

**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



CMS
license
by MAS



RIA by
SEBI



Type
4 & 9
by SFC



Tech
provider

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



Rakesh Khajuria
Director, Trading and
Products



Sivasankar Elambooranan
Head of Investment
Advisory



Ankit Agrawal
Director & Lead,
Investment Advisory

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)

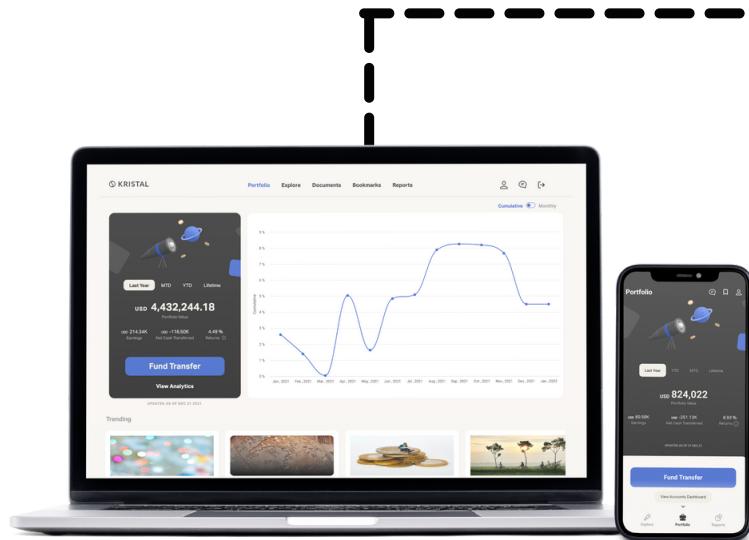
★ Also a part of the Investment Committee

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

Wondering Why Kristal.AI?



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



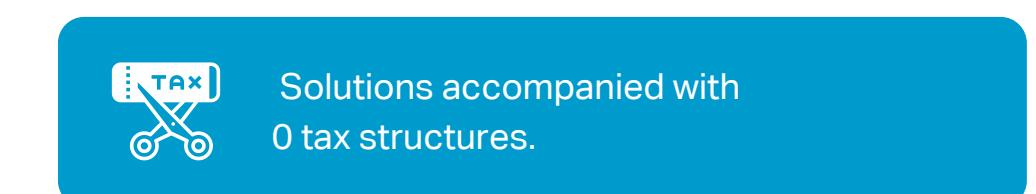
Hybrid advisory with unbiased advise enable through a **"phygital model"**



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

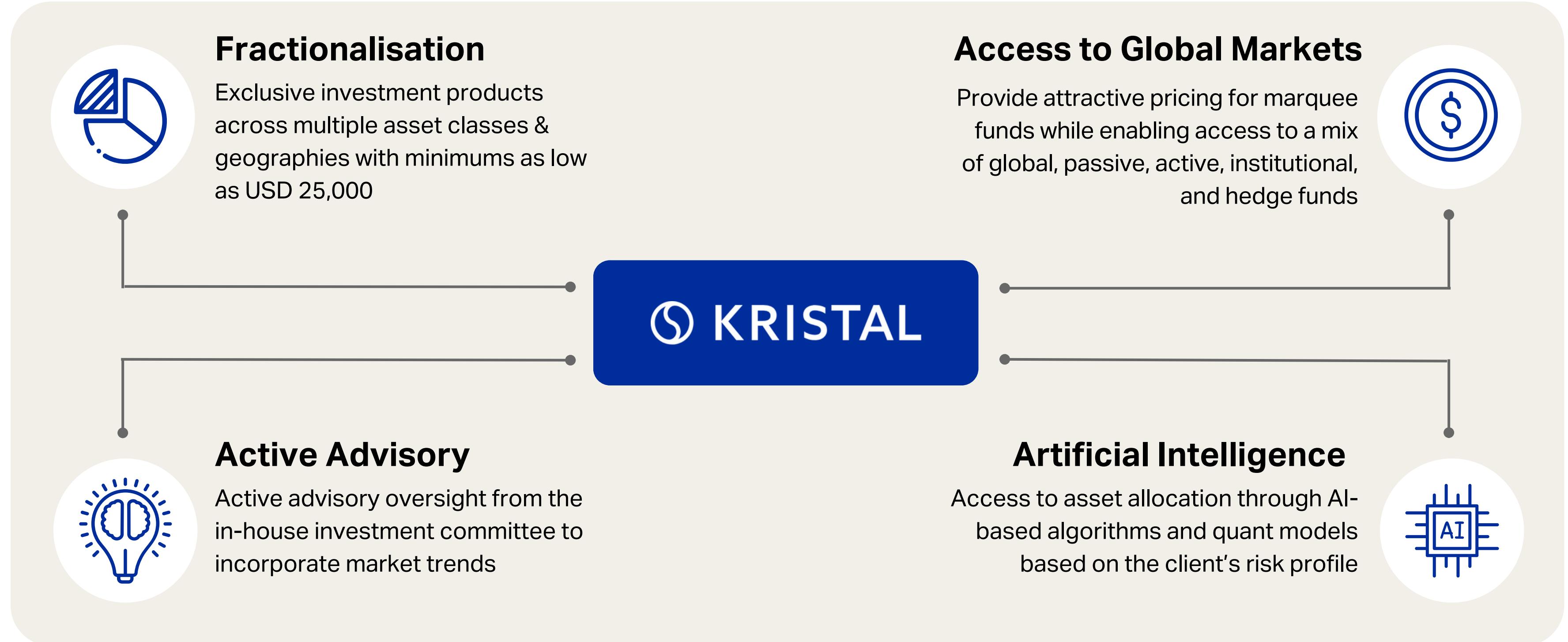
- Seamless and paper-free account opening process supported for clients across the world
- KYC checks are done through CKYC & KRA for Indian clients



