Lattice

Problem: Why Automated Advisory Impossible Today?
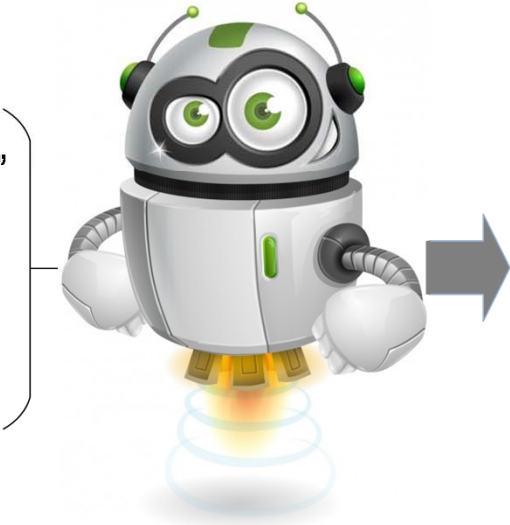
Views

RAs: NO Technology to translate Views into a Portfolio

A Portfolio

"US ⬆ outperform Japan ⬇"

"Oil Price will drop ⬇"

"Interest rate to hike ⬆"

"GBP will depreciate ⬇"

TENCENT HOLDINGS LTD

AIA GROUP LTD

INDUSTRIAL & COMM BANKCHINA

BANK OF CHINA LTD

CHINA CONSTR BANK CORP

CNOOC LTD

CHINA MOBILE LTD

HSBC HLDGS PLC
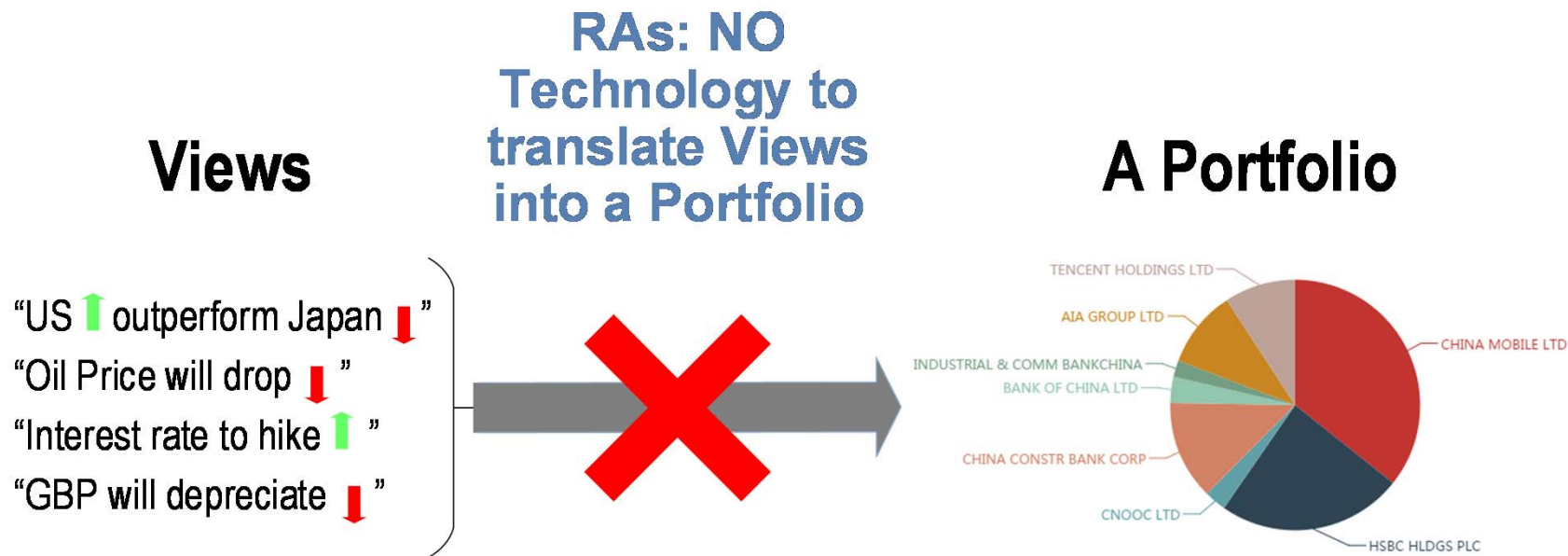
Future Robo Advisor for HNWIs must be able to translate Views into a Portfolio

