

# Decisiv®

Advancing Wealth Management.



# TABLE OF CONTENT

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<b>About Us</b>	Page 03
<b>Case Study: Wealth Manager Servicing 150 Clients</b>	Page 04
<b>How It Works</b>	Page 05
<b>Choose Your Gateway</b>	Page 06
<b>Offering Customers Personalisation</b>	Page 07
<b>Selecting Investments</b>	Page 08
<b>Formulating Market Views</b>	Page 09
<b>Tailored Portfolios In Record Time</b>	Page 10
<b>Effortless Decision-Making</b>	Page 11
<b>Our Secret: Data Standardisation</b>	Page 12

# ABOUT US

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Decisiv is a Paris-based company committed to advancing wealth management services using technology.

Founded by two engineers, Decisiv empowers wealth advisory firms globally to stay ahead of the curve. From automated reporting to advanced machine learning models, the team is constantly exploring new ideas and technologies for their clients.

This document presents **a novel wealth management framework** for wealth advisors.



*Nicolas, Ayoub - Decisiv Founders*

CASE STUDY:

# WEALTH MANAGER SERVICING 150 CLIENTS

Meet Michael, an independent wealth advisor managing 150 clients with fully personalised portfolios.

The best part?

- **Little to no help needed:** Michael can construct, monitor, report, and rebalance with unprecedented ease. (p 5)
- **Reduced human Intervention:** Mathematical optimisation drives allocation decisions, cutting out human error and bias. (p 10)
- **Cost-effective expertise:** Leverage seasoned asset managers for key tasks, enhancing AM service quality while slashing costs. (p 8, p 9)
- **Effortless Integrity:** Portfolios align with clients' Investment Policy Statements (IPS) by design, ensuring fiduciary integrity. (p 7)

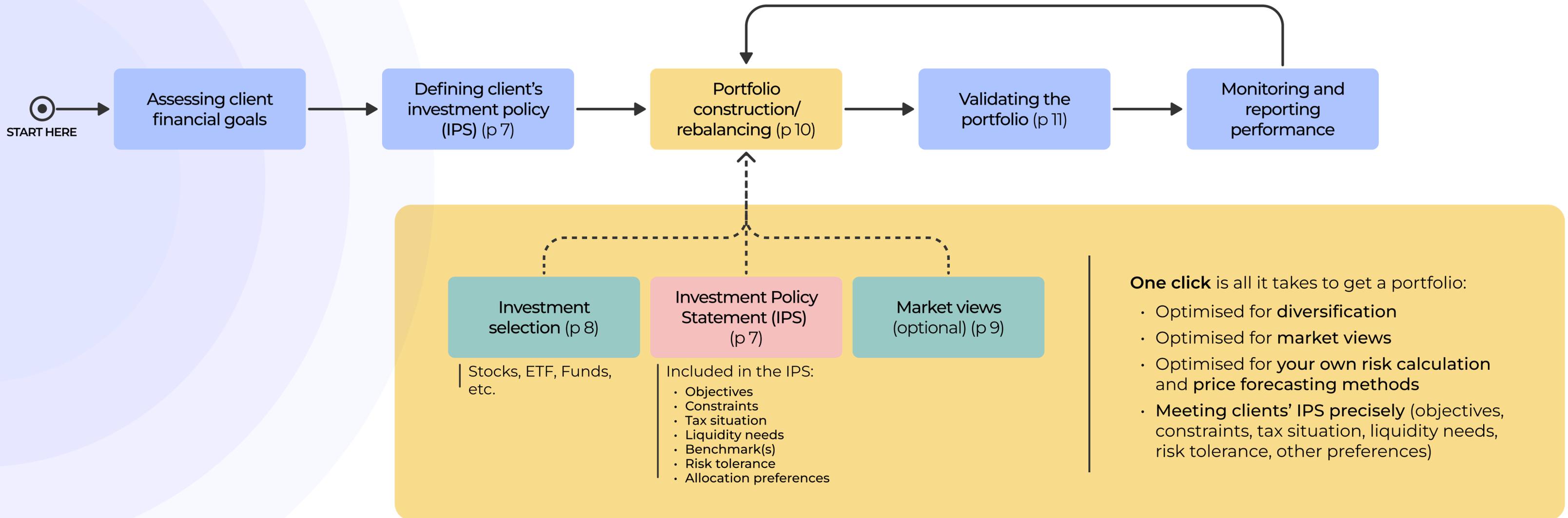
Michael can manage virtually unlimited clients single-handedly.



