

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

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# **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

# Wondering Why Kristal.AI?



**Easy | Tech-enabled**



**Affordable**



**Transparent**



**Care | Human Touch**



**Licensed & Regulated**



**Curation & Advisory**



**Diverse Access**



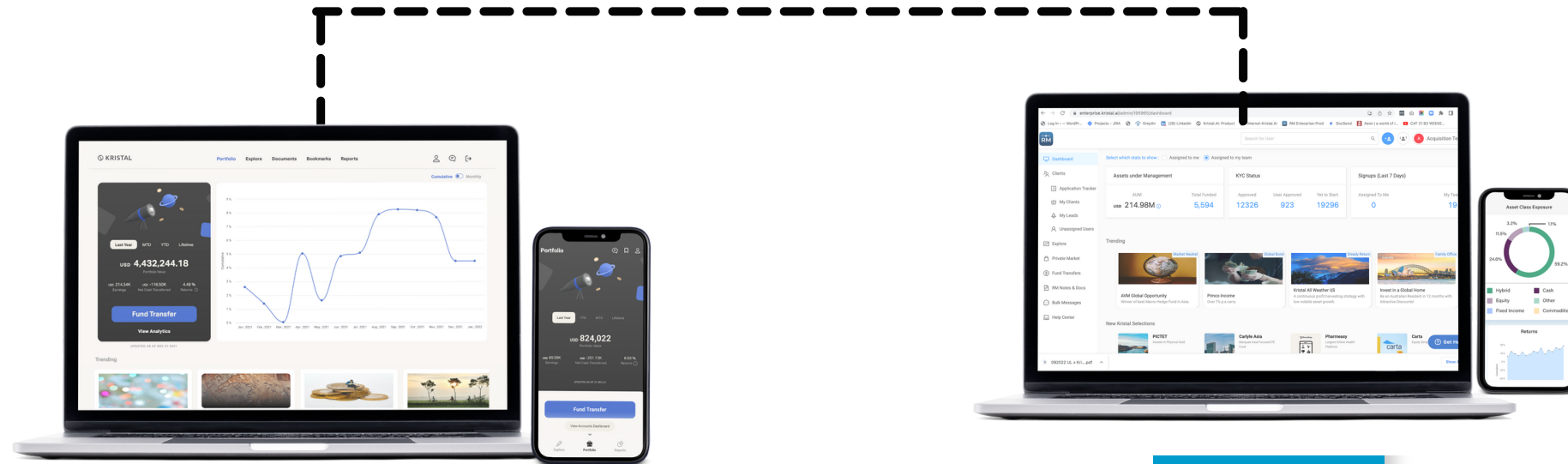
**Personalization**



**Active Engagement**



# KRISTAL



## KRISTAL PRIVATE WEALTH



Kristal.AI's private wealth offering which allows curated access with 360 degree due diligence to a range of financial products.



Financial products ranging from simple stocks, ETFs to PE VC funds, Pre-IPO and complex structured products along with custom model portfolios



Hybrid advisory with unbiased advice enable through a **"phygital model"**

## KRISTAL Digital Family Office



Kristal.AI's tailored solution for family offices and multi-family offices



Wealth and beyond wealth solutions offering expert wealth management and investment advisory, residency through investments, education consultancy, founder offerings, legacy planning.



Solutions accompanied with 0 tax structures.