lattice

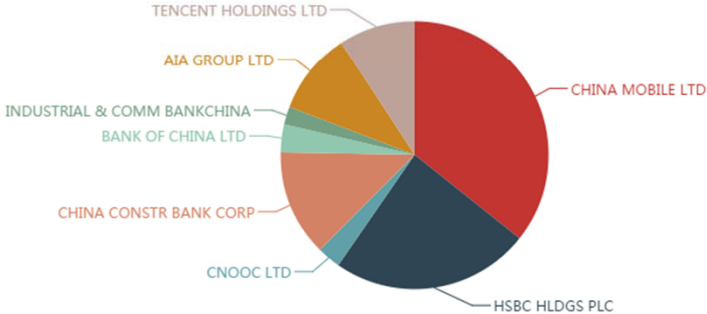# Solution: Lattice Award-Winning Proprietary V2P Technology
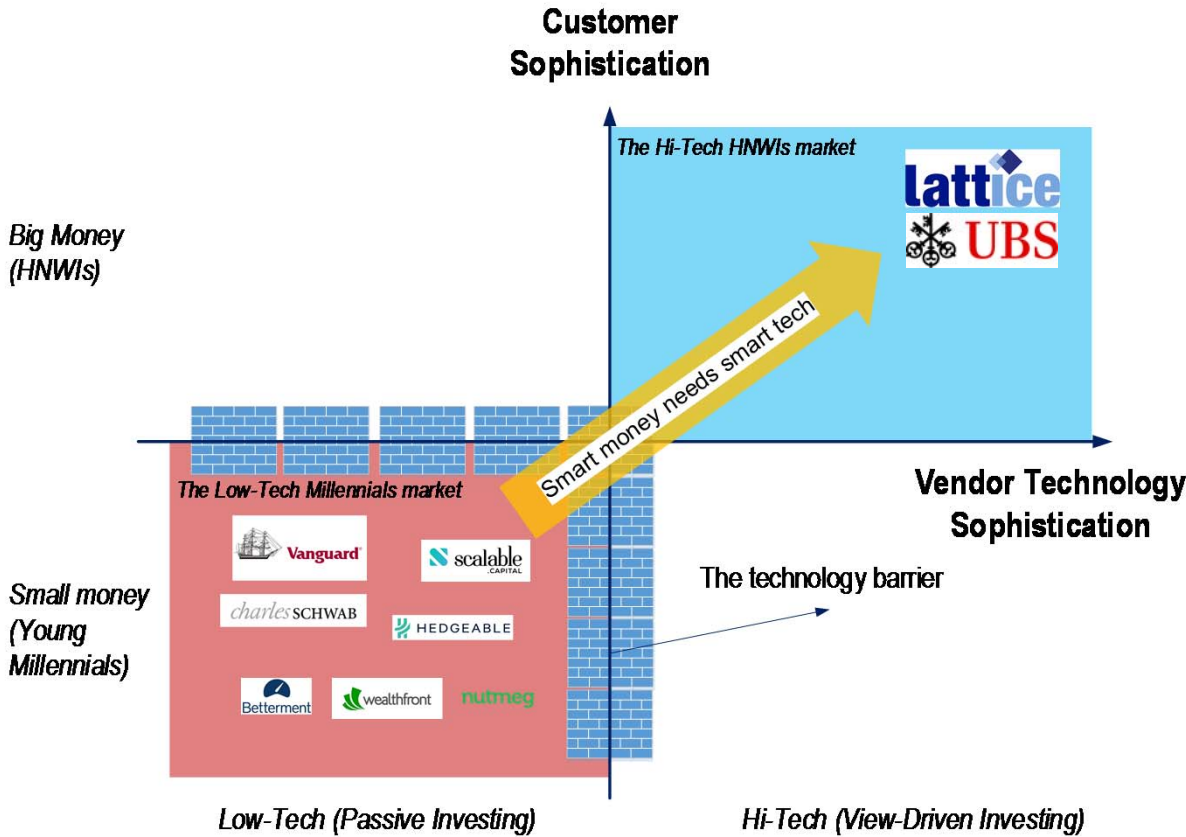
Lattice V2P® Technology

