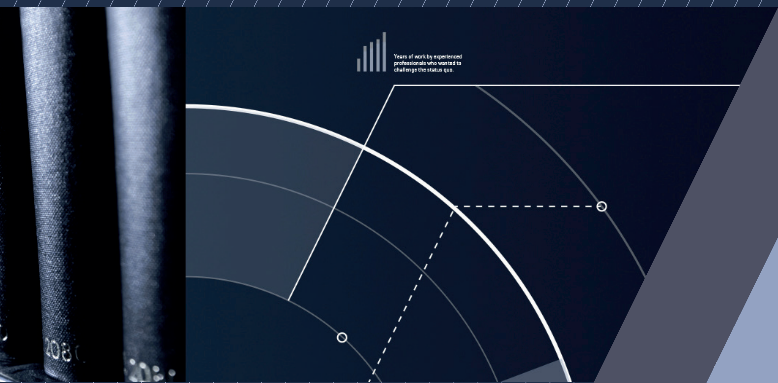
A NEW ERA OF PERSONALISED INVESTMENT PORTFOLIOS



PORTFOLIOMETRIX

THIS IS PORTFOLIOMETRIX

A new style of discretionary investment management that offers the convenience of online model portfolios alongside the option to tailor portfolios to meet clients' requirements.

Your clients rely on you for sound advice and trust you to help them to deliver financial success in an often confusing and ever changing regulatory environment.

If you currently perform the investment role no doubt you spend much of your time on activities such as asset allocation, fund selection, research, reviews, manager meetings and investment administration – all of which take up valuable time.

Alternatively, you might use an advisory model portfolio approach but, while this is convenient, rebalancing can be time-consuming for you, or even impossible if your clients fail to give their permission for you to make changes. Also, in many cases even if the the fund selection is outsourced, the investment risk can remain with your firm.

Equally, if you choose a bespoke service by referring to a traditional discretionary fund manager, other issues arise, not least the high costs associated with these services.

Some of your clients might not meet the minimum investment requirements and, more worryingly, your relationship with each of your clients is likely to be diluted through the introduction of a third party investment manager.

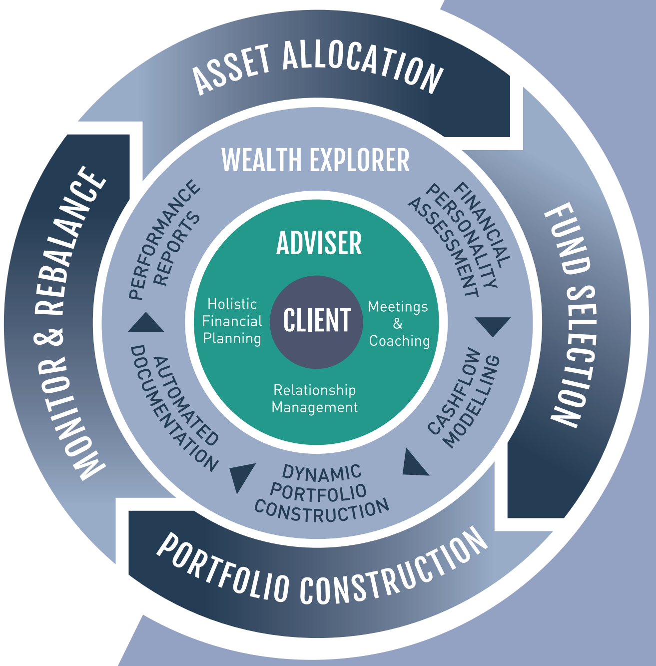
There is another way. PortfolioMetrix challenges these traditional investment propositions and puts you in the driving seat to deliver highly cost effective and, where required, highly personalised outcomes for your clients.

BETTER INVESTMENT OUTCOMES

DEEPER CLIENT ANALYSIS

DE-RISKS YOUR BUSINESS

INCREASED PRODUCTIVITY



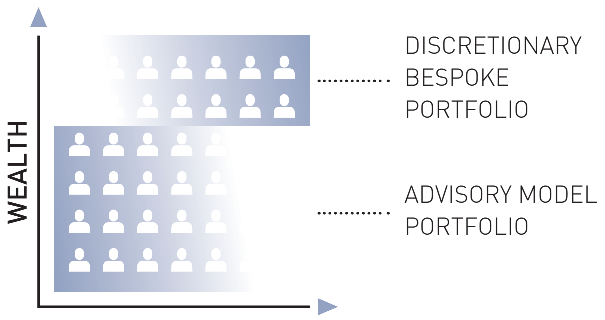
PORTFOLIOMETRIX ECOSYSTEM

PortfolioMetrix in 90 Seconds
SCAN TO WATCH THE VIDEO

"PORTFOLIOMETRIX GIVES ME THE POWER TO EFFECTIVELY CONTROL OUR INVESTMENT PROPOSITION BY DELIVERING A BESPOKE INVESTMENT SOLUTION, WHILST DELEGATING THE AREAS THAT COST US THE MOST TIME AND MONEY."

