TechRules, leading integral solutions for financial advice and wealth management

In an ever changing market, the process of rebalancing clients' portfolios to meet their preferences and needs demands a highly valuable time from financial advisors. Also, and from an operational point of view, another challenge regarding business logics arises with rebalancing, which further complicates this process for financial entities.

Rebalancing plays an essential role in the financial advisory process, with the aim of aligning the client's portfolio with a model portfolio designed in accordance with a specific risk profile.

By means of an advanced technology, Tower Rebalancing enables the mechanization of this process. It provides an efficient solution to ensure your business' growth under a scalable and controlled approach; throughout either a Tower integrated algorithm or a SOA service with no need for integration.

The main objective of Tower Rebalancing is to define an asset allocation within a portfolio, suitable to the client's profile, while taking into account both the client's restrictions and the business rules of each financial entity.
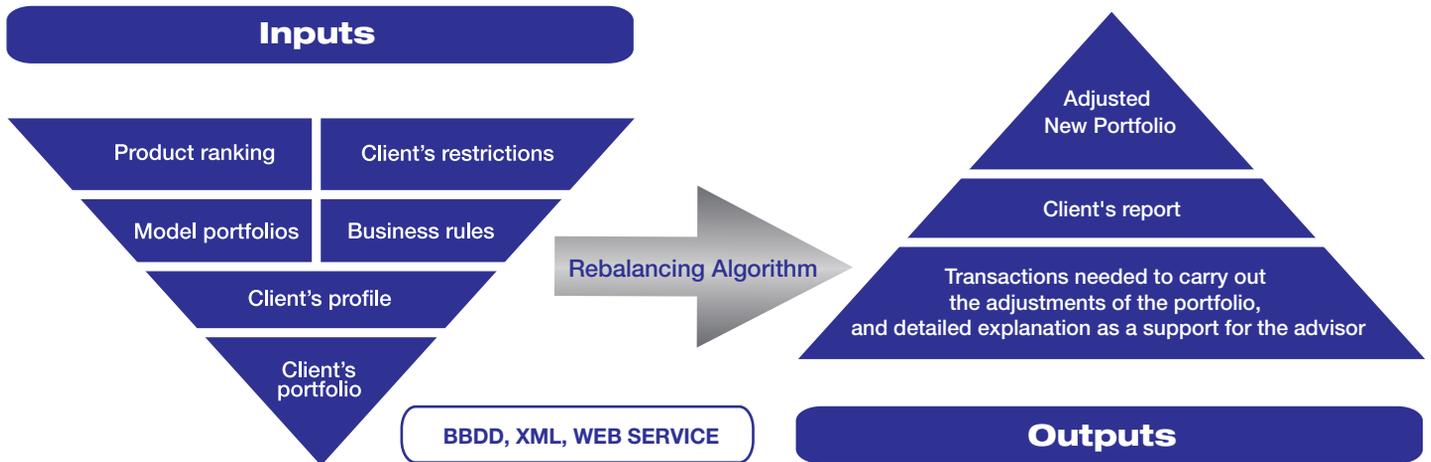
Tower Rebalancing industrializes the supply of an objective financial advice, without renouncing to the customization of each client's proposal on an individual basis.

Tower Rebalancing benefits

- **Accuracy and mechanization** in the portfolio rebalancing

- **Elimination of errors** and improvement of global productivity

- **Flexible,** valid for either discretional or non discretional portfolio management, as well as massive or individual rebalancing

- **Algorithm** containing a wide range of possibilities: multi-currency, multi-asset, client's preferences and restrictions, business rules, categories definition, etc.

- Enables integration either via Web Service or through our Tower platform

- **Easy to use,** with a minimum training and an operative support

TechRules counts with **more than 10 years of experience developing rebalancing solutions for customers** covering a wide casuistic.

Inputs

Product ranking

Client's restrictions

Model portfolios

Business rules

Client's profile

Client's portfolio

BBDD, XML, WEB SERVICE

Rebalancing Algorithm

Adjusted New Portfolio

Client's report

Transactions needed to carry out the adjustments of the portfolio, and detailed explanation as a support for the advisor

Outputs

Tower's Portfolio Rebalancing

Tower Rebalancing may be used as part of the full Tower Solution or through independent web services within each client's IT infrastructure.

Moderate Model Portfolio
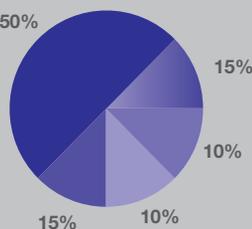
- Alternative Investments – Diamonds
- Europe Stocks
- Germany Stocks
- Fixed Income Securities – Corporate bonds europe (long term)
- European Money Market

50%   15%   10%   10%   15%

Tower Rebalancing is a solution that allows the definition of parameters appropriate for each entity, consistent with its business model and specific rules, and minimizing the number of transactions at the same time.

Client's restrictions and preferences:

Each client has the possibility of defining an array of restrictions and preferences for investment, which will be taken into account when rebalancing the portfolio to comply with the most demanding expectations.

Scenarios simulation (What-If):

Tool for the simulation of possible scenarios by rebalancing the client's portfolio, and displaying personalized adjustments in an easy way for its evaluation.