Views

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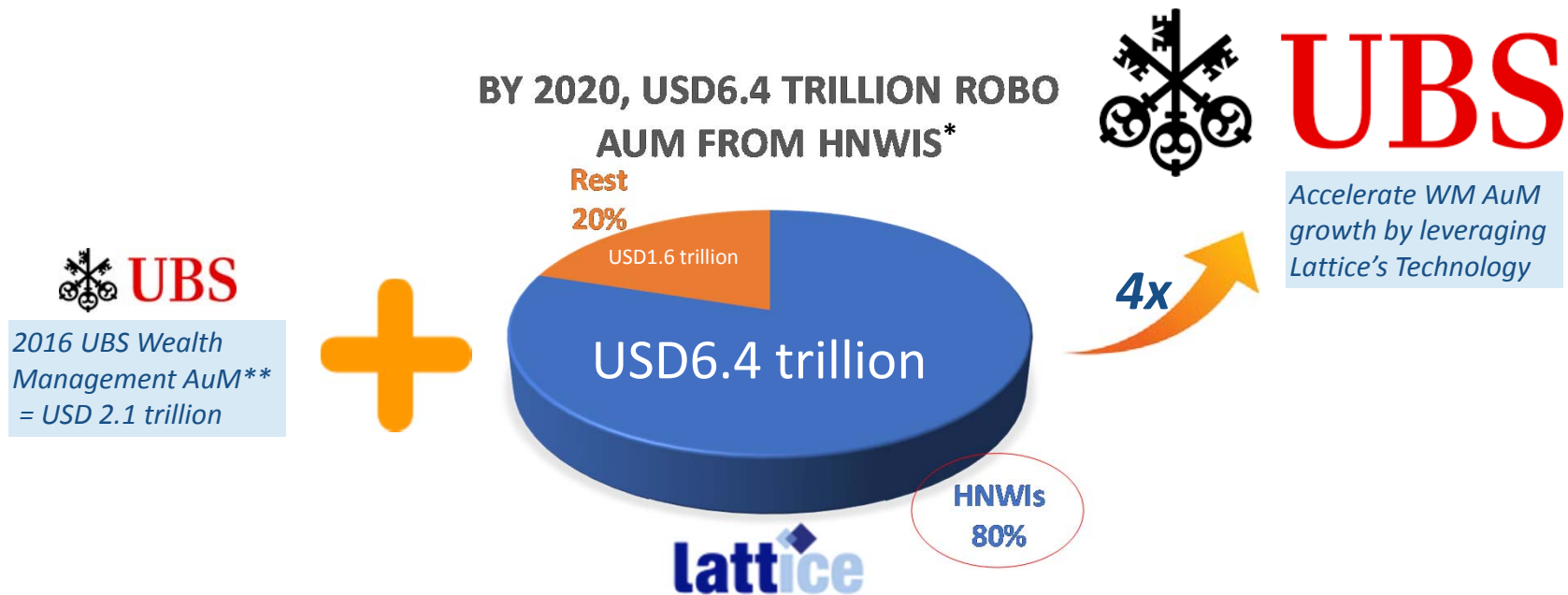## A Portfolio

TENCENT HOLDINGS LTD

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Competition: ONLY Lattice Can Help Digitalise HNWIs Advisory

Customer Sophistication

The Hi-Tech HNWIs market

Big Money (HNWIs)

