

# UBS Partner

Our platform solution to **support your advisory business,**  
powered by state-of-the-art technology



# Pioneering better outcomes for your clients

Combining over 150 years of knowledge and expertise with an innovative, pioneering approach, UBS Partner supports the changing needs of your clients, while recognizing the pressures you face as a financial institution.







# The challenges

You have multiple challenges to cope with



## Sharper expectations

**Clients trust less. Does their financial institution have their best interests at heart? How should they invest in volatile markets? They also know more.** Through digitization, clients have a **wealth of knowledge at their fingertips. With more access to information than ever before they are empowered and critical. They want to understand the value their financial institution delivers and expect transparency.**

As a result, clients are challenging advisors to demonstrate detailed knowledge of their individual needs and deliver tailored advice and solutions that help them reach their investment goals.



## Stringent regulations

**Regulations are reinforcing clients' demand for clarity. In the wake of the 2008–2009 financial crisis, governments globally have introduced legislation to increase transparency in the industry and provide higher levels of protection to clients.**

Some examples, among many, are that fee structures are straightforward and disclosed, that clients receive relevant product documentation when given recommendations; and that investment advice is aligned to their **individual profile. Compliance is not optional, it is essential.**



## Shifting industry

**Alongside changing client and regulatory demands, the financial services industry is being fundamentally reshaped. Institutions now have to contend with significant disruptive innovation. New entrants, such as robo-advisors, despite not offering advisory capabilities, are delivering practical and low-cost investment solutions to tech-savvy clients.**

Financial institutions are now forced **to rethink and refine their value proposition. There is pressure to develop robust, high-tech advisory and investment management capabilities that benefit clients in a cost-effective and scalable manner.**

# UBS Partner:

The answer to these challenges



## Industry challenges

Change is a fact of life. And our world is changing fast. The financial services industry is no exception.

Clients are becoming more discerning, regulations are continually evolving, and the competitive landscape is shifting.

The challenges may be significant, but together we can overcome them.



## Leveraging technology

At UBS, we developed a solution for our own wealth management business that helped us address these challenges.


We have created a white-labelled offering that leverages the technology and wealth management expertise on which that solution is based.



## Our bespoke solution

UBS Partner offers you a suite of configurable modules designed to help you implement a systematic advisory process – one that by design keeps your clients, their goals and personal situation in focus.

And at the core of our offering lies a sophisticated, scalable technology platform that allows you to deliver premium advice to all of your clients, bringing them closer to achieving their desired results.



# How does UBS Partner meet these challenges?

UBS Partner is a white-labelled offering that enables you to upgrade your business model to address these emerging challenges.

The modular approach means you can pick and customize the elements that best complement your existing offering and infrastructure.

