

**Delivering Your Right to Invest
with the Right Investments**



Introducing Kristal.AI

October 2023



Kristal.AI

Reimagining Private Banking Since 2016

- Democratization of wealth management for all investors.
- Providing the best-in-class financial solutions across the risk-return spectrum.

Operating in



Key Milestones



50,000+

Users in Singapore,
Hong Kong, India,
Middle East,
Europe
& Africa



USD \$1.4B+

Assets Under
Management
and Advisory



B2B

Partnerships

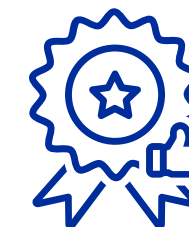
370+ B2B partners in
India
& Middle East

Key Company Metrics



120+

Employees across
Singapore, Hong
Kong,
India & Dubai



150+ years

Highly Experienced
Investment Committee



Leadership

Profile

Leadership from
various fortune 500
companies

Experienced Leadership Backed By Marquee Investors

Board of Directors



Asheesh Chanda
Founder & CEO



TCM Sundaram
Investor,
Chiratae Ventures



Verena Desai
Sector Specialist
(Board Observer)



Vineeth Narasimhan
Co-founder & CTO

Investment Committee



Vivek Mohindra
Chief Risk Officer



Sivasankar Elambooranan
Head of Investment
Advisory



Ankit Agrawal
Director & Lead,
Investment Advisory



Rakesh Khajuria
Director, Trading and
Products



Himanshu Gupta
Chief Business Officer

Management Team



Ashwin Patravali
Director, Institutional Sales



Arnab Deb
Head of Product



Gaurav Rustagi
Head of Growth



Joel Pang
Chief Compliance Officer



Meenal Shah
Director, Financial
Products



Mubarak Begum
Head of Human
Resources



Namit Gupta
Country Head, India



Pavithra V
Head of Finance



Sangram Das
Chief Information Security
Officer & Head of SRE



Srinivas Handadi
Head of Engineering



Swanzel Rautela
Director, Institutional
Sales



Parvathy Srikant
Lead - Private Wealth
(B2C)

★ Also a part of the Investment Committee

Across Singapore, Hong Kong, India, Middle East and others

Kristal.AI - A Platform Of Choice

1

Full Suite of Wealth Management Products

- Extensive range of curated products including exclusive access products
- Diversified strategies (ETFs and Funds based) built for your global investment needs

3

Fully Digital and Seamless Onboarding Experience

- Seamless and paper-free account opening process supported for investors across the world
- KYC checks are done through CKYC & KRA for Indian investors

2

Democratization of Investments

- Provision of exclusive strategies at smaller investment amounts
- Access to high ticket products (PE/VC/Hedge Funds and Kristal Private Market) for as low as USD 25,000

4

The Gold Standard in Regulation and Service Partnerships

- Fully regulated in Singapore, Hong Kong and India
- Partnered with Tier-1, well-reputed third-party service providers

1 Full Suite of Wealth Management Products

Catering to all your investment needs

Equity/ Fixed Income/
Hedge Funds



Stocks, Gold, REITs, Govt
/ Corporate Bonds etc



Mutual Funds

P I M C O

J.P.Morgan



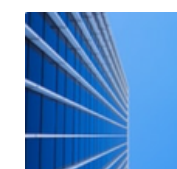
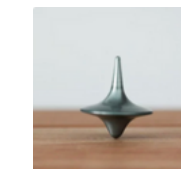
Structured Products



VC / PE Funds



ETF baskets



Startups / Pre-IPO



Curated ETFs



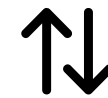
BlackRock

Extensive Universe Of Wealth Management Products

RM-Assisted Execution
and Self-Execution
available across products

Kristal's Advisory

Expert curation across all wealth management products



Stocks, Bonds & ETFs

- Focus Lists - Leveraging algorithms along with IC views
- Kristal Portfolios - Powered by our proprietary algorithm



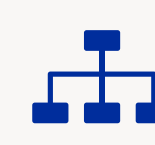
Funds Platform

- One-stop curated solution at low minimums
- Comprehensive offering across asset classes, investment styles and geographies



Kristal Private Markets

- Access to curated & quality private unlisted companies
- Offerings across primary, secondary and private credit deals



Structured Offerings

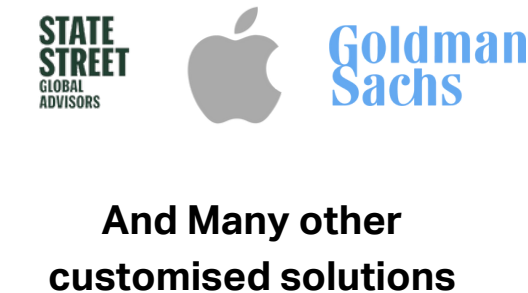
- Curated structured products such as Equity Linked Options Notes (ELONs), Fixed Coupon Notes etc.