*"The Decisiv Framework transformed my practice, allowing me to deliver personalized service efficiently."*

*Michael - Decisiv's user persona*

# HOW IT WORKS



# CHOOSE YOUR GATEWAY

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## REST API

Decisiv offers a robust API that can be seamlessly integrated into your existing systems, allowing you to fully leverage our technology. This flexible solution is designed to enhance your operations, ensuring a smooth experience for your collaborators.

## Web Based Platform

Decisiv can craft a customised web-based platform tailored to your needs and processes. This personalised solution ensures that every aspect of the platform aligns perfectly with your business needs, providing a seamless and branded experience for your collaborators and clients.

# OFFERING CLIENTS PERSONALISATION

Defining and respecting a client's Investment Profile Statement (IPS) is a fiduciary duty globally.

Decisiv uses IPS's objectives, constraints and other preferences to build and adjust portfolios, ensuring alignment with each client's unique goals.

This solution offers unprecedented personalisation without the usual hassle. **Once an IPS is defined, portfolios are rebalanced only within its bounds.**

Now, let's move on to the crucial step of investment selection...

The screenshot displays the Decisiv investment management interface, which is organized into several sections:

- Investment objectives:** This section includes three categories, each with an "Edit" button:
  - Primary objective:** "Maximise quadratic utility"
  - Secondary objectives:** "Minimise taxes, Minimise transaction cost, Maximise internal rating"
  - Risk aversion:** "1 (default)"
- Investment constraints:** This section features a tabbed interface with "Asset class", "Sector", "Region", and "Instruments". The "Sector" tab is active, showing two constraints:
  - Energy: 15% (with a toggle and trash icon)
  - Materials: 20% (with a toggle and trash icon)
- Investment filters:** This section includes two filter rules, each with a toggle and trash icon:
  - Rule 1: Sectors (dropdown) "don't includes" (dropdown) Industrials (dropdown)
  - Rule 2: internal rating (dropdown) "is higher than" (dropdown) 4

At the bottom of the filters section, there is an "Add a filter" button.