# A Partner Of Choice



## Full Suite of Wealth Management Products

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



## 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



## Fully Digital and Seamless Onboarding Experience

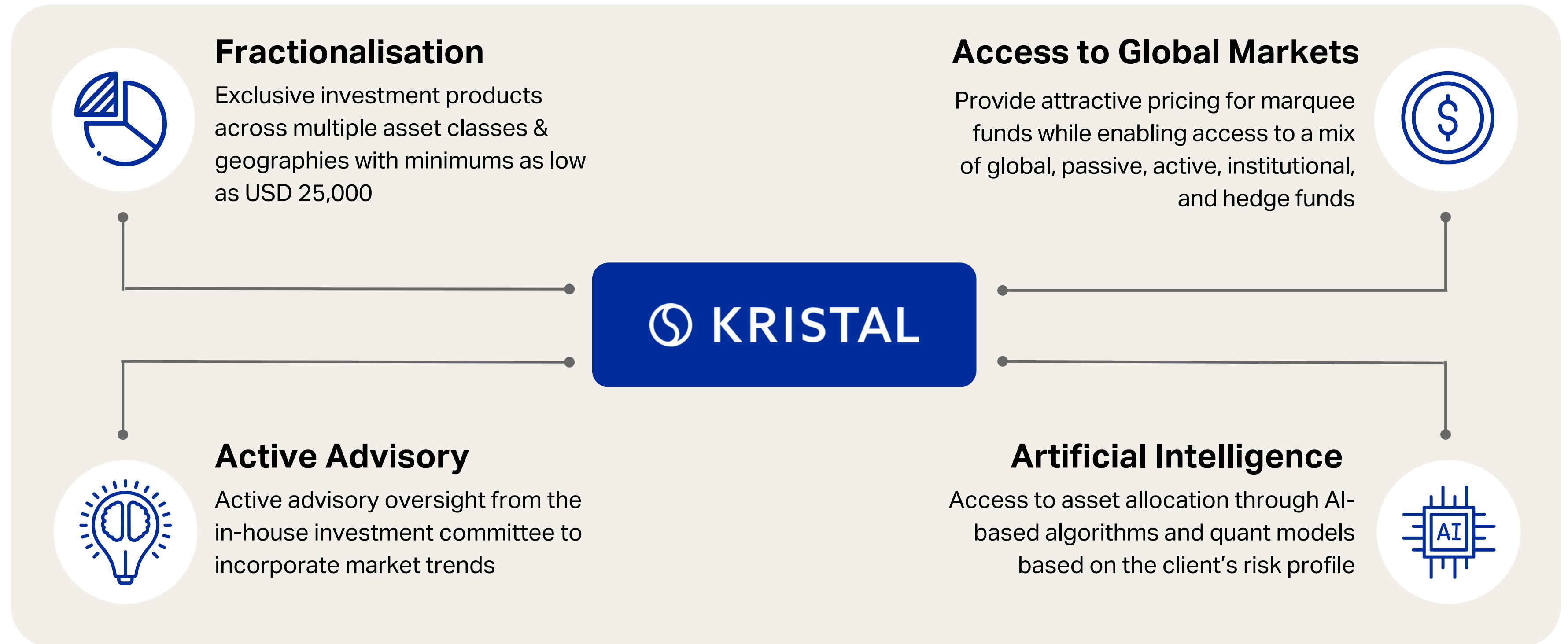
- Seamless and paper-free account opening process supported for clients across the world
- KYC checks are done through CKYC & KRA for Indian clients



## The Gold Standard in Regulation and Service Partnerships

- Fully regulated in Singapore, Hong Kong, India and DIFC;
- Partnered with tier-1, well reputed third party service providers.

# Democratization of Investments





# 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



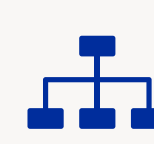
## Funds Platform

- 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



BlackRock



KRISTAL

Portfolios



Carlyle

TIGERGLOBAL



FengHe  
FUND MANAGEMENT



BLACKOAK FUND

PIMCO

Allianz  
Global Investors

BYJU'S



Udemy



STATE  
STREET  
GLOBAL  
ADVISORS



Goldman  
Sachs

And Many other  
customised solutions

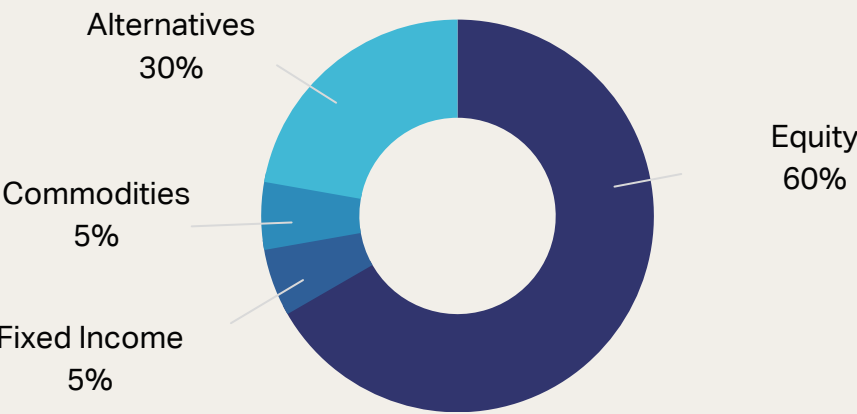
Fully customised  
solutions tailored by our  
advisory and data  
science teams

\*Indian residents buying private assets headquartered outside India and vice-versa for Global residents