Smart money needs smart tech

Vendor Technology Sophistication

The Low-Tech Millennials market

Small money (Young Millennials)

The technology barrier

Low-Tech (Passive Investing)

Hi-Tech (View-Driven Investing)

4

Impact: Intact 'Blue-Ocean' Market to Increase UBS WM AuM

BY 2020, USD6.4 TRILLION ROBO AUM FROM HNWIS*

2016 UBS Wealth Management AuM** = USD 2.1 trillion

Rest 20%
USD1.6 trillion

USD6.4 trillion

HNWIs 80%

4x

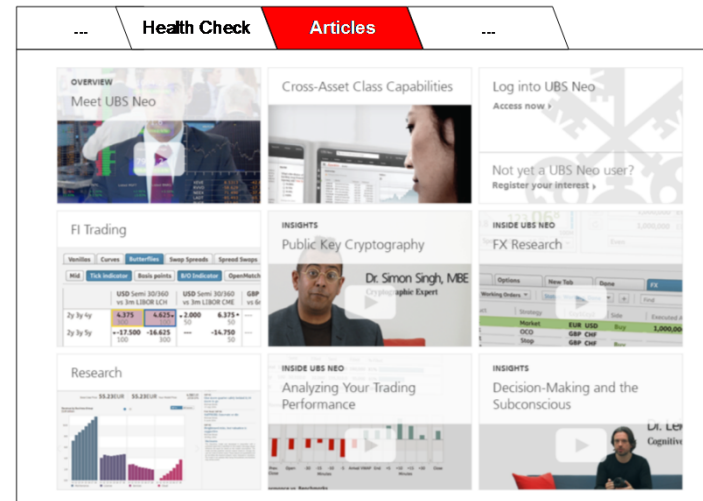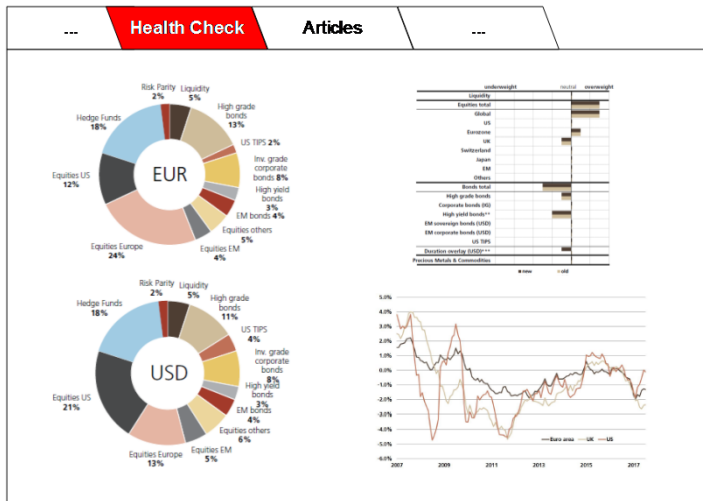Accelerate WM AuM growth by leveraging Lattice's Technology

*   BI Intelligence Research at http://uk.businessinsider.com/the-robo-advising-report-market-forecasts-key-growth-drivers-and-how-automated-asset-management-will-change-the-advisory-industry-2016-6

