

Leveraging AI and Innovation for Enhanced Client Outcomes

Our Vision





We continue to maintain focus on our clients' needs, targeting highest quality standards for our investments...



It is a process that allows us to:

Focusing on our clients' needs, monitoring the product quality and client investment behaviours

Becoming a solutions provider for product creation Building trust
through
communicatin
g product
drivers and
active
positioning in a
user-friendly
manner

Cross functional team





Harnessing data...

from **cross functional** departments...

...representing clients'
experiences overall...

It ensures that data can be measured and connected and in a single client centered platform



MedDataHub









Modelled data and data quality engine



Enhancing client outcomes

Understanding our clients, the model and the context

Ensuring the team are cross functional in nature

Having the right data structure

Addition of Artificial Intelligence into the process to

- add insights and
- 2. suggested actions

- 3. MedBRAT
- 4. Client Centricity LOGOS



...**staying in sync** along the client experience journey

Prediction of flows

Predicting Fund Flows

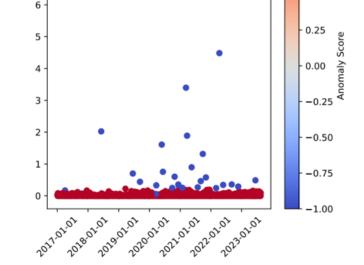
Analysing historical data and patterns.

Anomaly Detection

- Identifying Irregular inflows / outflows
- Early Intervention with clients

Result:

- Client Engagement
- Timely Action





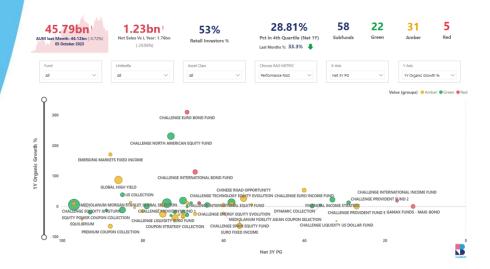
0.75

0.50

MedBRAT (Business Risk Assessment Tool)

between investor sentiment, fund flows, and fund performance within our model enables us to proactively identify funds in need of intervention and attention.

 This predictive capability allows us to anticipate and address potential adverse client outcomes in advance





45.79bn ! AUM last Month: 46.12bn (-0.72%) 05 October 2023

1.23bn! Net Sales Vs L Year: 1.76bn (-29.86%) **53%**

28.81%
Pct in 4th Quartile (Net 1Y)

58 Subfunds 22

31

5

Red

Retail Investors %

Pct in 4th Quartile (Net 14)

Last Months %: 33.3%

Green

Amber

Fund
All

Umbrella

All

Asset Class

All

Choose RAG METRIC

Performance RAG

X-Axis
Net 3Y PG

Y Axis

1Y Organic Growth %

Value (groups) Amber Green Red

300 CHALLENGE EURO BOND FUND Organic Growth % **CHALLENGE NORTH AMERICAN EQUITY FUND** 200 **EMERGING MARKETS FIXED INCOME** 100 CHALLENGE INTERNATIONAL BOND FUND \geq **GLOBAL HIGH YIELD** CHINESE ROAD OPPORTUNITY CHALLENGE INTERNATIONAL INCOME FUND US COLLECTION CHALLENGE TECHNOLOGY EQUITY EVOLUTION CHALLENGE EURO INCOME FUND CHALLENGE PROVIDENT LUND 2 MEDIOLANUM MORGAN STANLEY GEOBAL SELECTION FINANCIAL INCOME STRATEGY CHALLENGE PROVIDENT SUND CHALLENGE ENERGY EQUITY EVOLUTION CHALLENGE SOCIDITY & RETURN DYNAMIC COLLECTION CHALLENGE PROVIDENT FUND 5 GAMAX FUNDS - MAXI-BOND **EQUITY POWER COUPON COLLECTION** MEDIOLANUM FIDELITY ASIAN COUPON SELECTION CHALLENGE LIQUIDITY EURO FUND **EOUILIBRIUM** CHALLENGE LIQUIDITY US DOLLAR FUND COUPON STRATEGY COLLECTION CHALLENGE SPAIN EQUITY FUND PREMIUM COUPON COLLECTION **EURO FIXED INCOME** 100 100 80 60 40 20

Client Experience – analyse the sentiment

- Building a client sentiment set from their behaviours to date that allows us to direct financial advisors, leading to tailored services and products that meet their unique needs.
- Automated Natural Language Processing / Topic
 Analysis on queries to flag operational issues that
 warrant immediate attention and action
- Continuous Monitoring of Query Sentiment for Ongoing Enhancement and improvement of client experience.

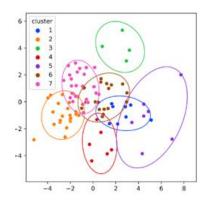


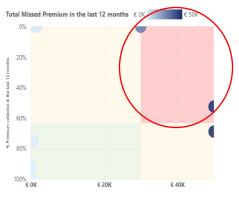


Client Clustering

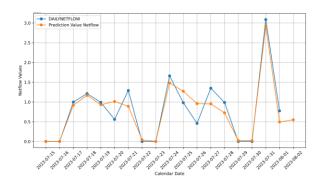
- Identifying similar client clusters into distinct segments based on shared characteristics or behaviours.
- Allowing for more in-depth analysis to identify disparities in performance within those cohorts.
- Investigate whether certain clients within a given cohort outperform others.
- allows us to direct financial advisors, leading to tailored services and products that meet their unique needs.







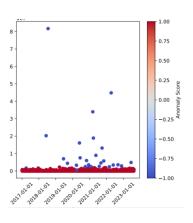
Al Use Cases



Flows - Sales
Prediction



Query Sentiment analysis



Irregular inflow / outflow detection



Cross functional team

...**constant innovation** to better understand the client experience





Thank you