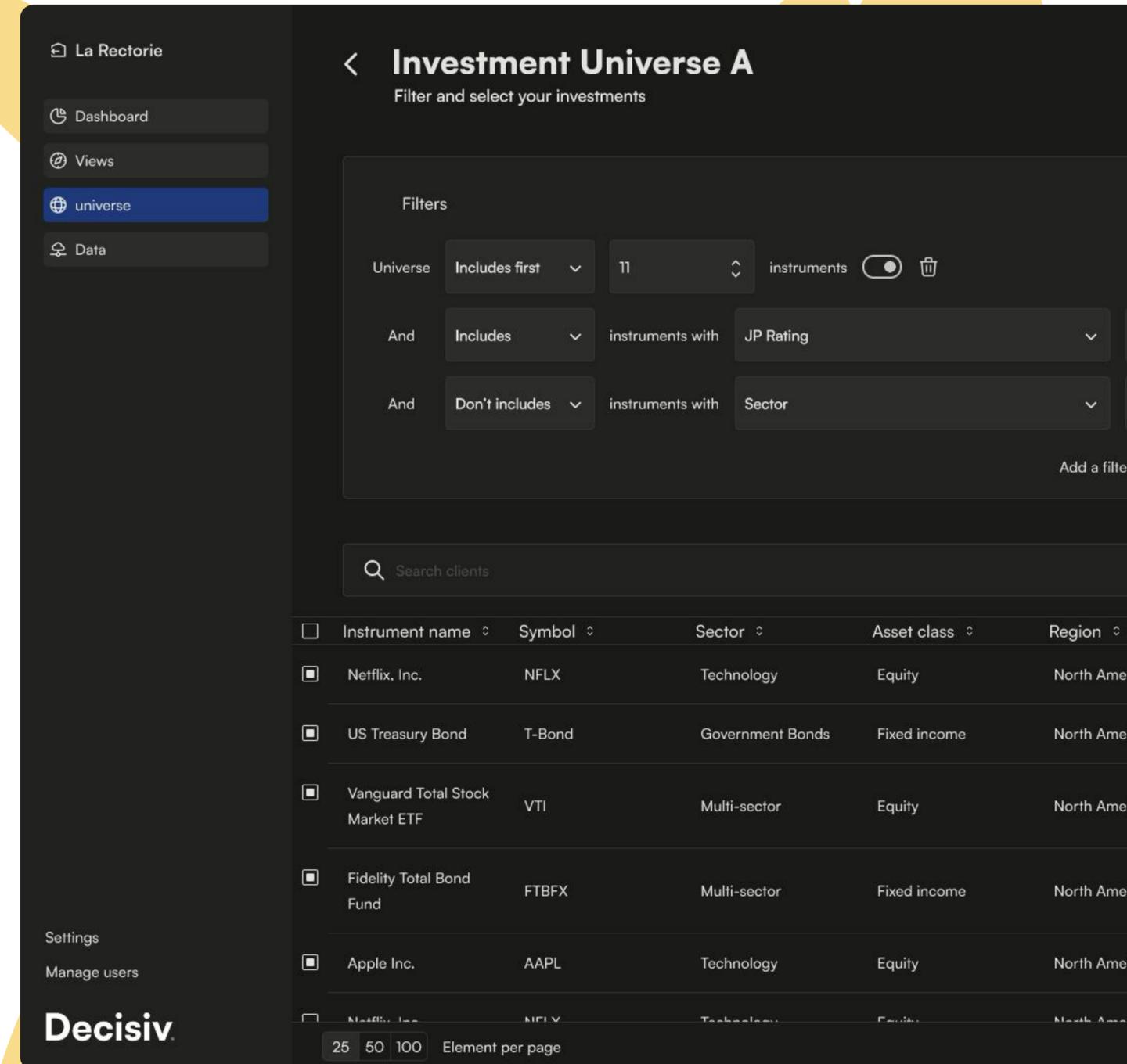
# SELECTING INVESTMENTS

Choosing the right investments is crucial as it shapes your portfolio's potential. However, it's very time-consuming. That's why we've simplified it for you, making it **easy to delegate to seasoned asset managers** – much more affordable than delegating the asset management in full.

With Decisiv, you can:

- Follow index's selection
- Hand-pick each investment
- Dynamically select based on metrics
- Or combine the above selection processes

Choose from a wide range of financial instruments, including stocks, funds, ETFs, cryptos, and more.