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.

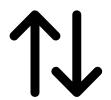
Democratization of Investments



Extensive Universe Of Wealth Management Products

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



Carlyle

TIGERGLOBAL



FengHe
FUND MANAGEMENT



BYJU'S



Goldman Sachs

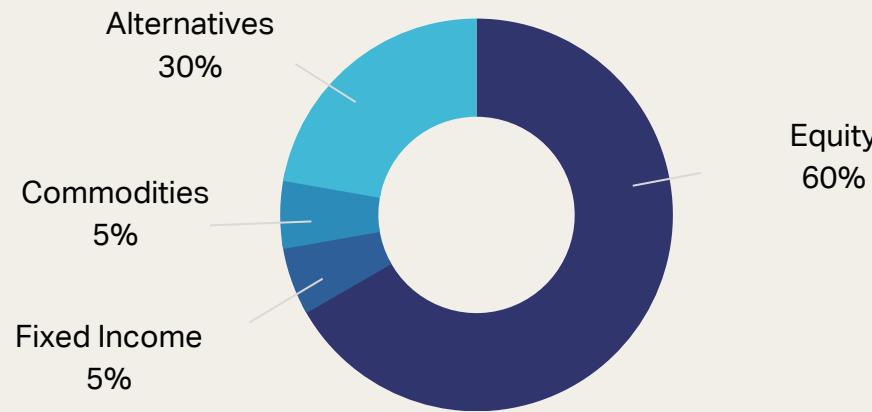
And Many other
customised solutions

Fully customised
solutions tailored by our
advisory and data