# Glimpse to Advisory Approach

## Growth

Asset Class Split



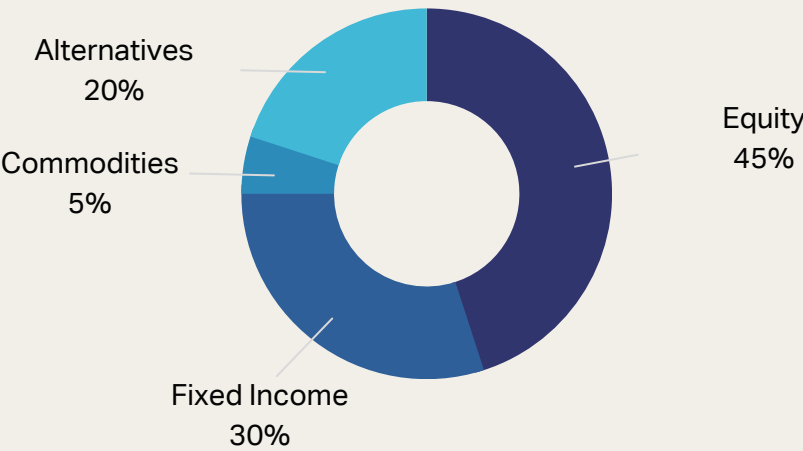
Backtested Performance Metrics

	Growth Portfolio	Benchmark*
CAGR	9.4%	6.2%
Annualised Volatility	11.0%	11.8%
Risk-adjusted Return	0.85	0.53
Beta	0.67	0.73
Maximum Drawdown	-15.5%	-22.4%

- \*Benchmark: 70% Equities (ACWI ETF) + 30% Fixed Income (AGG ETF)
- Time Period under consideration: Backtested [December 2016 - December 2022]
- All performance metrics are net of fees

## Balanced

Asset Class Split



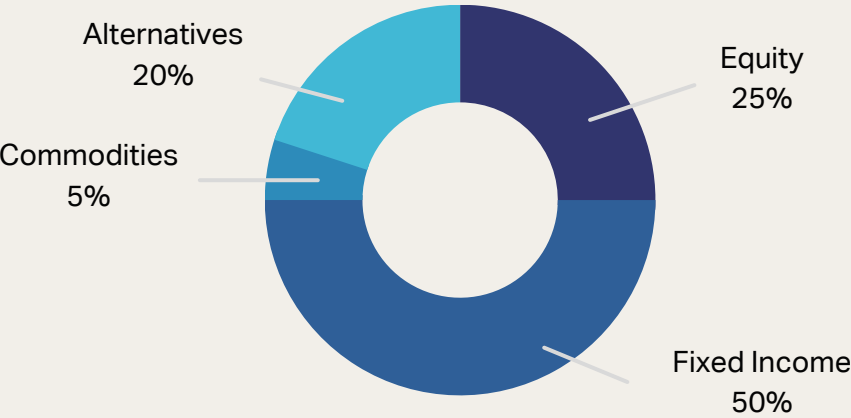
Backtested Performance Metrics

	Balanced Portfolio	Benchmark*
CAGR	7.7%	4.7%
Annualised Volatility	8.5%	9.2%
Risk-adjusted Return	0.91	0.51
Beta	0.52	0.56
Maximum Drawdown	-11.5%	-20.1%

- \*Benchmark: 50% Equities (ACWI ETF) + 50% Fixed Income (AGG ETF)
- Time Period under consideration: Backtested [December 2016 - December 2022]
- All performance metrics are net of fees

## Conservative

Asset Class Split



Backtested Performance Metrics

	Conservative Portfolio	Benchmark*
CAGR	5.4%	3.1%
Annualised Volatility	5.5%	6.8%
Risk-adjusted Return	0.99	0.45
Beta	0.33	0.38
Maximum Drawdown	-9.2%	-17.8%

- \*Benchmark: 30% Equities (ACWI ETF) + 70% Fixed Income (AGG ETF)
- Time Period under consideration: Backtested [December 2016 - December 2022]
- All performance metrics are net of fees

NOTE: The above are illustrations only and cannot be construed as advise



# Beyond Wealth Solutions



## Legacy Planning

Legacy planning helps you understand, create and execute a plan to efficiently transfer your wealth to loved ones.

- Will drafting
- Structuring solutions - Kristal.AI VCC\*

\*VCC - Variable Capital Company



## Residency & Citizenship by Investment

Investing in a residency and/ or citizenship program offers:

- Short term value
- Long term yield
- Reduction of exposure to regional volatility



## Education Consultancy

In any application program, your admissions counsellor will work with your child on:

- Mentor guidance
- School selection
- Tracking deadlines
- College essays
- Interview prep
- Letters of recommendation
- Application strategy
- Post acceptance guidance

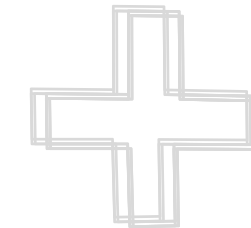
Customized to suit the needs of your child.