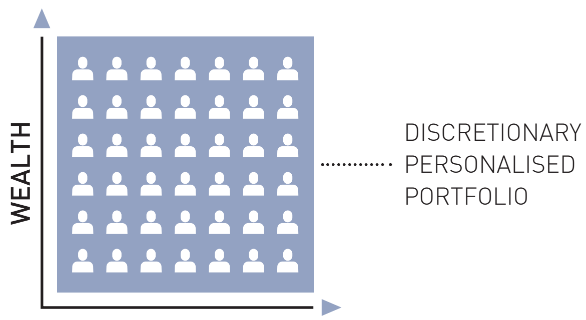
CHARLIE READING, APFS
CHARTERED FINANCIAL PLANNER

TRADITIONAL APPROACH TO SEGMENTING INVESTMENT PROPOSITIONS



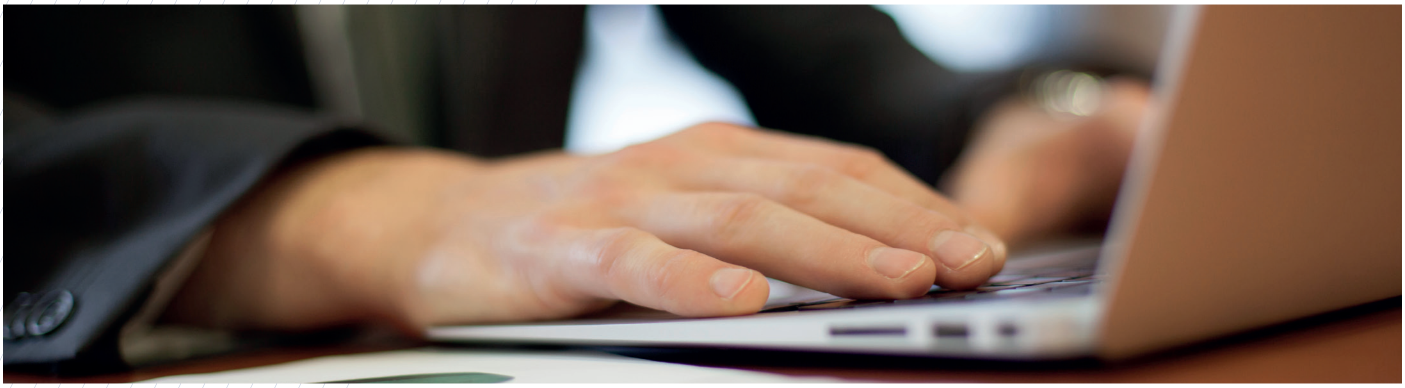
Certain clients don't get the best solution based on their needs.

THE PORTFOLIOMETRIX FLEXIBLE APPROACH IS SUITABLE FOR ALL CLIENTS



All clients get a personalised portfolio for a reasonable cost.

HOW PORTFOLIOMETRIX WORKS FOR YOUR BUSINESS



PortfolioMetrix is designed to give you better investment outcomes, deeper client analysis and increased productivity. It also helps you to de-risk your business.

We support you with industry-leading investment expertise whilst keeping you central to the suitability of the mandate and delivery of the investment proposition to your clients. This, together with integrated client analysis and reporting tools, plus cash flow modelling where required, achieves risk-controlled performance in line with your clients' needs. Backing all this up is Wealth Explorer™, our sophisticated and powerful technology that enables you to deliver the same level of personalised service to multiple clients, for a fraction of the time and cost it would take using the traditional routes.

By partnering with us you can concentrate on your client relationships and financial planning with full confidence that your clients' investments are being professionally managed.

Our expert investment team produce reports that include quarterly commentary on the economy, markets and changes in the portfolios along with relevant information about your clients' specific investments.

Our insight tools, reports, on-going investment analysis and detailed performance measurements come as standard: there are no extra charges to our partners for these services.