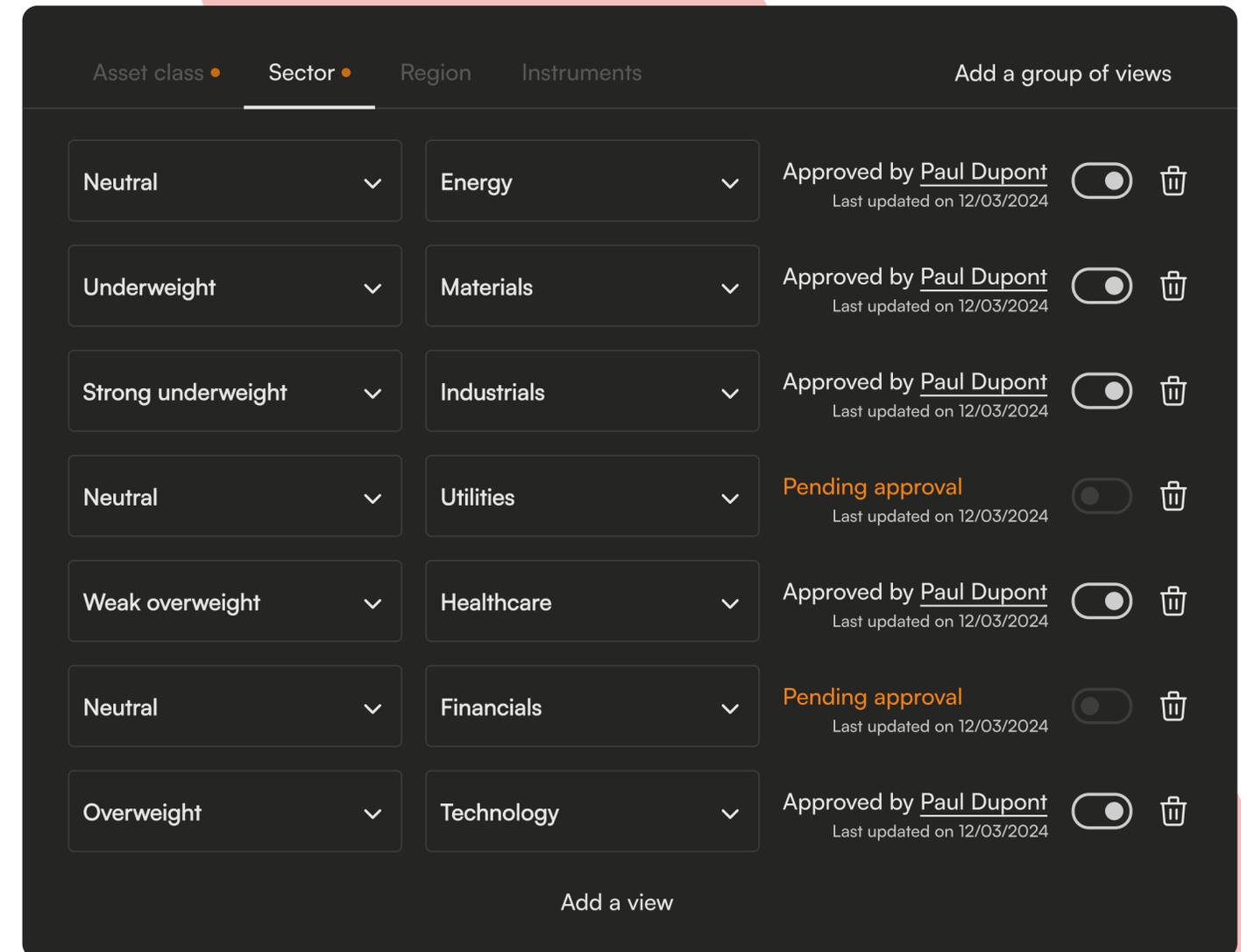


# FORMULATING MARKET ASSUMPTIONS

Market conditions are constantly evolving, favoring different investments or group of investments at various times.

To help you stay ahead, we've created a solution that lets you seamlessly integrate your market assumptions using abstract weight scores (e.g., overweight, neutral, weak underweight). You can **apply these assumptions to any investment or group of investments** (asset classes, sectors, regions, etc.).

Using this feature can **significantly enhance the quality of your allocations**, especially when entrusted to seasoned asset managers.