Customised Model Portfolio

- A custom-made well-diversified portfolio, based on the client's objectives and risk profile

Products



Fully customised
solutions tailored by our
advisory and data
science teams

2 Democratization of Investments



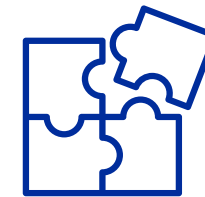
We fractionalise exclusive investment strategies to allow you to invest at a low minimum investment amount.



Ability to access high ticket products such PE/VC/Hedge Funds and Kristal Private Market for as low as USD 25,000.



Through our risk-appropriate strategies, you get quick access to the views of our highly experienced Investment Committee.



Leverage our Investment algorithm to provide an ideal portfolio based on a your risk profile.

3 Fully Digital and Seamless Onboarding Experience

1. Our KYC process is fully digitized and completed in 1-2 business days.
2. Money is available for deployment within 3-4 business days.
3. The process is supported for investors across the world (except the US).

KYC Verification

As per SEBI regulations, Kristal would need to perform your KYC. Please provide your PAN number and Date of Birth to get KYC details.

PAN Number

Date of Birth



4 The Gold Standard in Regulation and Service Partnerships

Regulatory Status



Singapore 
Capital Markets License



India 
RIA License



Hong Kong 
Type 4 & Type 9



Dubai 
Fintech Innovation License

Tier 1 Service Partners

Brokers / Platforms



Counterparties



Custodian



Trustee Banker



EAM Partnerships



Auditor



Tax Advisors



Fund Administrator



Extensively Awarded and Well Recognised



Global Person of the Year 2021

Asheesh Chanda was felicitated with Global Person of the Year 2020-21, Finance Leadership Award by AsiaOne Magazine.



Economic Times BFSI WealthTech of the Year 2021

Selected to be the world's most innovative WealthTech company in 2021.



WealthTech 100 Companies 2021 & 2020

Formed a part of the world's 100 most innovative WealthTech companies in the wealth and asset management industry in 2021 & 2020.

HK Technology Fast and Rising Star Program 2019, Deloitte

Awarded one of the Rising Star awards by Deloitte in the program.



Asia Smart App Awards 2018-2019

Awarded the smart app award in the Business category by the Hong Kong Wireless Technology Industry Association in 2019.

Our Media Coverage



Kristal.AI CEO & Founder Asheesh Chanda on Serving the Rapidly Growing Mass Affluent and Emerging HNW Wealth Market

Asheesh Chanda is the CEO and Founder of Kristal.AI, a global digital private wealth platform for comprehensive wealth management solutions for accredited investors.

THE STRAITS TIMES

Me & My Money: Look beyond the numbers when investing, says finance executive

CEO of digital wealth platform Kristal.AI focuses on the story behind the figures.

Numbers are just one part of the equation when it comes to investing, says finance executive Asheesh Chanda, who focuses on the story behind the figures while ignoring what may be trending in the market.



Thomas Meichl: «Ukraine Conflict – What is the Outlook for Asia?

Global markets are jolted by an unprecedented combination of supply shocks and dealing with multiple blows to different parts of the asset allocation spectrum, Thomas Meichl writes in an essay for finews.first.

THE BUSINESS TIMES

Temasek's SeaTown fractionalises private capital fund, reduces investment ticket from US\$5m to US\$100,000

SeaTown has partnered digital wealth management platform Kristal.AI to downsize the minimum investment ticket for its private capital fund