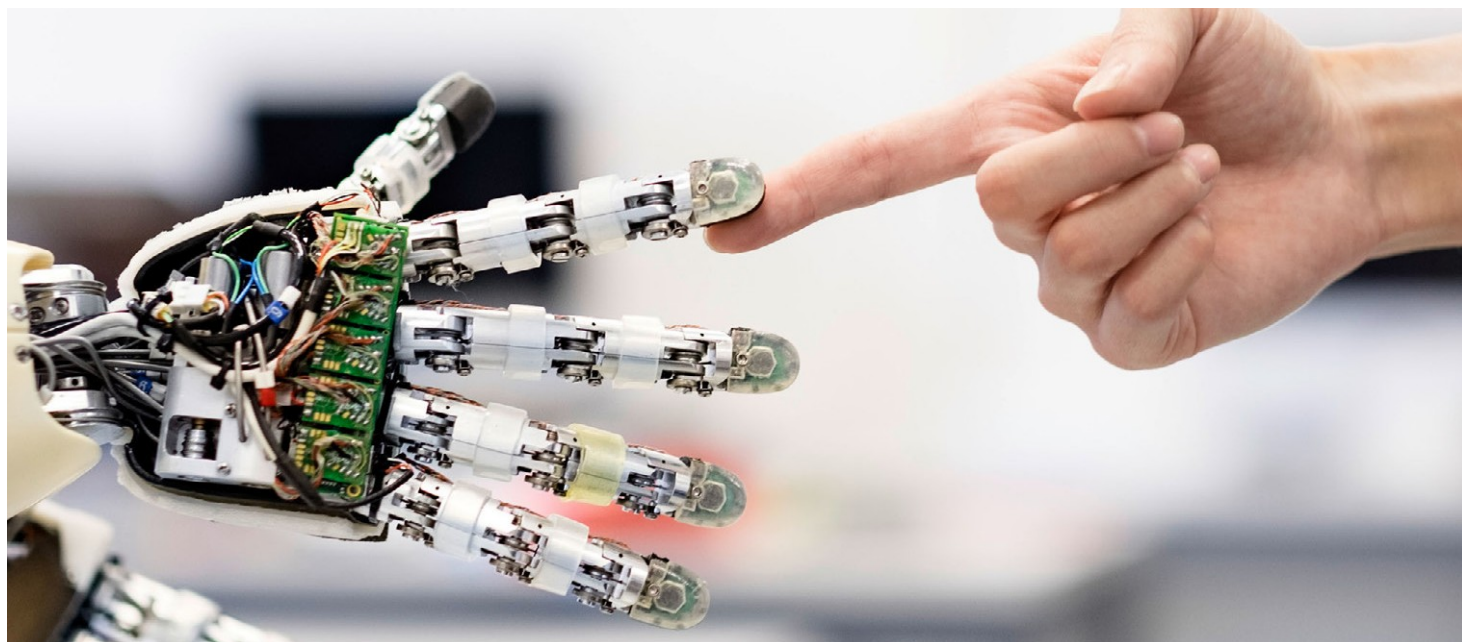
UBS Partner screens millions of portfolios, identifying issues and supporting your provision of customized recommendations for resolving those issues every single day.

The breadth of analysis is far greater than any individual could perform on any given day. But more importantly, UBS Partner offers you the opportunity to make meaningful improvements to the quality of your clients' portfolio, and thereby strengthen your value proposition.

# The modules

A modular offering designed to support your business





# Portfolio Quality Module

Ensuring portfolio quality for all your clients and providing individualized recommendations

UBS Partner scans all portfolios, daily, against a set of customizable quality checks, and provides Client Advisors with actionable recommendations. UBS Partner provides individualized investment proposals fully in line with investment strategy and individual preferences. On top of this, our solution automatically attaches all regulatory required documents to each proposal.

## How does it work?

- **Portfolio analysis**  
Our engine unbundles each portfolio and analyses all asset classes and all instrument types. An alert triggers when there are quality breaches in the portfolio.
- **Portfolio screening**  
It screens each client portfolio against your selected quality checks and SAA/TAA every night, identifying issues.
- **Optimization**  
It generates tailored solutions in an individual portfolio context. Recommendations are generated from the buy list and take preferences, regulatory and suitability into consideration.
- **Ready-to-send proposals**  
Investment proposals are prepared automatically and aligned to your design and requirements. These are also customizable.

## What are the benefits?

- **Increase efficiency**  
The system pro-actively generates tailored proposals to solve any issue automatically, which can then be customized.
- **Activate your clients**  
Develop a highly personalized investment proposal fully aligned to clients' suitability, investment strategy and preferences.
- **Increase your overall hit rate**  
UBS Partner will react to any market movements in the appropriate time frame, allowing your Client Advisors to provide their clients with meaningful proposals.
- **Identify which clients to contact**  
Identify exactly which clients have issues in their portfolios and how to fix them, daily. The Client Advisor knows automatically through alerts, which clients to contact and what to tell them



# Investment Opportunities Module

Activating your trading-oriented clients with customized ideas

Your trading-oriented clients are keen to receive tailored and actionable ideas. How do you match your ideas generated with individual portfolios? UBS Partner will automatically determine for which portfolios the trade is relevant and propose both legs of said trade (buy X, sell Y). Personalized recommendations will increase the number of clients you are able to activate.