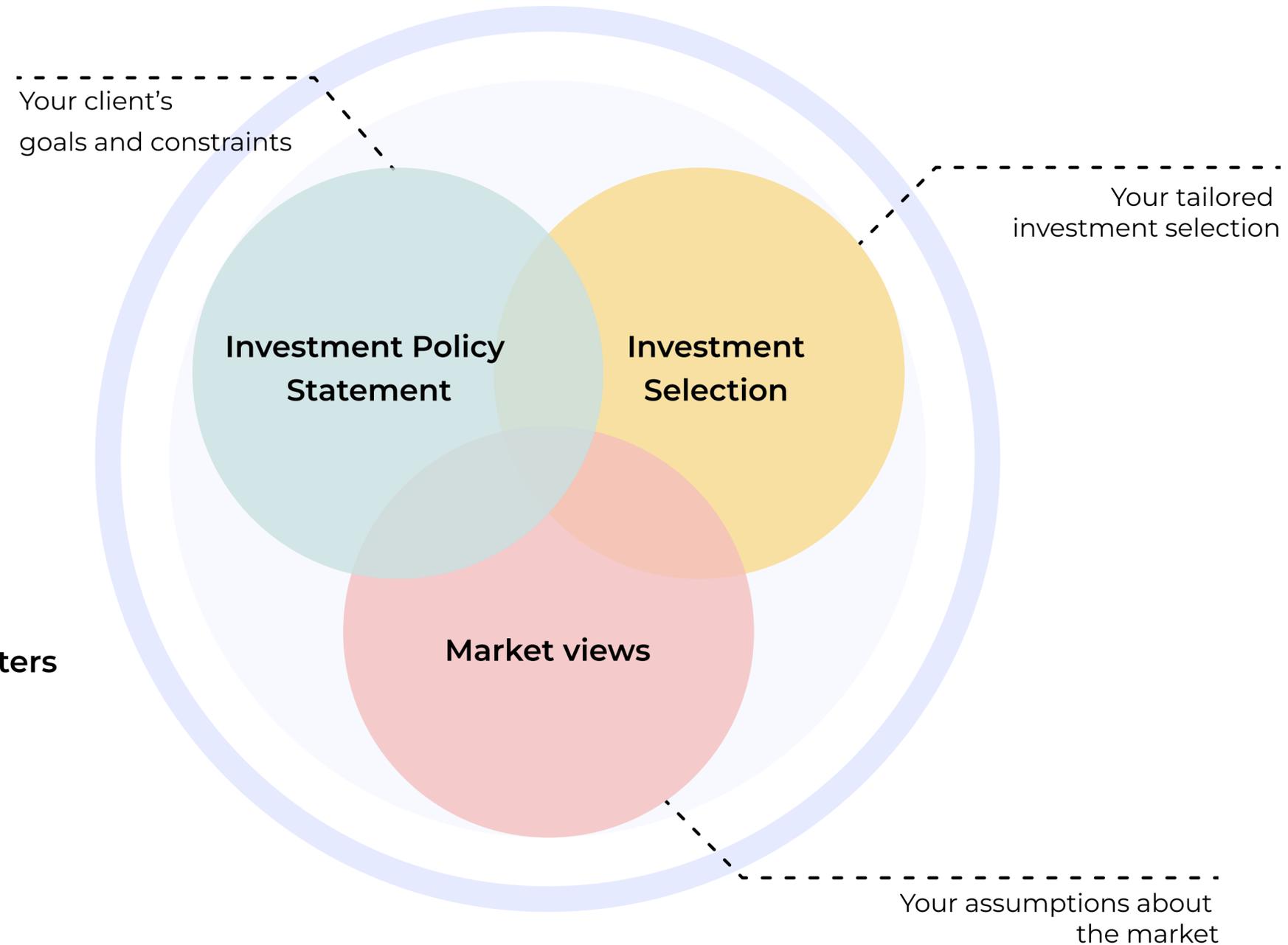
# TAILORED PORTFOLIOS IN RECORD TIME

When you have:

- Defined clients' unique goals and constraints (p. 7),
- Selected investments (p. 8),
- And formulated market assumptions (optional, p. 9),

**You can build or adjust a portfolio with one click.** Our technology **mathematically optimises portfolios based on the above parameters** ensuring they meet your clients' specific needs.