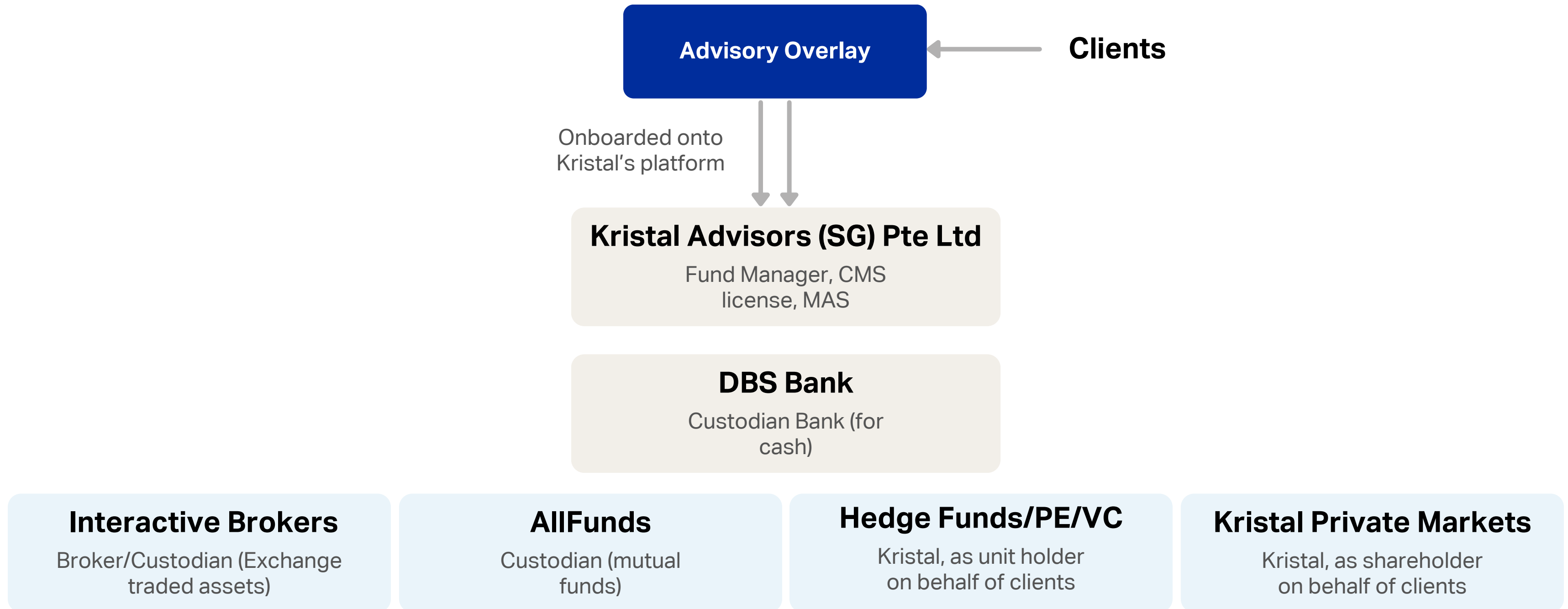
ASIAN PRIVATE BANKER



Kristal.AI taps startup opportunities in its private market offerings

Digital wealth management platform Kristal.AI is eyeing the global VC opportunities to build its unique private market offerings for mass affluent & HW clients. Led by Manmohan Mall, head of private markets at Kristal.AI, the platform was launched in late 2020 and had netted US\$17 million in AUM as of the end of 2021. Mall shared with Asian Private Banker.

Advisory and Process Validation



- **Technology platform - Developed & Managed by Kristal.AI**
- **Hosted on AWS Data center in Singapore**

Leverage Support

- Leverage available via Interactive Brokers
- Margin as much as 90% depending on asset
- Margin rate - Starting as low as 0.75%
- Available on

- ✓

Stocks
- ✗

Mutual Funds
- ✓

ETFs
- ✗

Hedge Funds
- ✓

Bonds
- ✗

Secondaries
- ✓

Options / Futures

- Regular margin reporting for clarity to the user
- Note: Leverage not available to Indian residents
- Hypothecate portfolios receiving leverage - Currently not supported; roadmap item

