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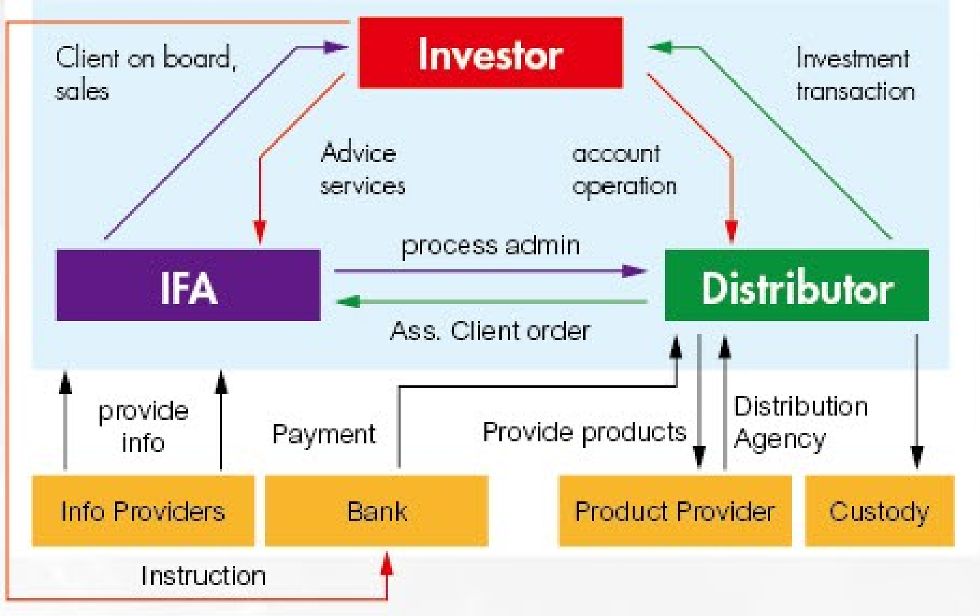
XFAWealth – a Wealth Management EcoSystem

XFAWealth is a community based platform which links the investors, the IFAs, distributors, product providers, banks and custodians. The platform caters for one-stop-shop experiences in investment marketing, consulting, profiling, trading and settlements. XFAWealth supports multi-currency and multi-assets classes including equities, mutual funds, bonds, ETFs and insurance linked products.

Investors experience unparalleled customer services via state-of-art interactive tools, better communication with their IFAs and more efficient management of their assets. In turn, the IFAs/Distributors raise their business model to a superior level by knowing their customer better thanks to using advanced technological tools such as behavior analysis and natural language processing.

The comprehensive back-office management component reduces operational costs substantially as it includes multiple modules: (1) Order Management with Credit Control and Order Acknowledgement workflow, (2) Product Suitability Management, (3) Cash Management, (4) Fees Calculation and Management, and lastly (5) Consolidated Client Portfolio Reporting and Statements.

Stakeholders' Relationship



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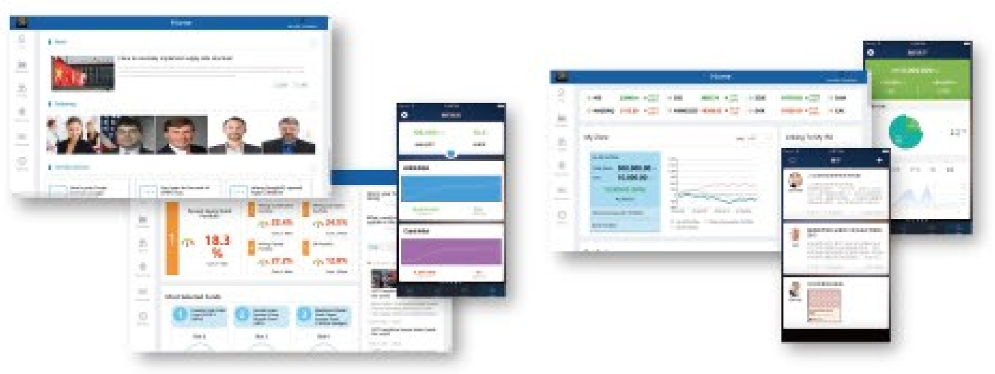
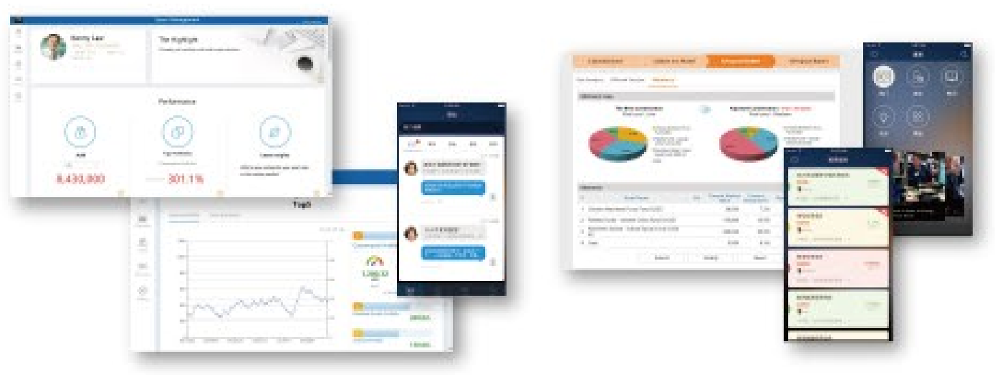
Key Features and Benefits