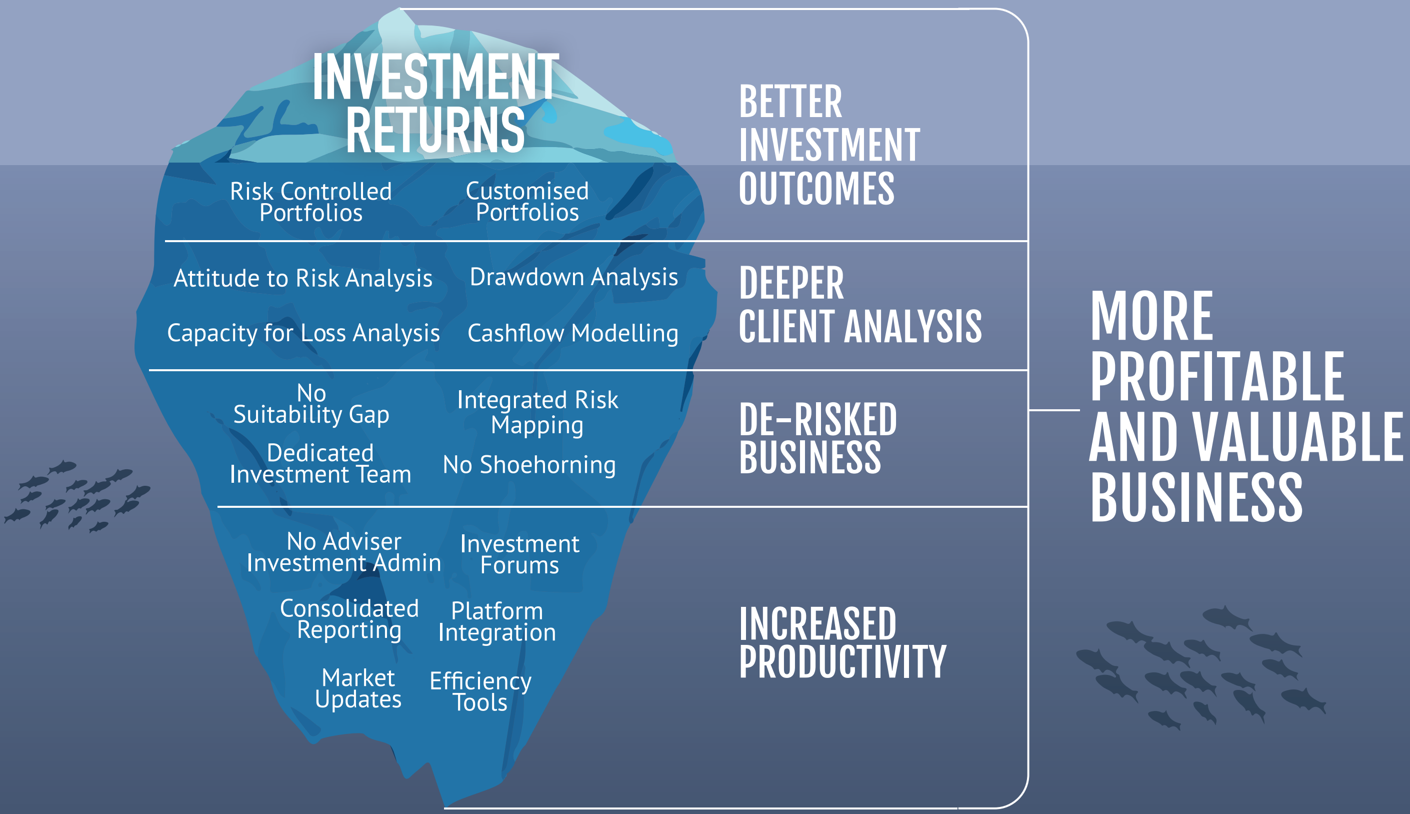
Importantly, our proposition is structured to meet the strict rules and guidance applied by financial regulators across all the territories where we operate. Custody of assets sits outside PortfolioMetrix so we are able to work with the most cost effective and efficient platform technology. Clients' assets can be on different platforms based on suitability, price and functionality.

Choosing PortfolioMetrix as your investment partner will give every one of your clients a portfolio that is fully aligned to their risk profile and, should you wish to provide extra fine-tuning, you can opt to dial up or down any elements within the asset allocation for each of your clients, providing a fully tailored and personalised service.

Working For Your Business
SCAN TO WATCH THE VIDEO

ADVISER FIRM BENEFITS

INVESTMENT RETURNS ARE JUST THE TIP OF THE ICEBERG...



“USING PORTFOLIOMETRIX HAS GROWN OUR BUSINESS BY ALLOWING US TO OFFER A PERSONALISED AND SCALABLE INVESTMENT SOLUTION. IF YOU WANT TO HAVE A WORLD CLASS AND FUTURE PROOF ADVISORY BUSINESS YOU SHOULD SERIOUSLY LOOK AT PORTFOLIOMETRIX.”

JOHN TRAYNOR, EFFICIENT FINANCIAL

Giving You Time To Think
SCAN TO WATCH THE VIDEO

HOW PORTFOLIOMETRIX WORKS FOR YOUR CLIENTS

We combine the latest academic research, tried and tested portfolio construction techniques plus our investment team's proprietary innovations to deliver robust portfolios.

