

Wealth Manager for the Digital Era



Kristal.AI Investment Solutions

**Simplifying access to global
investment opportunities**

MAY 2021 - CONFIDENTIAL

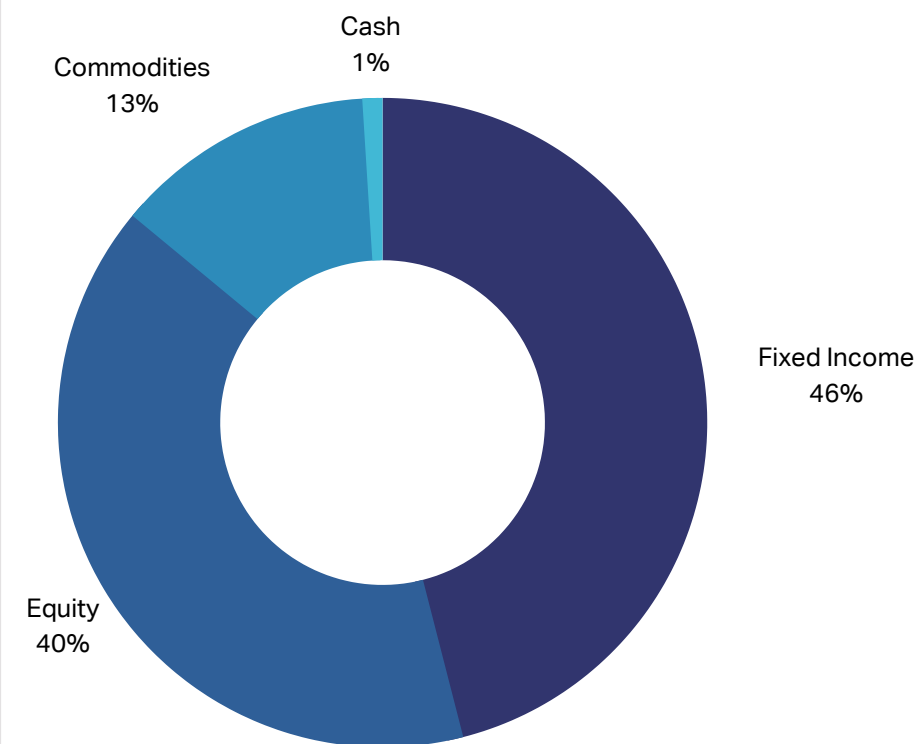


Unbiased & Personalized Advisory

Our Advisory team review your portfolio and uses a rule-based approach supported by AI-based algorithms to determine ideal asset allocation & create tailor-made portfolios.