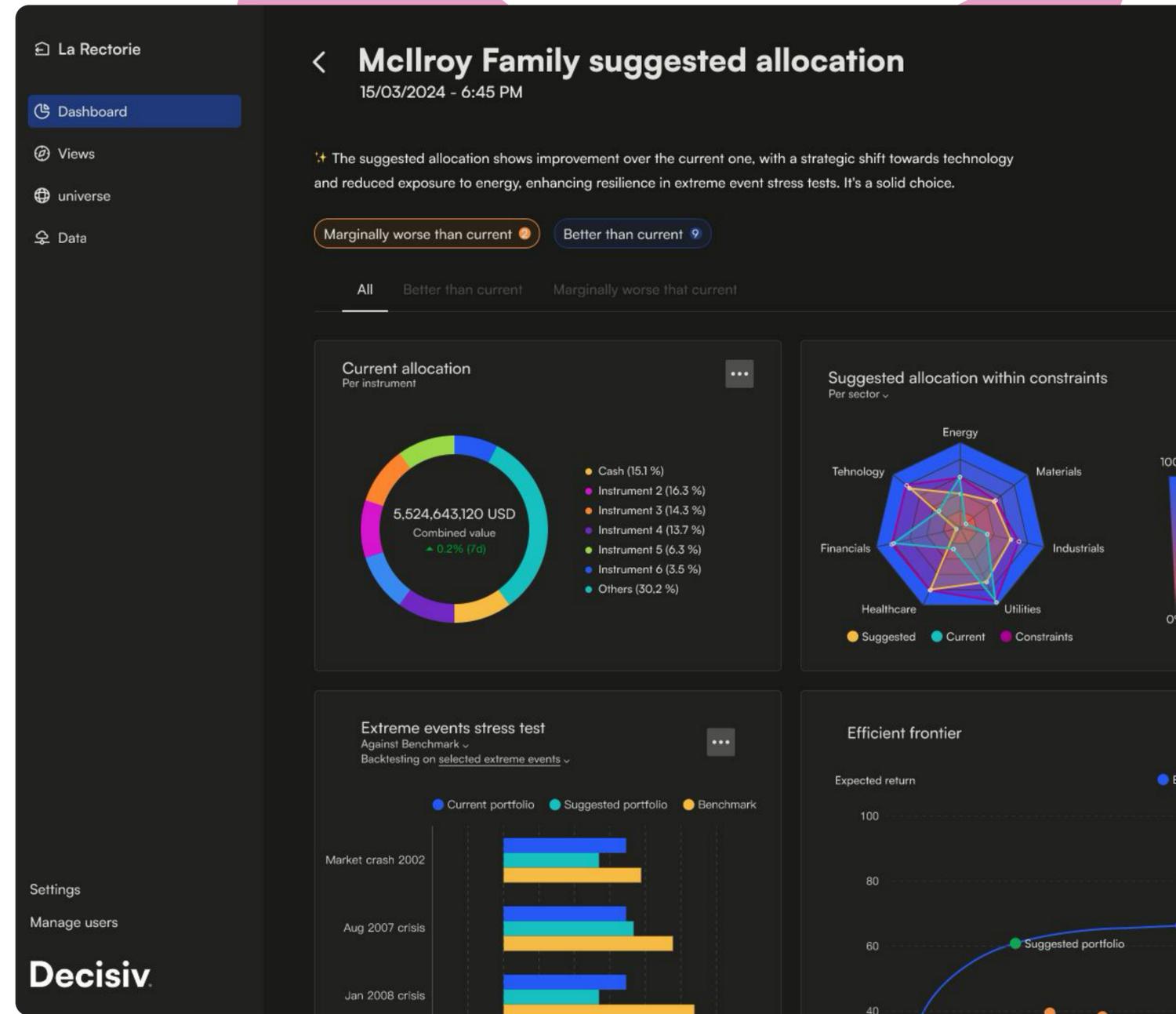
The final step? Simply validate the suggested portfolio. And we've made it effortless for you to do so. (next slide)



# EFFORTLESS DECISION-MAKING

Investment decisions carry significant weight. A wise choice can lead to substantial gains over time. The key to great decision-making is having the right information presented effectively.

That's why we've built **an intelligent portfolio stress-testing dashboard that highlights key insights** in your data. Quickly identify threats and opportunities. Make optimal investment decisions by backtesting, comparing, filtering, and visualizing various strategies.



# OUR SECRET: DATA STANDARDISATION

The key to a flawless experience lies in our systems and databases that standardise your investment attributes, such as asset class, region, sector, and more.

Standardising data enables advanced investment selection and market assumption formulation. It also makes it easier to visualise, filter, and compare data using data science techniques.