Our risk-based investment approach generates predictable risk and return separation of portfolios ensuring you are well placed to manage your clients' expectations in line with their suitability requirements. We work independently, utilising a best-of-breed approach, to deliver appropriate and personalised portfolios that are efficient, cost effective and without bias.

We monitor portfolios on a daily basis and use a disciplined rebalancing approach that means changes to portfolios happen only when there is a benefit to doing so. This methodology has been shown to add value over and above a simplistic calendar based rebalancing approach.

Because we work on a discretionary basis, your clients' portfolios are automatically rebalanced, without the need for you to spend time requesting their permission for changes to happen.The methodology is consistent and repeatable, which means you can quickly and easily use it with multiple clients without compromising the quality of their individual portfolios.

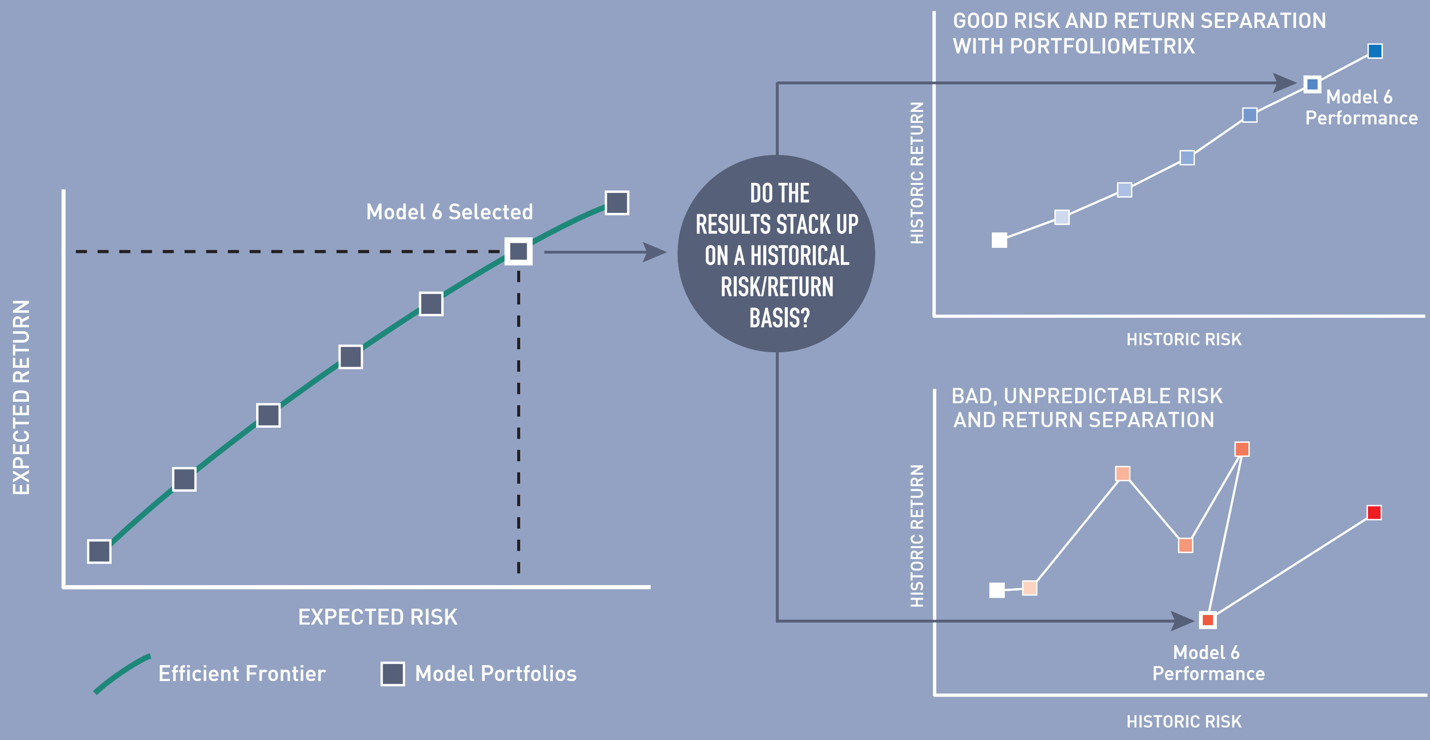
The effectiveness of our proposition is down to our management team's background and experience, rooted in working with advisers and institutions across the globe. We understand the challenges you face and it's our job to innovate in order to achieve successful outcomes for your clients.

“OUR CLIENTS AND ADVISERS REALLY LIKE THE REPORTING AND SIMPLY LOVE THE PREDICTABLE ARRAY OF INVESTMENT BEHAVIOURS AND RETURNS. IF YOU WISH TO OFFER A FIVE STAR IFA SERVICE, PORTFOLIOMETRIX SHOULD BE PART OF IT.”