Listed Assets | We**th Ac**unt

Click & Trade

Portfolio updated as of Jun 13, 2022

Account : **Kristal Private Wealth**

Sub-Account Number : **U3825230**

Current Value : USD **71,869.37**

XIRR (YTD) : **-7.70 %**

Value (as of Dec 31, 2021) : **170,157.99**

Earnings (YTD) : USD **-13,721.81**

Cash Transferred (YTD) : USD **-84,566.8**

Funds for Investment (including Margin) : USD **53,599.98**

Funds for Withdrawal (including Margin) : USD **53,599.98**

Available Funds : USD **35,313.05**

Initial Margin : USD **9,142.42**

IB Margin utility(%) : **0.00 %**

Total Notional Expsoure : USD **0.00**

Maintenance Margin : USD **9,142.42**

NAV / TNE(%) : **0.00 %**

Kristals

SIP/SWP



Orders

Export

KRISTAL	ASSET CLASS	ALLOCATION (%)	QTY	CURRENCY	UNIT NAV	CURRENT VALUE	INVESTED AMOUNT	UNREALIZED RETURNS	UNREALIZED RETURNS (%)	ORD HISTC
Blackrock Cybersecurity and Tech ETF IHAK	EQUITY	0.05	1.0000	USD	34.14	34.14	30.67	3.47	11.31	View
State Street Gold Trust ETF GLD	COMMODITIES	15.24	65.0000	USD	168.56	10,956.4	11,614.69	-658.29	-5.67	View
State Street S&P 500 ETF SPY	EQUITY	27.57	53.0000	USD	373.92	19,817.76	19,832.17	-14.41	-0.07	View

Infrastructure: Order Placement Process

Order Placement

	 You	 Your RM
Click & Invest	Self-service	Order taking disabled (regulatory restrictions)
Via Kristal	Kristal can also take orders from your registered email address	Kristal can take orders from pre-agreed email id's if you have signed deal paper
Portfolio View	A comprehensive view of your portfolio	RM is able to view only their Client's portfolios



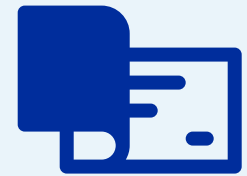
View of the portfolio and performance analytics



RM is able to view only their Client's portfolios

Infrastructure: Tech-enabled Fast Turnaround Times

Turnaround Time



Account Opening

48 hours



Trade Execution

Click & Trade / RM assisted



Inclusion of new funds

1 - 4 weeks depending on counterparty



Support SLAs

Customer Support SGT, IST and MET business hours
max. 4 hour first-response time

Expert Advice: Product & Partner Selection

Fund Manager Selection

Funds are shortlisted based on the following parameters:

- Domicile- Preference is for well reputed jurisdictions
- Fund manager vintage and licensing
- Third party service providers such as auditor, fund administrator, custodian, broker vintage
- Asset class coverage within the Kristal fund universe- Preference is to have a wide range of asset classes rather than wide range of funds within an asset class
- Firm investor demand



Investment Committee Due Diligence

The Investment Committee finalises shortlisted funds based on the following parameters:

- Fund Performance- Funds are ranked and then assessed based on their:
 - IRR
 - Sharpe ratio and sortino ratio
 - Volatility
 - Maximum drawdown
 - Number of negative months etc.



Broking Platform Selection

Partners are selected post rigorous due diligence, some of which are:

- Number of years in business
- Management team vintage
- Transaction volumes handled
- Licensing authority and domicile of partner
- Technology capabilities and whether or not API driven



How Kristal Ensures Safety



Cash Level Security

All client monies are held in a trust account by Kristal Advisors (SG) Pte. Ltd. ("KASG") in a segregated client bank account (the "Account ") with a bank licensed (the "Bank") under the Banking Act (Cap. 19) (currently, DBS Bank). This Account is distinguished from any other account in which KASG deposits its own monies.



Security Level Security

All client investments are held with regulated custodians in either unique client accounts or in Kristal's name held on behalf of the clients.
The custodians that Kristal work with are the custodians for Interactive brokers, Saxo and All funds.



Cessation of Business

In the unlikely event Kristal ceases to exist, we anticipate that Kristal would be bought over by another buyer, as approved by the MAS, and all client assets would move to the custodian of the new buyer.

Disclaimer

The recommendations contained herein are for the exclusive use of the investors and prohibits any form of disclosure or reproduction. The content cannot be relied upon by any other person for any other purpose. The recommendations are information provided to the investors and are subject to risks. Any recommendations including financial advice provided by Kristal.AI or its affiliates shall be subject to contractual understanding, necessary documentation, applicable laws, approvals and regulations. Though the recommendations are based on information obtained from reliable source and are provided in good faith, they may be valid only on the date and time the recommendations are provided and shall be subject to change without notice. Kristal.AI or its affiliates, does not make any representation, undertaking, warranty, guarantee, or other assurance as to the timelines, completeness, correctness, reliability, or accuracy of the recommendations herein. The investments made by the investors may suffer losses and the investor shall bear all the losses in connection with an investment. Kristal.AI and its affiliates accept no liability or responsibility whatsoever for any direct or consequential loss and/or damages arising out of or in relation to any use of opinions, forecasts, materials and data contained herein or otherwise arising in connection therewith.