## Founder Offering

The founder offering enables founders to do what they do best, i.e. build and scale businesses:

- Cap table consolidation
- Esop solution for employees
- Esop monetization for founders
- Liquidity creation through our private markets vertical



## Tax Structures

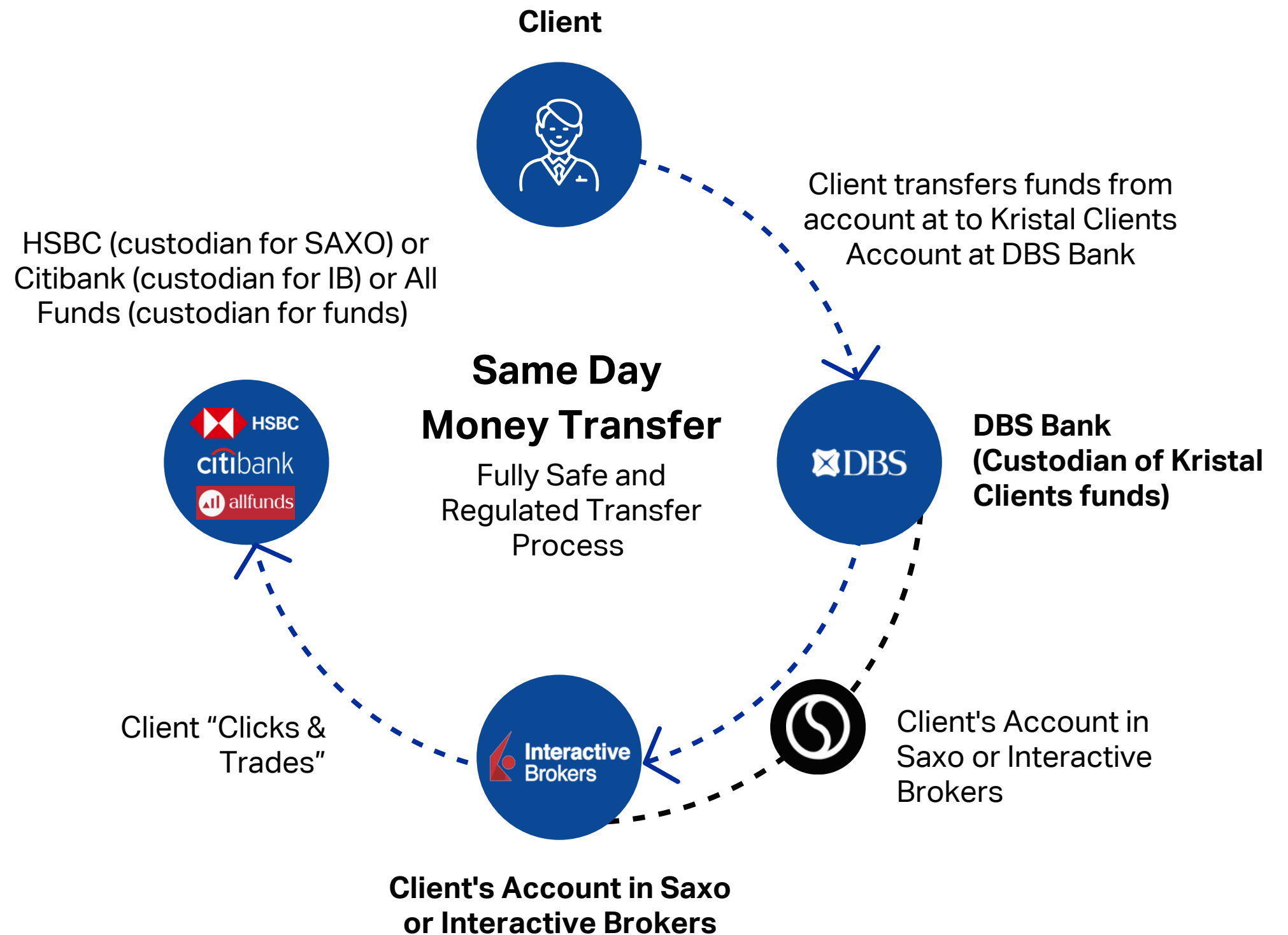
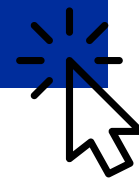
**NOTE:** Beyond wealth solutions are offered only to private wealth clients

# Money Remittance Process and Charges

## Transfer Charges

- No charges for SGD/HKD for transferring from similar domicile bank accounts
- For transfers in USD relevant bank charges will be borne by the client
- Withdrawal charges on USD transactions may vary up to \$50.0

[Read more here!](#)



# In case of, Cessation of Business



## MAS' Securities and Futures Act FAQs - Dated 06th April 2020, Point 25

"The FMC should ensure an orderly winding down of its business prior to cessation. This includes but is not limited to: (i) putting in place communication plans to ensure sufficient notice period has been given to its customers, business partners and other relevant stakeholders regarding its cessation; and (ii) discharging all customer obligations and ensuring that customer assets and/or moneys have been accounted for and returned to customers before it ceases.

The FMC should also ensure that all funds and managed accounts managed or advised by the FMC have been (i) transferred to another fund management company; and/or (ii) liquidated and all underlying assets and moneys returned to their beneficial owners or customers."



**Delivering Your Right to Invest with  
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**Get in touch with your Kristal  
Advisors for more insights.**



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**support@kristal.ai**