science teams

Glimpse to Advisory Approach

Growth

Asset Class Split



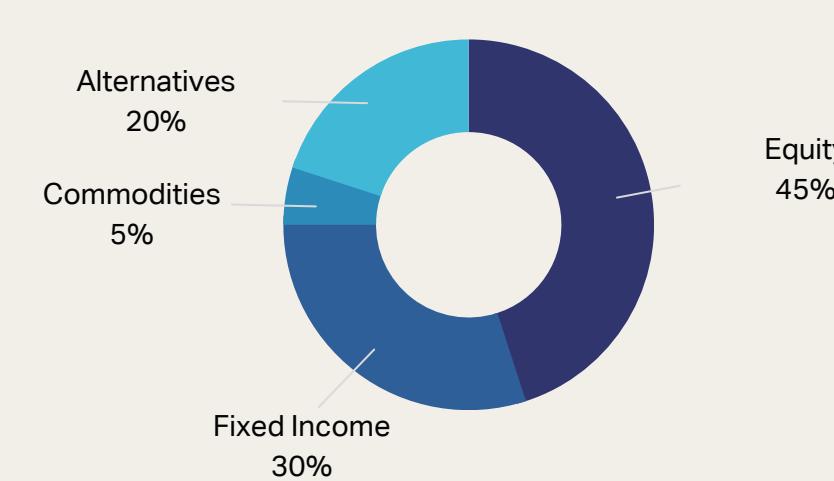
Backtested Performance Metrics

	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



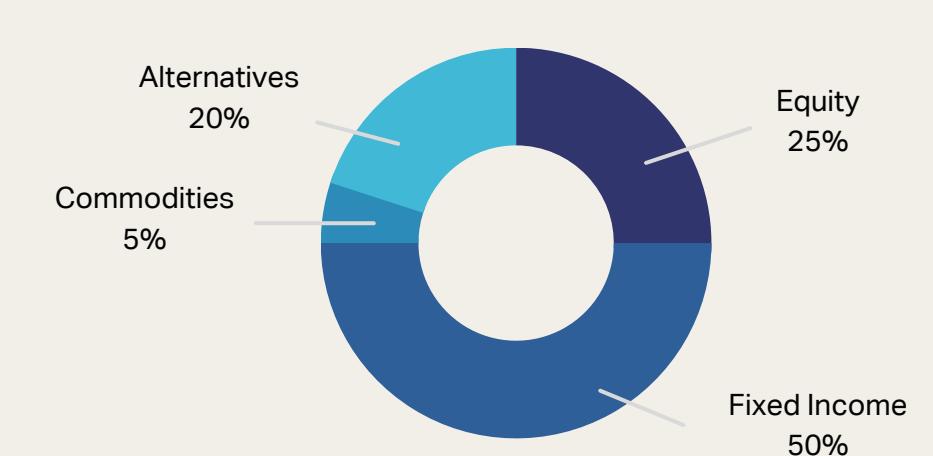
Backtested Performance Metrics

	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

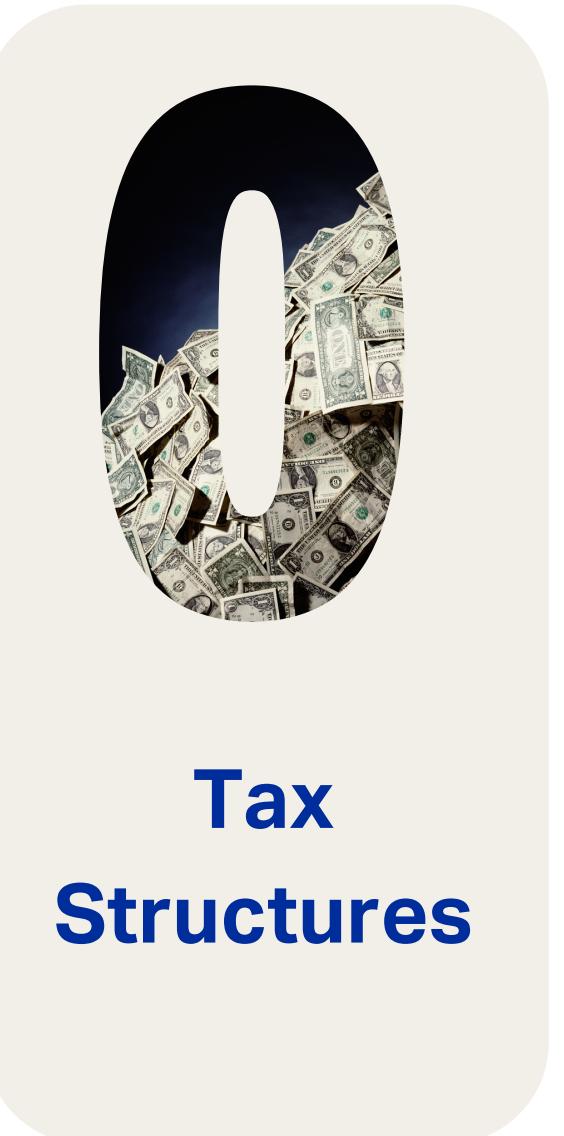
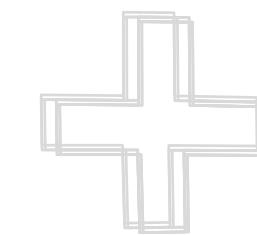
Customized to suit the needs of your child.