For Investors :

- Easy access to valuable market information and news
- Easy access to a variety of investment products
- Select and assess IFAs on-line with auto-matching criteria
- Enjoy private customized investment services on-line from IFAs
- Closely communicate with IFA for investment monitoring
- Portfolio tracking, simulation and comparison
- Manage multiple accounts and/or IFAs via a single interface with integrated reports
- Auto alerts and reminders for investment decisions
- Discuss and exchange ideas with other users in the community via social media



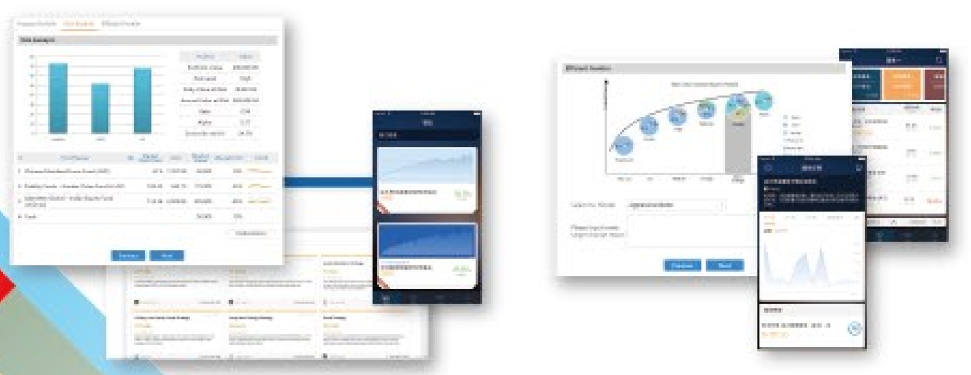


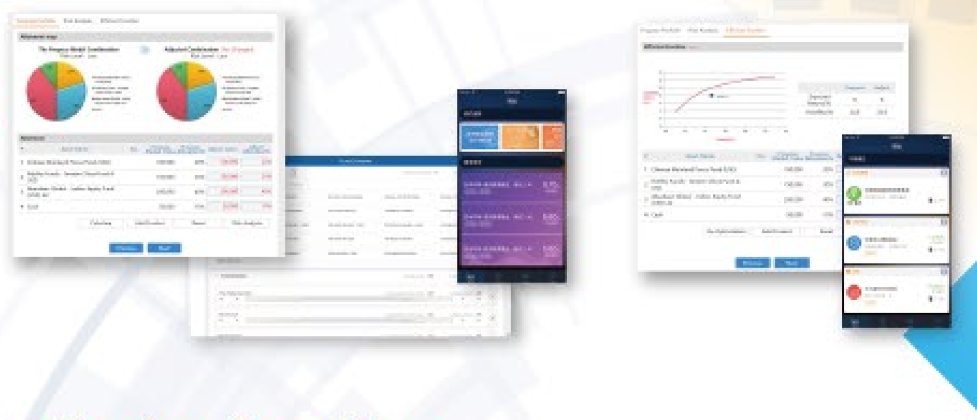
For IFAs

- Easy access to valuable market information and analyst reports
- Easy access to a variety of investment products for recommendation to investors
- Matching of potential investors
- Streamline client on-boarding and compliance tools to support KYC/AML
- State-of-the-art CRM tools for client management
- Advanced portfolio management tools including rebalancing and back-testing
- Individual personal area to share insights on strategies and portfolio management
- Platform for demonstrating performance and promoting the brand
- Customer behaviour analysis allowing IFA to know customer better
- Community and social media integrated to enhance customer engagement

For Distributors

- Streamlined client on-boarding process,
- Easily manage compliance, including KYC/AML
- Promote products to IFAs and suitable investors
- To recruit more IFAs on-line
- Communicate with IFAs for sharing product info and news
- Better manage IFA's operation flow
- Big-data analysis provides marketing information
- Customer behaviour analysis improves product suitability
- Cash and Fee Management





For Product Providers

- Target promotion of products to IFAs and suitable investors
- Effective channel for information dissemination
- Broaden the sales channels
- Big-data analysis provides marketing information
- Customer behaviour analysis enhances product development

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