JIM MILLAR, FINANCIAL FITNESS

BETTER INVESTMENT OPTIONS

OUR RISK BASED INVESTMENT APPROACH GENERATES PREDICTABLE RISK AND RETURN SEPARATION OF PORTFOLIOS, ENSURING YOU ARE BEST PLACED TO MANAGE YOUR CLIENTS' EXPECTATIONS, IN LINE WITH THEIR SUITABILITY REQUIREMENTS.

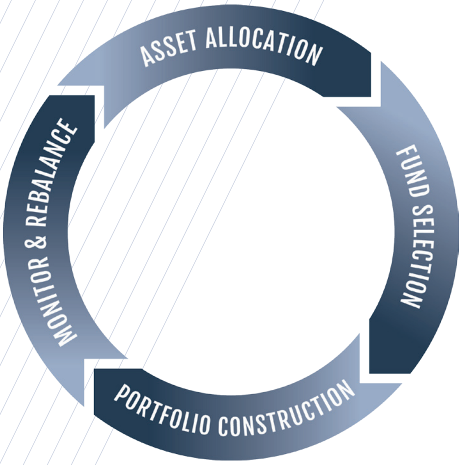


"WITH PORTFOLIOMETRIX WE'VE GOT EXPERTS LOOKING AT THE FUND MANAGEMENT CHOICE, THE ASSET ALLOCATION, EVERYTHING TO DO WITH THE INVESTMENT IS BEING MONITORED THE WHOLE TIME. AND WE, AS ADVISERS, JUST WOULDN'T HAVE THE TIME TO DO THAT."

ROBERT HUNT, CHEVENING FINANCIAL

Working For Your Clients
SCAN TO WATCH THE VIDEO

THE PORTFOLIOMETRIX INVESTMENT PROPOSITION

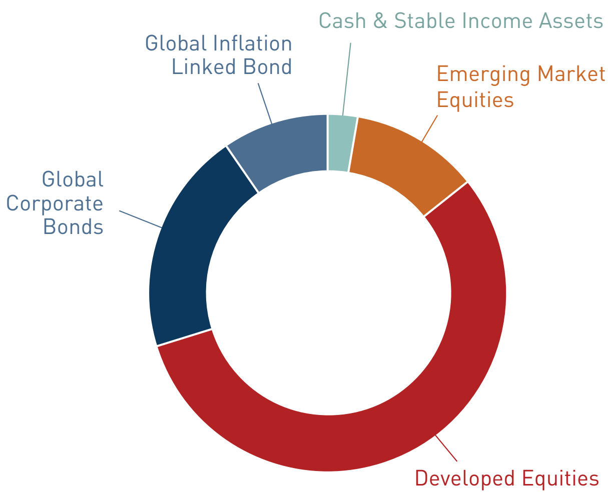


The most obvious benefit of working with PortfolioMetrix is the opportunity to significantly enhance investment outcomes. This doesn't just mean the potential to generate superior returns, but to do so through a rigorous, well-engineered process.

ASSET ALLOCATION

Asset allocation is the most important driver of long-term performance and volatility. At the heart of good asset allocation is robust diversification, which reduces risk and can improve long term returns. PortfolioMetrix uses the Black-Litterman framework, an academically sound approach to asset allocation that is setting new industry standards in many important respects. Our approach:

- Blends historic data and forward-looking economic views
- Incorporates the investor's key requirements
- Increases diversification across different asset classes
- Avoids 'timing the market'



FUND SELECTION

PortfolioMetrix runs a detailed selection process designed to target certain criteria based on the type of fund:

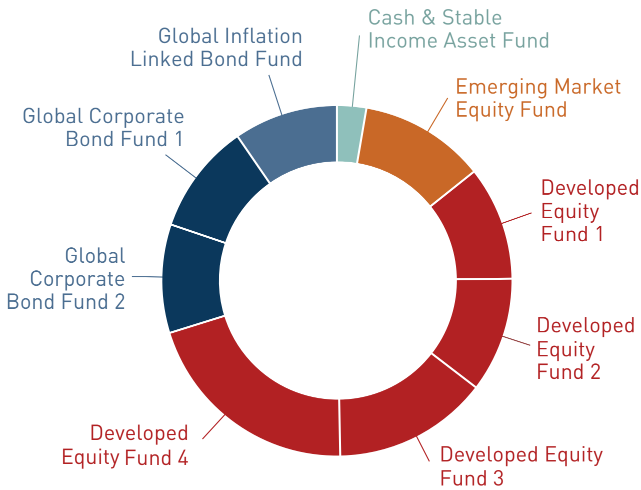
- **Active Long Only funds** – high active share, low to medium tracking error, low to medium factor exposure, high alpha
- **Market Cap Weighted Passive funds** – low tracking error, low overall cost, operational stability
- **Factor Based (Smart Beta) funds** – low tracking error, reasonable cost, systematic exposure to historically attractive investment characteristics
- **Absolute Return funds** – consistent returns, consistent volatility, reasonable cost, no leverage

A RIGOROUS AND DISCIPLINED PROCESS FOR INVESTMENT FUND SELECTION

PORTFOLIO CONSTRUCTION

PortfolioMetrix has designed a proposition that meets the needs of investors and advisers alike.

