT THE END OF ONE YEAR	SCORE
Option 1	106.400	85%	15%	0
Option 2	107.700	82%	18%	3
Option 3	108.800	78%	22%	6
Option 4	109.700	74%	26%	9
Option 5	110.400	72%	28%	12

The definition of the risk profile is a critical step in designing the right investment strategy to meet a client's goals and objectives.
Weight values can be specified for each answer of the risk-based questionnaire to determine the client risk profile in a transparent and immediate way, and then proceed with the appropriate investment offering.

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KlarityRisk is a market risk analytics and risk management software solution provider exclusively focused on the Investment Management industry.

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