## How does it work?

- **You provide...**  
Your CIO research as a source of opportunities and millions of portfolios (all pseudonymized).
- **We provide...**  
Matching investment opportunities and alerts for the accounts where they are relevant.
- **Investment ideas**  
The engine provides sell and buy triggers. For each buy, the algorithm finds a customized sell, and vice-versa. Rationales are displayed along with each investment idea.
- **Market alerts**  
System alerts on price and market developments.

## What are the benefits?

- **Highlight short-term opportunities**  
Leverage the instrument views of your Chief Investment Office and create investment opportunities and ideas for each client.
- **Provide second trade logic ideas**  
UBS Partner takes any investment idea and, based on a set of proprietary configurable algorithms, determines to which portfolios it would be most applicable.
- **Implement your house view**  
Trade ideas are fully consistent with your investment views, research ratings and tactical allocations, allowing for efficient translation from your CIO office.
- **Identify the relevant clients**  
Activating your clients requires you to provide them with relevant proposals specific to their unique situation.



# Prospecting Module

## Winning new clients and increasing share-of-wallet

Clients often hold assets with multiple different institutions and given this circumstance, who can they expect to receive holistic advice, across all their assets, from? UBS Partner allows you to analyze clients across multiple accounts held in various banks. This increases the client experience, making you the banker of choice and providing potential to increase share-of-wallet.

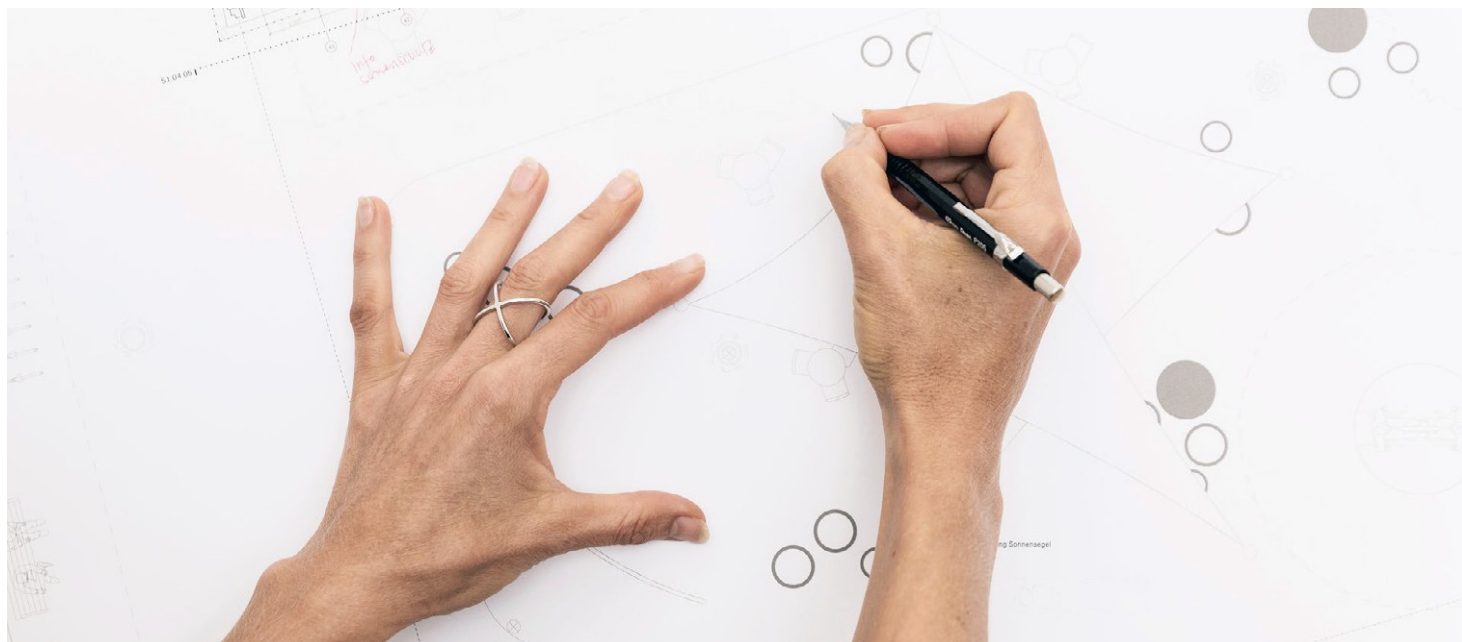
### How does it work?

