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eInvestor

A financial product consultancy system

Introduction

eInvestor is a **back-up tool for personal banking management units**, generating an optimised recommendation for a portfolio of financial products in accordance with the criteria of the Business and with the Customer's investment profile. It is therefore a consultancy system for financial portfolios which focuses on the Customer, and operates in harmony with the Finance House's commercial strategies.

What does the eInvestor have to offer the Finance House Customer?

Cover over the life cycle of an investment portfolio. The system offers the Customer consultation for the entire life cycle of the portfolio, from the first *outlay* following creation of the portfolio up to *disinvestment*, with subsequent successive *re-distributions* of the portfolio.

Offer of a **customised service**. The customer is given a dossier which provides all the data in relation to the investment proposal made.

Offer of a **homogeneous service**. Customers perceive the homogeneous nature of the criteria employed in the personal banking management units.

Uniformity of Service The service may have its Customer at a Commercial Office, with access through Electronic / Telephone Banking etc. for customised consultancy.

What does the eInvestor have to offer the Finance House?

The main objective of this tool is to **increase business turnover** for passive financial packages? in the Finance House by an improved portfolio optimisation service.

The system provides greater control over the recommendations provided through the **eInvestor** administration system.

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The use of this tool simplifies protection by the personal banking management unit of a recommended portfolio obtained in accordance with the customer's investment profile. Simplifying submission to the customer of the proposal documentation improves the level of service, and thus increases **customer satisfaction**.

The system also offers **information to get to know the Customer better (the KYC – Know Your Customer Viewpoint)**, thus giving the tool more direct impact – through the sale of products – and indirect impact by providing information in connection with the Customer for subsequent use in general marketing campaigns.

How does the eInvestor work?

The eInvestor value chain moves through the following steps:

- **Obtaining the Customer's Net Equity**, both internal and external in relation to the Finance House.
- **Drawing up the investment profile** based on the replies to eInvestor questionnaires.
- **Drawing up the proposed operation based on optimum movement of capital**, in accordance with the profile of the Customer and the financial products and commercial strategies used by the Finance House.
- **Obtaining fully customised reports**, setting out the various details of the process followed to produce the proposal.

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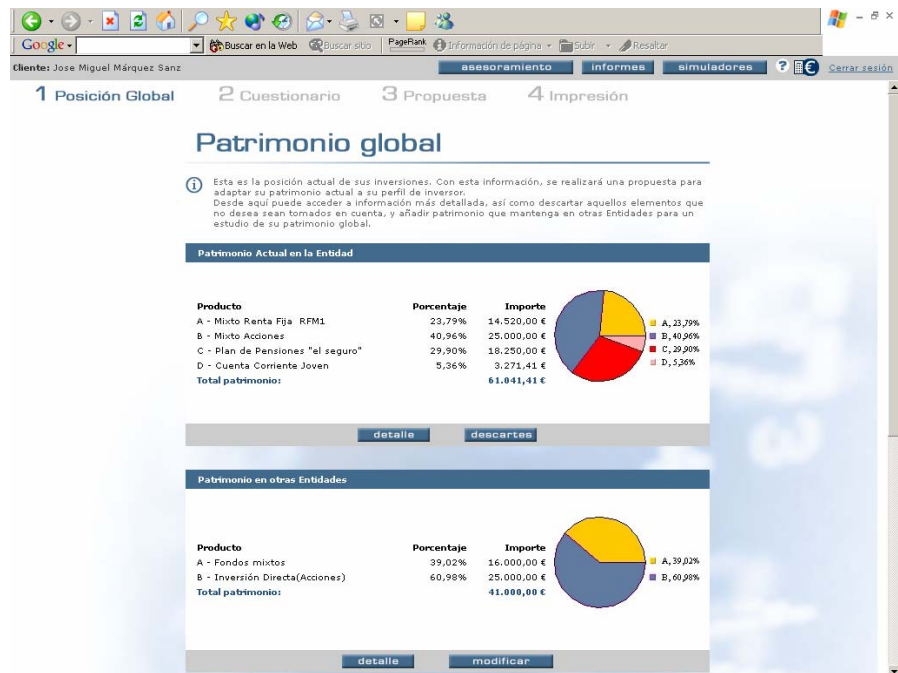
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The product's differential features

- **Integral treatment of the portfolio.** Bearing in mind the net equity, the system can recommend re-distributions of the portfolio to bring disinvestment down to a minimum, make contributions from a global viewpoint, or disinvest to obtain liquidity.
- **Global viewpoint of company equity,** internal and external, in an integrated fashion.
- **Treatment of Unit Linked products customisable to the Finance House.**
- **Connection to the Finance House's existing financial simulators.**
 - Implementation of an **automatic maintenance** system, thus eliminating the tedious task of maintaining parameters manually.

Architecture / Requirements

The system has been developed for use in both Windows NT environments and UNIX systems, using a server of applications compatible with j2ee 1.2.1 and providing environments with high availability ratings. The system's architecture allows easy adaptation of the image of the application to the customer.

Since the **eInvestor** is an in-house product developed by the **AIA Group**, it provides an easy solution for adaptation to the specific needs of each Finance House.