Using our multi-dimensional portfolio construction approach, the investment team map out all practical combinations of constraints ensuring a wide range of choice, whilst safeguarding that all choices are fit for purpose. Advisers then have the ability to select the appropriate portfolio that meets the specific needs of the client, all at a very reasonable cost.

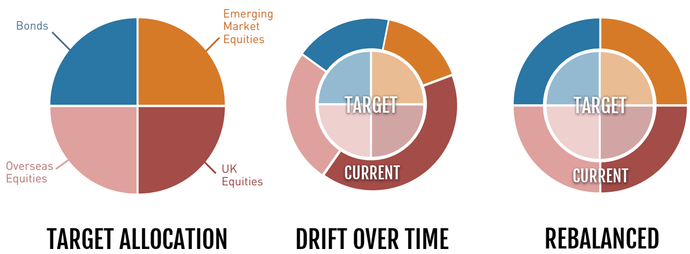


MONITOR & REBALANCE

Over time, asset allocations within a portfolio will 'drift' from the target allocation due to the relative performance of the assets within the portfolio. Portfolio rebalancing is the process of reducing this mandate drift through purchases and sales of assets in the portfolio, which moves weights closer to the target allocation.

PortfolioMetrix has taken the concept of rebalancing, which is normally done on a calendar basis (done at the same point in time whether the portfolio needs it or not) and extended it to a disciplined approach, only rebalancing when the portfolio will benefit from it. We have shown that this disciplined rebalancing methodology can improve the investment returns and risk control compared to the simplistic calendar based approach.

DISCIPLINED REBALANCING



AT THE HEART OF IT ALL: WEALTH EXPLORER™

Know your clients better than they know themselves. Every one of your clients is unique and, when it comes to investing, they will have their own goals, emotions and comfort zones that can often be hard to gauge. That's where Wealth Explorer™ comes in.

Wealth Explorer™ is unique, purpose built and right at the heart of the PortfolioMetrix proposition. It equips you with a broad range of tools that enable you to deliver outstanding service to your clients.

Using a combination of behavioural and cognitive psychological theory, together with conventional economics, the integrated Financial Personality Framework reveals insights into how your clients' portfolios should be constructed in line with their expectations and tolerance to investment risk.

Wealth Explorer™ enables you to build trust with your clients, boosting their confidence in your recommendations and reducing their inclination to move away from agreed investment strategies during volatile market conditions.

Once you've completed your client profiling, our easy-to-use tools will guide you through the mandate definition process, resulting in a portfolio that aligns to your client's preferences.

Introducing Weath Explorer™
SCAN TO WATCH THE VIDEO

The tools within Wealth Explorer™ are fully integrated with platforms, allowing you to produce detailed documentation quickly and easily without the need to re-key data. A suite of bespoke reports is instantly available, either to use with prospective new clients or to review options with your established relationships. Importantly, all the documentation can be uniquely branded for you, with PortfolioMetrix positioned as a supporting partner.

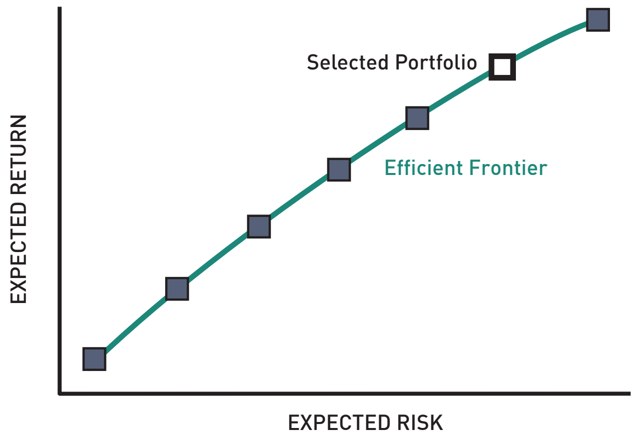
WEALTH EXPLORER™ – EASY AS 1, 2, 3...

