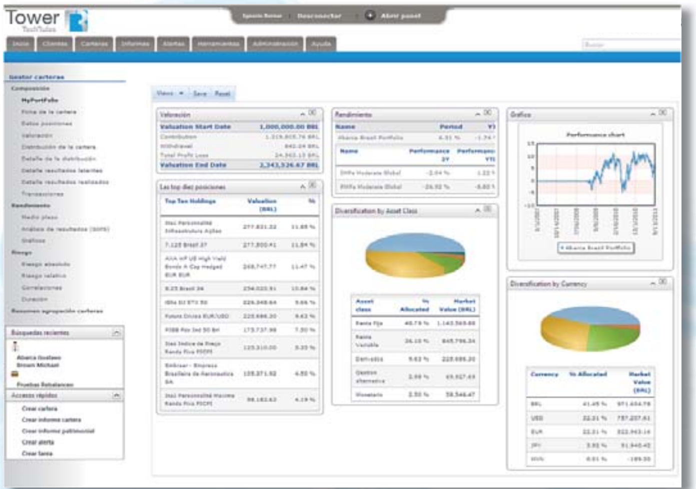
TechRules leading provider of integral solutions for Wealth Management and Fund Reporting

Tower is a technological solution that gives response to the entire process of financial advice in all its extent: from customer profiling, to reporting for clients, and many other needs in-between.

Developed as a modular web solution, with SOA services, Tower allows financial advisors and asset managers to provide a differentiated service through the optimization of investment proposals, enabling the managing and portfolio monitoring as well as report generation.

Tower provides financial institutions with efficiency, objectivity, transparency and client orientation. It supplies with the necessary tools for the growth of your business, by offering a quality advice service and reducing the associated costs at the same time.

Tower's Benefits



1. Substantially enhances the efficiency of financial advisors and improves customer service by means of an advanced interface
2. Allows structured financial advice, through an advanced system for the creation and monitoring of Model Portfolios
3. TechRules takes responsibility for updating Tower with all the market information needed after checking the quality of the data
4. Provides alerts and performs permanent monitoring of the clients' investments
5. Modular, scalable and flexible architecture, according to each entity's specific requirements
6. Easy to integrate with each entity's own systems (Back Office, CRM, etc.)
7. Access to information anywhere and anytime, through mobile devices, ipad, etc.
8. SOA, adjustable to any distribution channel that the entity may have for any of its specific functionalities
9. Compliance with MiFID regulation

TechRules CRM & Task Planner

Client Management: Optimization of the relationship with clients by means of an advanced commercial management, which centralizes personal, financial and wealth information for each one of them. Through the client record you will have access to all personal data, investor's profile, incomes and expenses, delivered proposals and global accounts on assets and liabilities. Task Planner, an algorithm proprietary of TechRules, will assist you on the prioritization of commercial activities performed by your advisors.

TechRules Investment Proposals

Client Profile and Investment Proposals: Aimed at providing adequate advice, at any time. Through a centralized system you will obtain the client's profile and may draw up fully personalized investment proposals, according to the client's needs.

TechRules Rebalancing

Portfolio's Rebalancing: Tower allows the automating of the portfolio's rebalancing process, with valuable time saving for your advisors, as well as performing adjustments to the asset allocation of your client's portfolio, according to the defined business logics.

TechRules My Portfolio

Portfolio Manager: You will have access to the most relevant and up to date information on your clients' investments, featuring a dynamic and homogeneous format. Portfolio profitability analysis (GIPS), absolute and relative risk, correlations analysis, portfolio distribution, profit and loss origin, benchmarks and simulations.

TechRules Reporting

Portfolio Report: Clear and accurate information on client's wealth state, through a report that enhances the fluency in the management and in the relationship with the customers. Automatic report generation, scalable and flexible in order to adequately meet the entity's needs.

TechRules Monitoring & Alerts

Monitoring & Alerts: Active follow up of the clients and the portfolios using alert systems which have been designed by the entity, by the combination of several criteria such as market conditions, advising and the tasks defined by the user for the execution of commercial activities. Enables to prioritize and receive the correspondent alerts at the most convenient periodicity.

TechRules Investment Tools

Investment Tools: Online analysis that provides a dynamic, transparent and objective advice.

- **T-Reports™:** Quantitative reports on shares, indices, ETFs, funds, etc, updated on a daily basis.
- **Investment Opportunities:** Ideas for investment generated by a quantitative algorithm designed by TechRules.
- **Watchlist:** Dynamic tables for the comparison of shares.
- **My T-Advisor ™:** Complete report on client's portfolio, just one click away.

TechRules DQT

Data Quality: This tool allows the analysis and filtering of all input and output data in order to obtain quality reports through a daily process of error amendment. Calculations are checked through filters and spies which allow users to identify potential incoherencies in the information received at the back office.

TechRules Financial Planning

Financial Planning: Financial planning is a systematic approach by which the financial planner helps the customers to maximize their existing financial resources by using financial tools to achieve their financial goals. Furthermore, it promotes the sale of savings products, investments and insurances through a differentiated service of high added value. Designed as a tool for enhancing loyalty, it promotes business growth both through current clients and new ones.

By using its multiple functionalities through SOA services, Tower provides you with an opportunity to empower your web, CRM or intranet

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