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



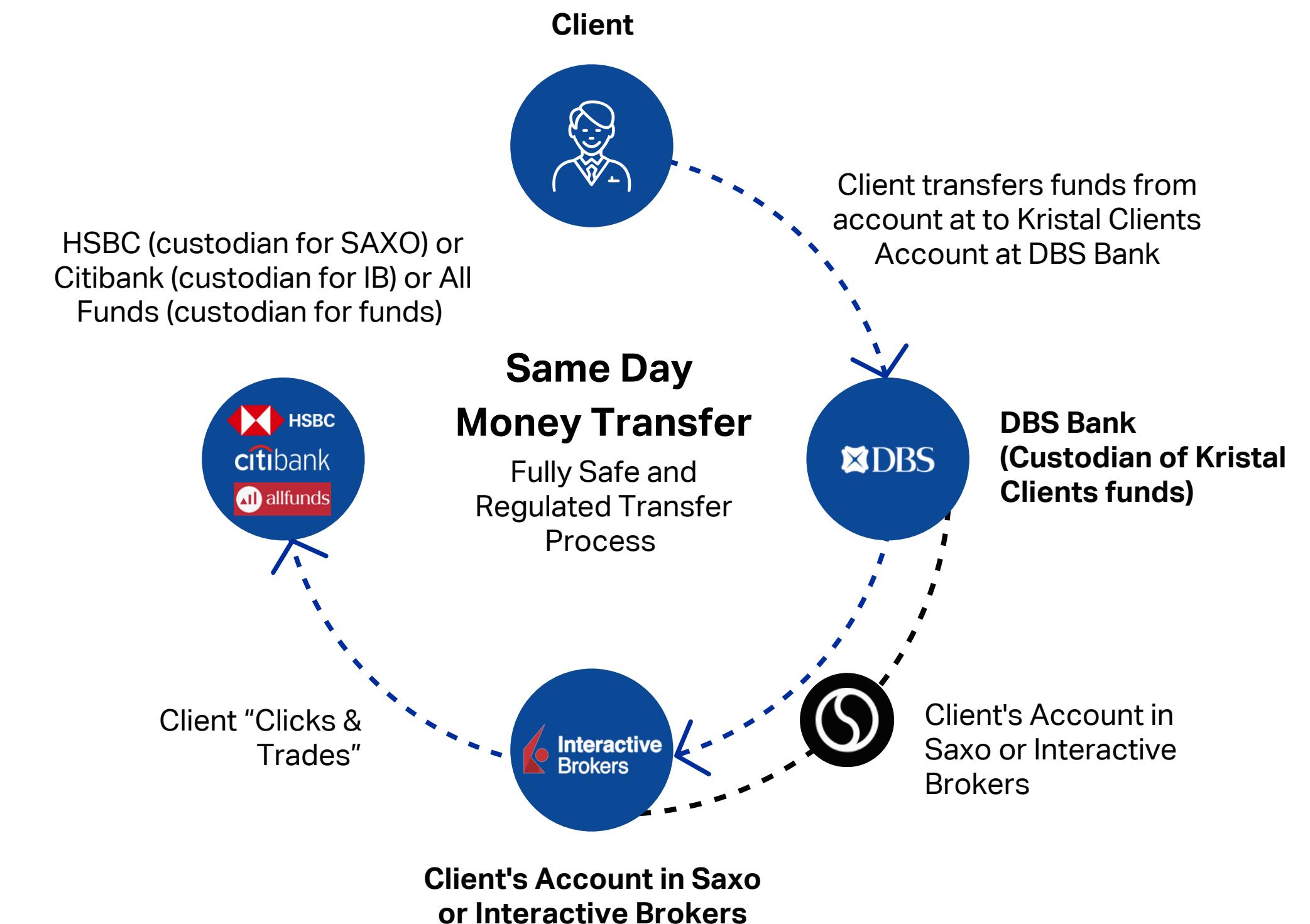
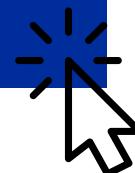
NOTE: Beyond wealth solutions are offered only to private wealth clients

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
the Right Investments**



**Get in touch with your Kristal
Advisors for more insights.**



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