- **Create proposals for prospects and clients**  
You can create cash proposal for a new or existing prospect and for an existing client. This module allows for the user to upload external holdings and assets to the tool simulating the situation where the client brings additional assets.
- **Simulation and rebalancing**  
For an investor who has no existing holdings the system proposes a portfolio rebalancing against an SAA or a model portfolio that best fits the client's investment strategy and preferences.
- **Optimized initial portfolio**  
Should a client have a portfolio of invested assets, UBS Partner can make an optimization proposal.
- **Ready-to-send proposals**  
Client Advisors can access automatically generated proposals and further modify them or manually create new ones.

### What are the benefits?

- **Grow your business**  
This module helps you create investment proposals for virtual portfolios of new or existing clients.
- **Prospect efficiently**  
Showcase what would be possible should the client move more assets to your bank. Provide tailored proposals for both new or existing prospects and clients.
- **Increase your share of wallet**  
Target relevant existing clients. The initial conversation with the client is much more impactful thanks to tailored ideas and suggestions for improvement, which might result in a higher likelihood of net new money growth.





# Goal & Wealth Projection Module

## Helping clients achieve their goals

Clients may have multiple portfolios with different goals and ambitions they are working towards. They are looking for Client Advisors that can support them on this journey by providing them with clear options on how to reach these goals. UBS Partner enables the Client Advisor to project the future wealth of the client, highlighting potential gaps to achieve defined goals.

### How does it work?

- **Portfolio over time**  
The engine provides daily screening of the portfolio. It estimates the development of a portfolio's net asset value (client's wealth) over time, for a range of different probability-based scenarios.
- **Portfolio simulation**  
The module applies the concept of a glide path to the simulation, i.e. a varying risk-return profile as the investor gets closer to their investment time horizon.
- **Remediation**  
If there is a chance that the client will not meet the target, the tool will offer options how to resolve this.

### What are the benefits?

- **Ensure every client is on track to their financial goals**  
With this module you can assess client portfolios against predefined investment objectives based on projected wealth accumulation.
- **Rebalance portfolios**  
The goal check functionality triggers alerts for your Client Advisors if a client is not likely to achieve the target along with suggestions to bring them back on track.
- **Generate proposals automatically**  
The engine provides proposals how any potential gaps could be remediated – by either making a cash injection, extending the goal timeframe, etc. Client Advisors are given all the necessary information to have a more fruitful conversation with their clients about their financial goals.



# Investment Analytics Module

## Analytical power to maintain complete oversight

Maintaining oversight across your entire client book can be very challenging and it is key to gain insights with regard to exposure, trends and risks across your client book. UBS Partner provides you with all these insights leveraging powerful investment analytics. Information on book exposure, client and Client Advisor activity will allow you to proactively identify trends and act.

### How does it work?

- **Unbundling of the portfolio**  
Our engine unbundles each portfolio and analyses all asset classes and all instrument types for your entire book.
- **Choose level of aggregation**  
You can choose the level of aggregation from portfolio to book level.
- **Choose dimensions to analyze**  
Understand the exposure of the portfolio for asset class, sub-asset class, sector currency, country, position maturity buckets and instrument rating buckets.
- **Output**  
You can view the data in different formats: graph view, tables, lists.