**   UBS Group AG Annual Report 2016

Wealth Management: Lacking Automated Investment

UBS Advice

views

UBS | Wealth Advisory
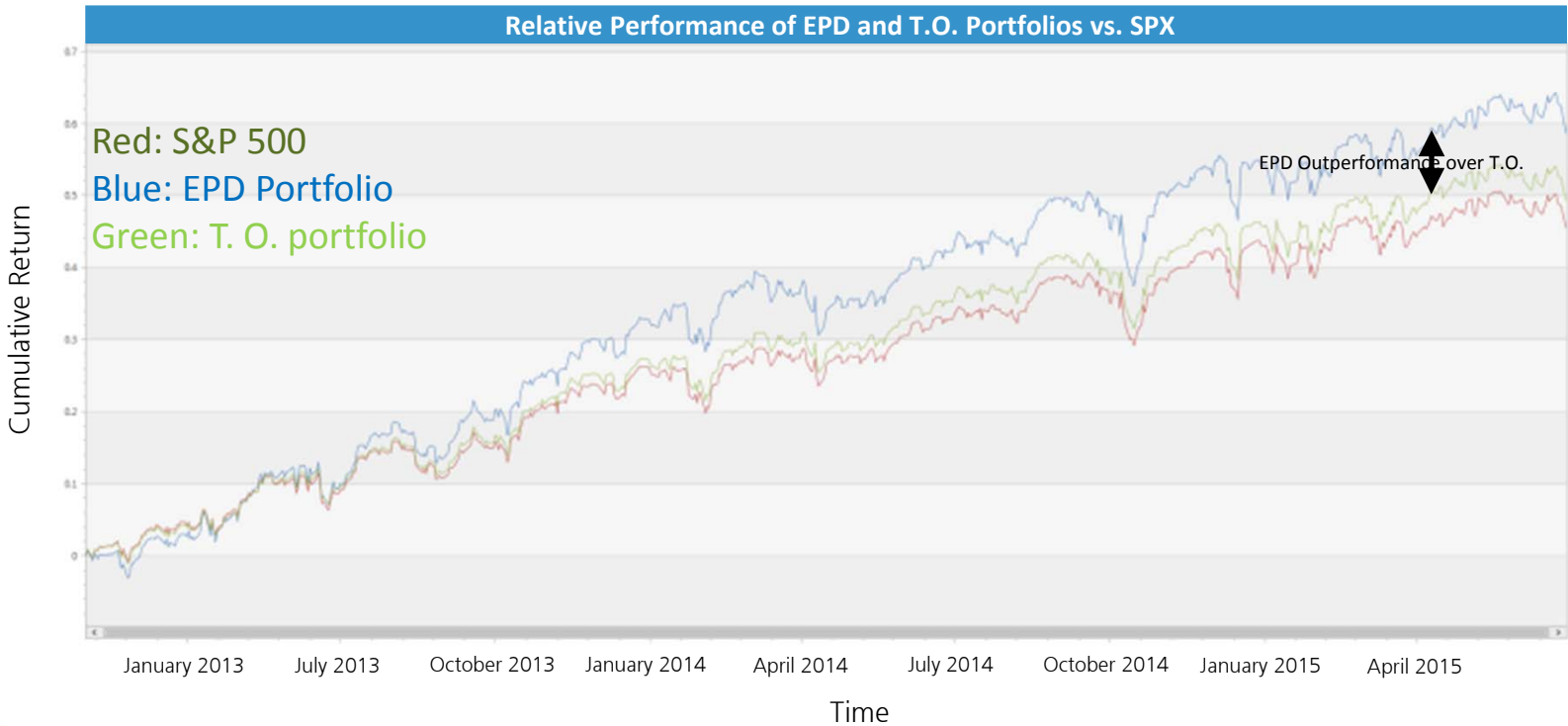
Please dial +852 XXXX XXXX
for Wealth Advisor