1 ADVISER INTERPRETS THE CLIENT'S NEEDS IN WEALTH EXPLORER™

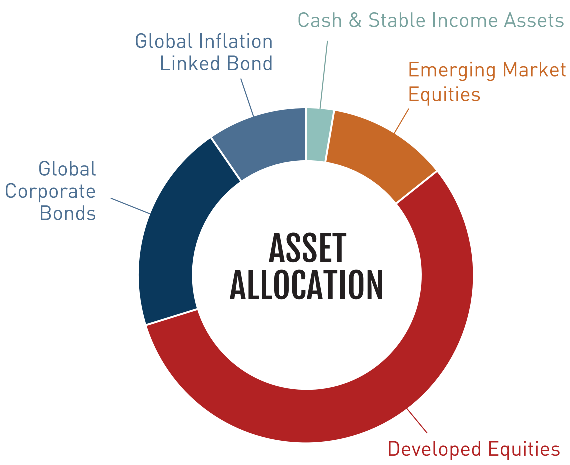
GOALS AND ASPIRATIONS
FINANCIAL PERSONALITY
FINANCIAL CIRCUMSTANCES
INVESTMENT PREFERENCE

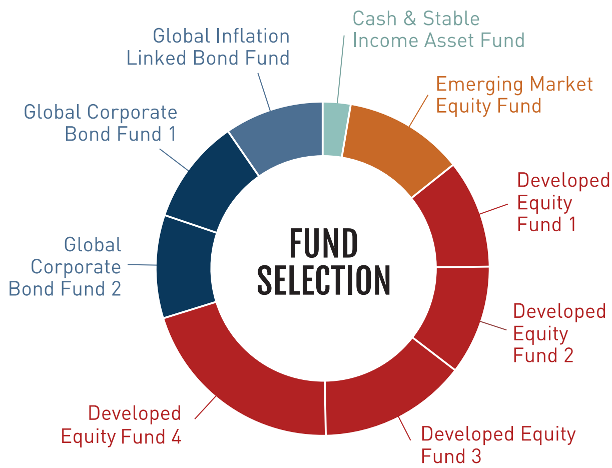
REQUIREMENTS
RISK
RETURN
CONSTRAINTS
PREFERENCES

2 WEALTH EXPLORER™ HELPS THE ADVISER TO SELECT THE KEY VARIABLES THAT CONSTRUCT THE OPTIMAL PORTFOLIO



3 WEALTH EXPLORER™ PRODUCES BESPOKE PORTFOLIO





> "PORTFOLIOMETRIX PROVIDES US WITH A UNIQUE BESPOKE SOLUTION PER CLIENT WHICH ALLOWS US TO MANAGE EACH CLIENT, BASED ON THEIR PERSONAL CIRCUMSTANCES."

KEITH MCDONALD, WEALTH PLANNERS

MEET THE PORTFOLIOMETRIX MANAGEMENT TEAM

MARC WESTLAKE CFP®
Investment Analyst
Managing Director – Ireland

Marc moved to Ireland in 2008 having previously worked as an IFA in the UK. He has a BA in Economics and Politics from Leeds and Pennsylvania State Universities.

He is a Chartered Financial Planner and a member of the CII and PFS holding the Advanced Diploma in Financial Planning. In Ireland. Marc is a registered Trust & Estate Practitioner, Certified Financial Planner™ professional and member of the Life Insurance Association holding the QFA diploma.

Marc lectures Investment and Capital Markets at both Dublin Business School and the National College of Ireland.

He is a regular contributor to the financial media, including national press, radio and television in Ireland.

MARK BRADLEY CFP®
Investment Analyst
Head of Operations – Ireland

Mark has worked in the financial services industry since 2003 and, specifically, in professional wealth management since 2010. Mark started his career working on investment fund valuations with Investors Bank & Trust and later State Street Corporation, before moving into boutique private wealth management.

Mark has an extensive academic background holding a Bachelor's Degree in Economics & Finance and a Master's Degree in Financial Services, both from University College Dublin. Mark is a Certified Financial Planner™ professional and a Qualified Financial Adviser (QFA).

Mark is a member of the Life Insurance Association of Ireland and the Personal Finance Society in the UK.

BRANDON ZIETSMAN CFA® CAIA
Chief Executive Officer
and Head of Investments

Brandon's career in investments spans over 20 years and involves senior positions at Investec, Mercury Consolidated Holdings, RMB Asset Management and Barclays.

At Barclays he led the investment and product office at Absa Wealth, which incorporated all aspects of investments (as Chief Investment Officer), banking and credit as well as fiduciary services.

In 2010, Brandon founded PortfolioMetrix with Mike Roberts, Ryan Jordan and Paul de Goede. He is a CFA® and CAIA charter holder, has a Bachelor of Commerce degree and a post graduate diploma in tax law from Wits University.

"THE TECHNOLOGY-BASED APPROACH OF PORTFOLIOMETRIX FITS IN EXACTLY WITH THE WAY I RUN MY BUSINESS AND GIVES MY CLIENTS A FULLER UNDERSTANDING OF WHAT IS HAPPENING WITH THEIR INVESTMENTS."