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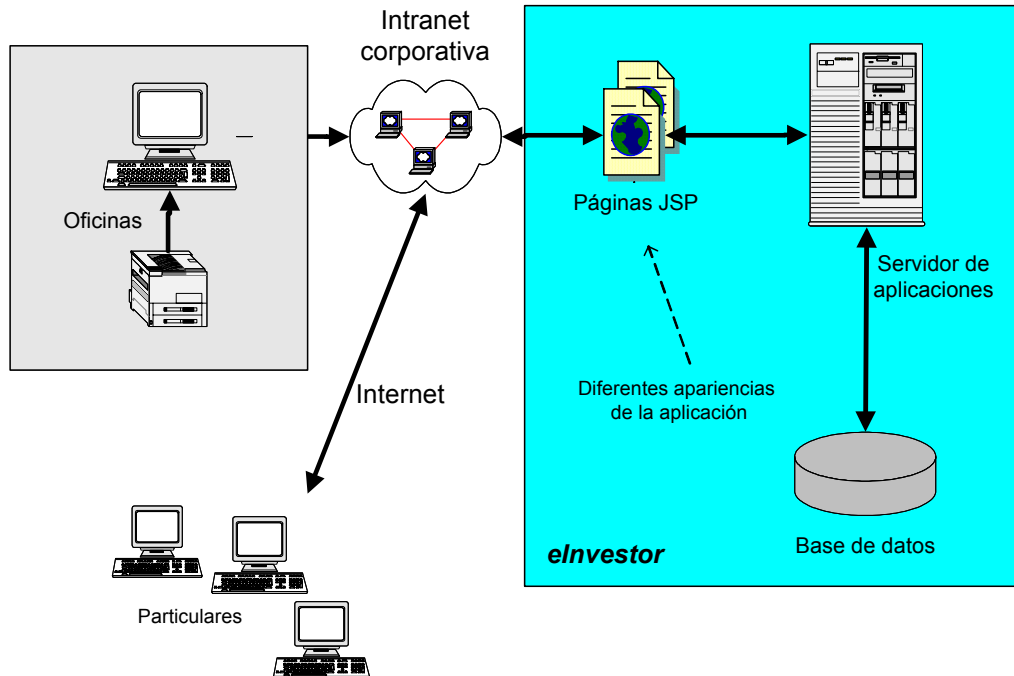
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The Solution

The AIA Group has been innovating financial consultancy algorithms and methodologies since 1996. **eInvestor** is the result of the third generation of financial consultancy systems which uses all the prior research and experience in the field of finance.

eInvestor is a modular solution which can provide a number of forms of integration with Finance Houses. Integration may be carried out via the calculation unit (the Consultancy Micro-Kernel), or a solution may be integrated throughout the network of Commercial Offices.

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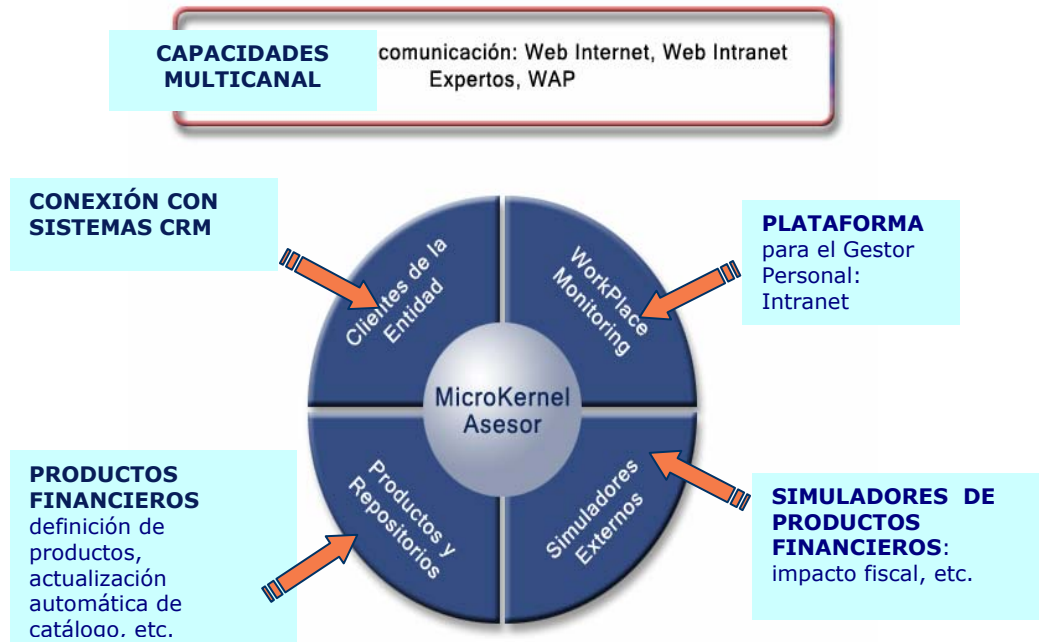
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This product is marketed in three different formats, all of which allow engineering to be carried out in order to adapt the product to the specific needs of the Finance House.

• **Versions: eInvestor Server**

This form of the application provides a financial consultancy server with no user interface, a version geared towards work as a calculation unit as part of a comprehensive or wider-ranging solution.

• **Versions: eInvestor Professional**

This version includes the calculation unit and a pre-defined user interface based on web technology, for use by Finance Houses which require minimum integration of the tool.

• **Versions: eInvestor Enterprise**

This version includes the calculation unit and a user interface fully adapted to the particular style of the customer, in addition to information systems available at the Finance House. A comprehensive solution which focuses on the end customer, where flexibility is greatest. We recommend this distribution for businesses requiring a highly customised solution.