### What are the benefits?

- **Control exposure**  
This module gives you the optionality to understand the exposure of your client book along various dimensions, for different levels of aggregation.
- **Spot and act on trends**  
The Client Advisor can create multiple queries on filters like instrument, position, client information, portfolio details and exposure.
- **Anticipate threats**  
Once the query is determined, the system will display a set of portfolios as a result of the filtering. The Client Advisor can immediately see how their portfolios are exposed and act on any immediate threat.





# Sales Management Module

## Running systematic sales campaigns end-to-end

You decide to launch a structured sales campaign on a specific topic (e.g. ESG, 5G winners). For which of your clients is this topic of relevance? UBS Partner will scan all portfolios to identify the relevant clients and provide these with a personalized trade recommendation. This personalization will lead to a higher hit rate of client actually trading on the idea. It gives you the opportunity to understand your entire book through comprehensive data on Client Advisor, client behavior and exposure.

### How does it work?

- **Campaign creation capabilities**  
Including alerts to Client Advisors as well as ability to customize proposals and investment ideas for specific portfolios. Ability to track success of campaigns and sales teams.
- **Target specific instruments**  
And clients' portfolios in scope. Access to customizable ideas for specific portfolios.
- **Analytics**  
Track client and Client Advisor activity over time. Access to number of accepted proposals and overall quality of portfolios over time and proposals generated.
- **Monitoring**  
Proposals shown to Client Advisors must pass final risk and allocation checks. Once a campaign has been created, it can be monitored via the Sales Campaign Homepage.

### What are the benefits?

- **Structure sales campaigns effectively**  
Your product teams can efficiently translate their products into client portfolios, reflecting the house view.
- **Identify and target relevant clients**  
Scan all portfolios to identify exactly which clients are in scope of your sales campaign. Your Client Advisors know immediately for which client portfolio this idea is relevant.
- **Increase your overall hit rate and track**  
Develop a highly personalized investment proposal and engage your clients, increasing overall hit rate. You can track client and Client Advisor activity over time and amount of generated investment proposals.
- **Access analytics for higher impact**  
Access to a vast array of data as a strong foundation for meaningful decisions.

# Why partner with us

Benefitting you, benefitting your clients.  
Four reasons for partnering up with us now:



UBS Partner is a digital assistant for Client Advisors and frees up their time

With UBS Partner, Client Advisors can activate their entire client book and focus on what matters most – spending time with their clients. Every morning, UBS Partner provides a full update on the status of all client portfolios, alerts for portfolios that have issues, together with recommendations to fix those issues. Since the recommendations are calibrated to your house view, the regulatory rules applicable in your jurisdiction and your clients' preferences, the process mirrors what a portfolio specialist would have done – only more efficiently.



Helping you stay on top of regulatory developments

Investor protection rules are the guide-rails for state-of-the-art investment advice. UBS Partner platform helps you include all the relevant rules and regulations in your system – to protect your clients, your Client Advisors and your institution.



Provide better service to your clients at lower costs

Contact frequency is an important factor in building trusted and sustainable relationships with clients, especially in more difficult markets. By combining the efficiency of UBS Partner with the expertise and knowledge of your Client Advisors, your clients will receive more and better investment proposals, contributing to a superior client experience, differentiating you from your competitors. The key lies in focusing scarce resources on what matters most – acting as holistic and trusted advisors to clients, while a sophisticated and configurable engine in the background makes sure that your investment house view and client preferences automatically flow into investment proposals.



We share our experience

UBS Partner conceptually leverages UBS' own advisory process that is rolled out to more than 25 UBS Wealth Management regions and countries across the globe. Our experienced team of private banking professionals will act as your sparring partner throughout the duration of our partnership, sharing our experience of what has worked, and why. Our interests are aligned with yours, and our objective is to help you leverage the full potential of your advisory business.

# Contact us

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