EAMON PORTER, ASPIRE WEALTH MANAGEMENT

MIKE ROBERTS CFA®
Head of Innovation and UK Managing Director

Mike is the Global Chief Investment Officer and a founding partner at PortfolioMetrix and has over 15 years of experience in the financial services industry. Mike chairs the global investment committee meetings and is a key member of the investment team.

Mike is also a key designer of Wealth ExplorerTM, PortfolioMetrix's proprietary decision support and portfolio construction system. Mike's career has involved him in senior roles at Barclays Wealth, BlueBay Asset Management and OCCAM Financial Technology.

Mike holds a Masters degree in Aerospace Engineering from UMIST and is a CFA® charter holder.

RYAN JORDAN CFP®
Head of Operations

Ryan started his career as an IT consultant in London before moving to South Africa. After working for two small local consulting companies he joined the Monitor Group, a leading global strategy consulting company.

Prior to founding PortfolioMetrix, Ryan spent eight years as a freelance management consultant working on a wide variety of strategic and operational projects in the UK and South Africa.

Ryan is a CFP® and has a Bachelor of Accounting (Honours) from the University of South Africa and a Master of Science in Management from Boston University.

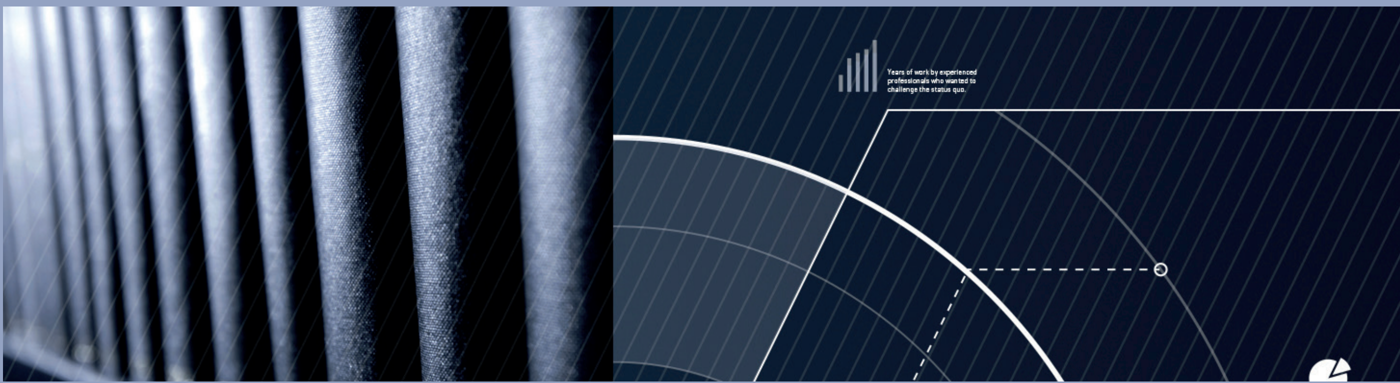
PAUL DE GOEDE
Head of Technology

After graduating from the University of Cape Town Paul was headhunted by Microsoft where he headed up teams focused on security protocols.

He then joined a start-up business providing tools and analytics to the FMCG sector. From there Paul moved into management consulting with the Cyest Corporation and then became CIO at Knowledge Factory (geo-spatial analytics).

Post Knowledge Factory Paul was a consultant at a management level to various companies including a large life company, one of the 'big four' banks, a London-based start-up, a US-based multinational fast food chain and others. He left the consulting life to join PortfolioMetrix, which talked directly to his passion for financial modelling and analytics.

ABOUT PORTFOLIOMETRIX



PortfolioMetrix started working with wealth advisers in 2010 and we've been building and strengthening our business ever since.

Today we offer an unrivalled service across multiple geographic regions with a dynamic proposition that sees new services, additional tools and extended third party links being constantly developed and added to enhance the overall experience for our clients.

PortfolioMetrix was established to challenge the old order of discretionary and advisory investment propositions, working closely with our adviser partners.

Our mission is simple: to enable advisers like you to achieve financial performance in line with your clients' individual expectations and enable businesses to grow in a scalable way.

Our proposition offers a genuinely different way for you to manage your clients' investments. Not tethered by the traditions of the past, it is a solution designed for the future.

Why PortfolioMetrix?
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"GOING WITH PORTFOLIOMETRIX IS PROBABLY THE BEST BUSINESS DECISION OF MY LIFE."

NIGEL MCTEAR, SIGNPOST

This brochure is just an outline of how PortfolioMetrix could enhance your business.

Visit us at **www.portfoliometrix.com** to find out how our team can help you deliver optimal outcomes for your clients and enhance and grow your business. By partnering with PortfolioMetrix you can deliver personalised, world class investment management for your clients.

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