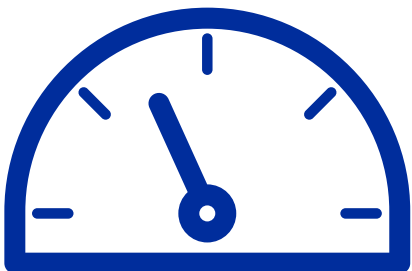
Asset Allocation

Sorted by Asset Class



Stress Test

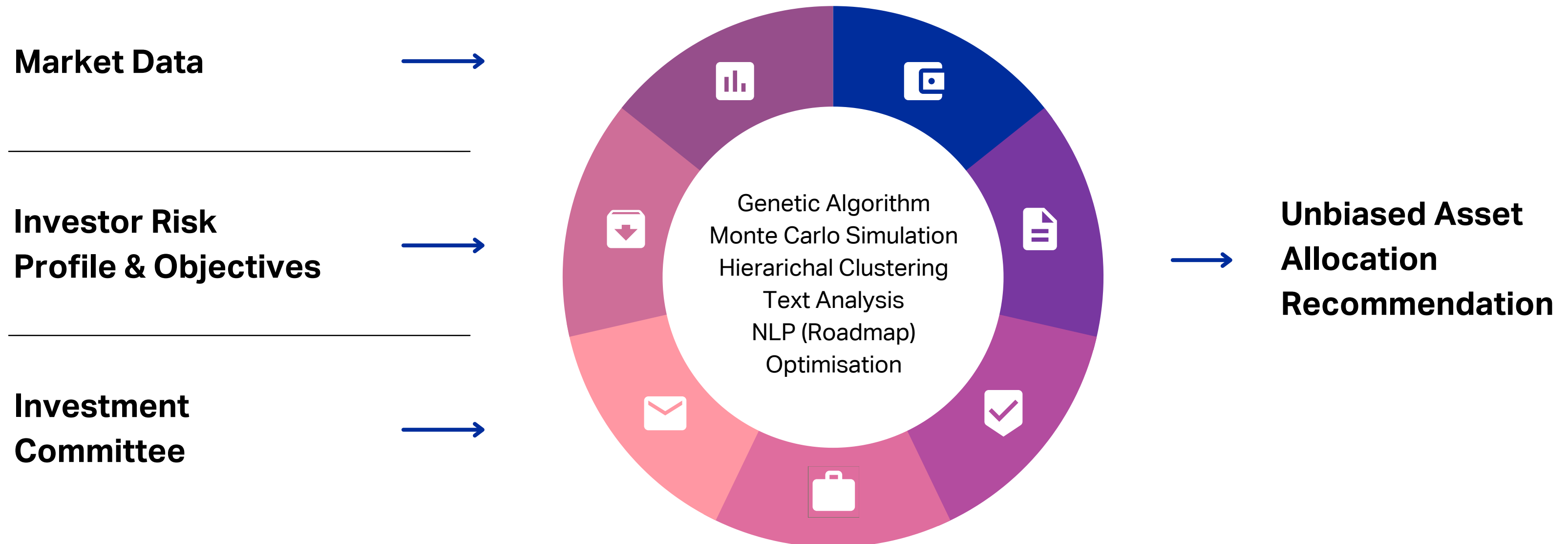
	Gross Asset	Net
<div></div> Current Portfolio	2,500,000	1,500,000
<div></div> 18.36%	2,041,000	1,041,000
<div></div> 30.00%	1,750,000	750,000



Leverage Ratio:
40%

Kristal.AI Advisory | Proprietary Algo

This is what goes into your portfolio recommendation








Curated ETFs

A focus list of the most trending and high potential ETFs screened and selected by our seasoned investment committee.

Access to over 500+ indices and 100+ countries/markets for all our investors.






Technology



Global tech companies you use on a daily basis. Invest where you spend your time.

[See all Technology ETFs >](#)






Finance



Big bank game. Get a piece of the largest banks and wall street firms.

[See all Finance ETFs >](#)






Industries



Invest in some of the largest and the oldest industrial companies in the world.

[See all Industries ETFs >](#)


Consumer goods



Invest in the largest retailers and consumer brands in the world. The brands you buy.


[See all Consumer goods ETFs >](#)

Categories




Low Risk

ETFs consisting of stable US government bonds




High Returns

ETFs with companies that have outperformed and have given consistently high returns



Low Risk

ETFs consisting of stable US government bonds




High Returns


ETFs with companies that have outperformed and have given consistently high returns

ETFs by Geography

Invest in geographies and economies. Get ETFs that are focused on a particular country or a region. You can also invest based on the economies and markets, e.g. Developed nations or Aisa pacific.