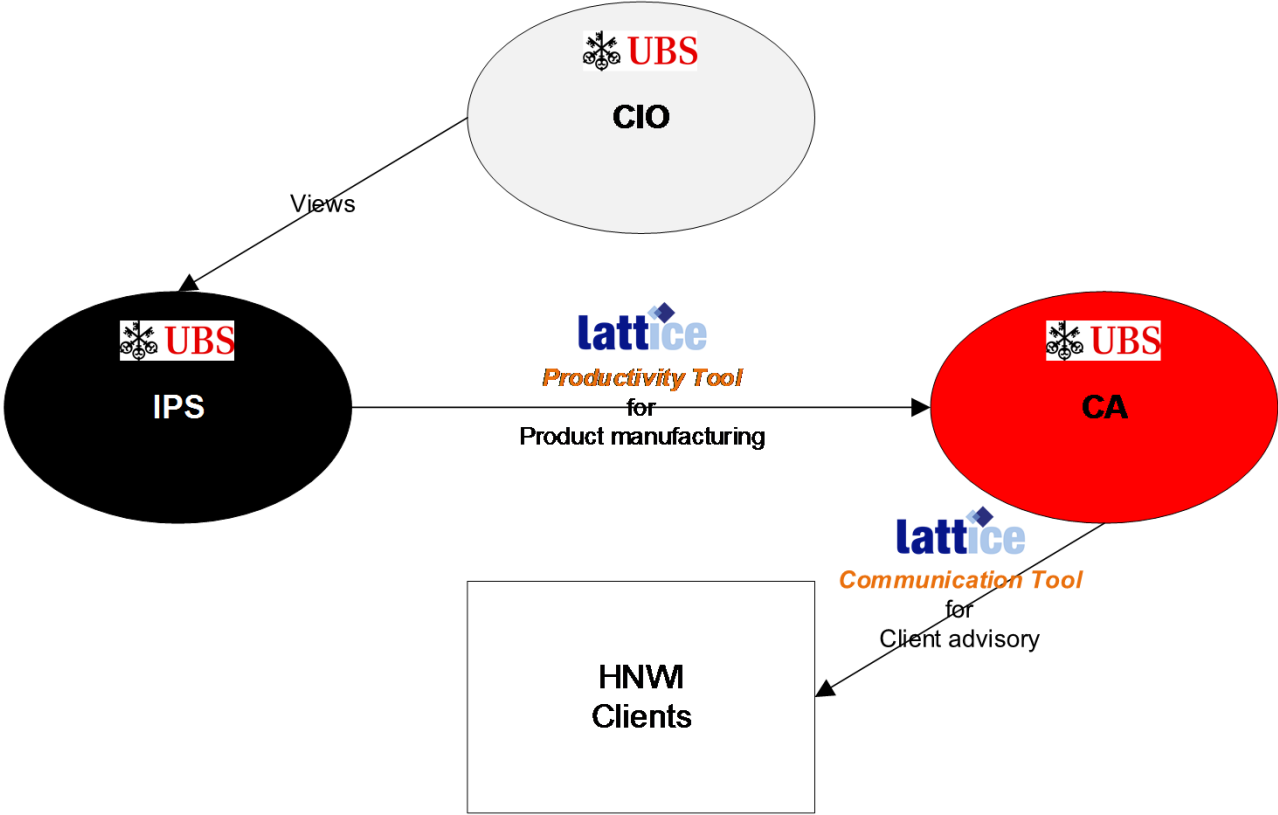Human instead of automated investment advisory

With Correct views, Stronger Views → Stronger Outperformance

Note: all existing Robo-Advisors are based on T.O.

With the same correct bullish view on Healthcare, EPD outperforms Traditional Optimiser (T.O.) by a 3.1% p.a. This is the direct consequence of EPD's objective to maximise portfolio exposure to the winning view, yet T.O. aims to track the SPX

Relative Performance of EPD and T.O. Portfolios vs. SPX

Red: S&P 500
Blue: EPD Portfolio
Green: T. O. portfolio

EPD Outperformance over T.O.

Cumulative Return

Time

January 2013 · July 2013 · October 2013 · January 2014 · April 2014 · July 2014 · October 2014 · January 2015 · April 2015

Users: (1) **IPS** : *Productivity Tool*, (2) **CA** : *Communication Tool*

Who We Are: Lattice Team & Awards & 24-7 Support

WING CHEUNG
Founder, CEO & CSO

RONNY FEIEREISEN
COO

2015 FinTech Grand Award

Gold Award 金獎

HONG KONG ICT AWARDS 2016 香港資訊及通訊科技獎

2016 Best FinTech

The FinTech50 2016

HotTen Listing

FinTech Innovation Lab

2016 Accenture FinTech Innovation Lab

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