Blackrock MSCI Taiwan ETF



High Risk

3 Yr Returns

20.76%

Last Close Price

\$ 59.18

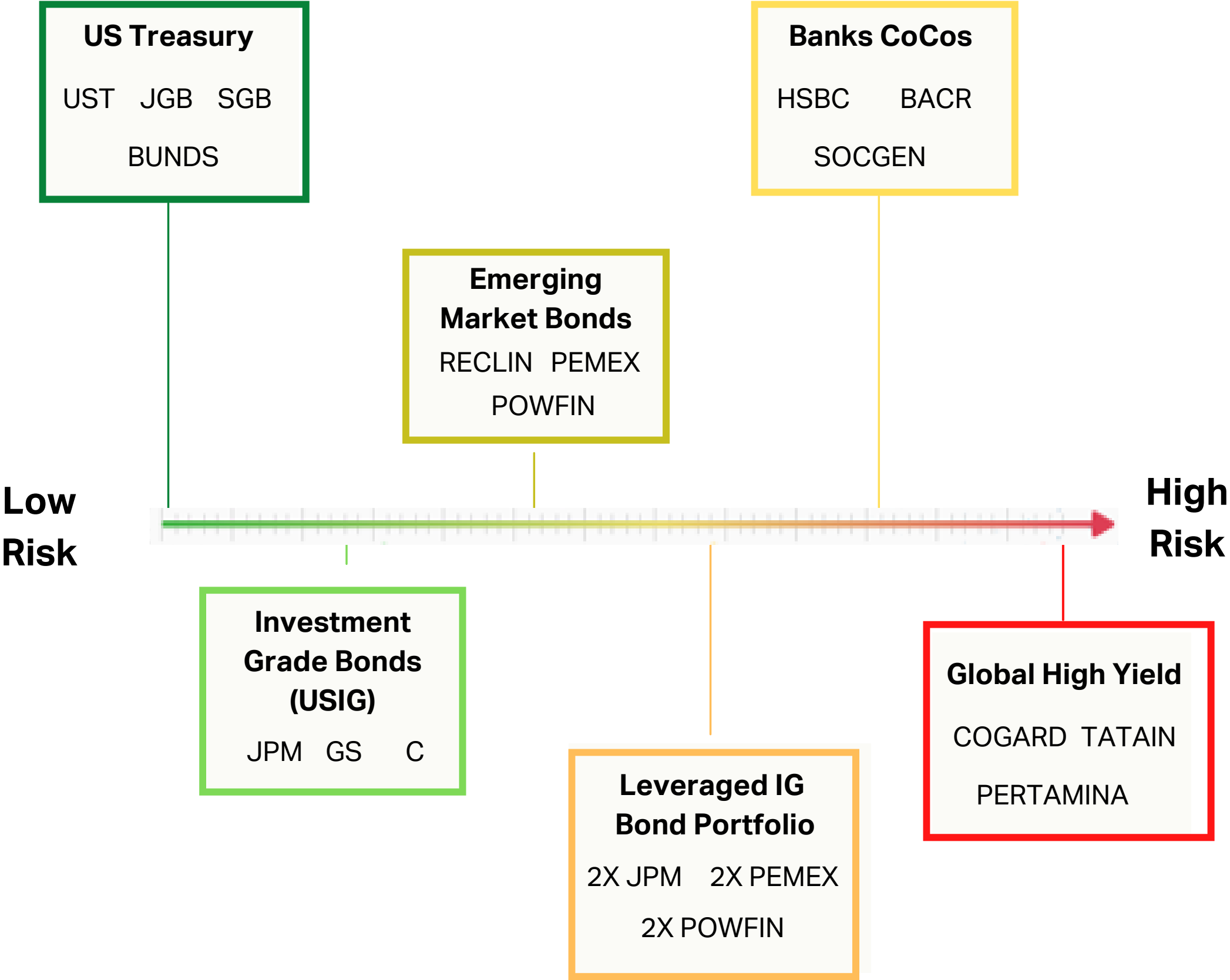
Asia Pacific

Global

North America

Bonds Across The Risk Spectrum

Globally diversified
Bond Portfolio



Kristal.AI Exclusive

Kristal.AI Stock & ETF Ranking Model

A model that ranks Stocks & ETFs to enable you to make the right and profitable investment decisions.

Relative Momentum



Sharpe Estimation



Technical Indication



Conclusive Model



Kristal.AI Exclusive: Stock & ETF Ranking

Advisory Model



Advisory model that ranks Stocks & ETFs based on their potential to deliver maximum future returns.

Enabling effective and efficient investment decisions leading to wealth maximization and enhanced long-term returns.



Several years of data is processed and thousands of simulations are run.

Enabled and enhanced via the use of advanced technology.



Stocks & ETFs are ranked in terms of performance and profit potential based on the past pricing data.



Three types of models are used to arrive at the ranking.

Scores are obtained from the models and then normalised and an aggregate of them is derived to arrive at the final score.

Results

	Compared Returns	Returns	Compared ROI
ETFs	42 out of 66 times the model-ranked top 20 ETFs provided better returns compared to SPY	The model-curated basket of top 20 ETFs provides an enhanced returns of 12%	On an average the model-ranked top 20 ETFs offers 3% greater returns on investment than SPY in an average duration of 1 year.
STOCKS	59 out of 87 times the model-ranked top 20 stocks provided better returns compared to SPY	The model-curated basket of top 20 stocks provides an enhanced returns of 14.5%	On an average the model-ranked top 20 stocks offers 4.7% greater returns on investment than SPY in an average duration of 1 year.

The Kristal.AI Edge

Our proprietary Ranking Model gives you an edge over other investors.



Estimated incremental returns with Kristal.AI:

ETFs: 3%

Stocks: 4.7%



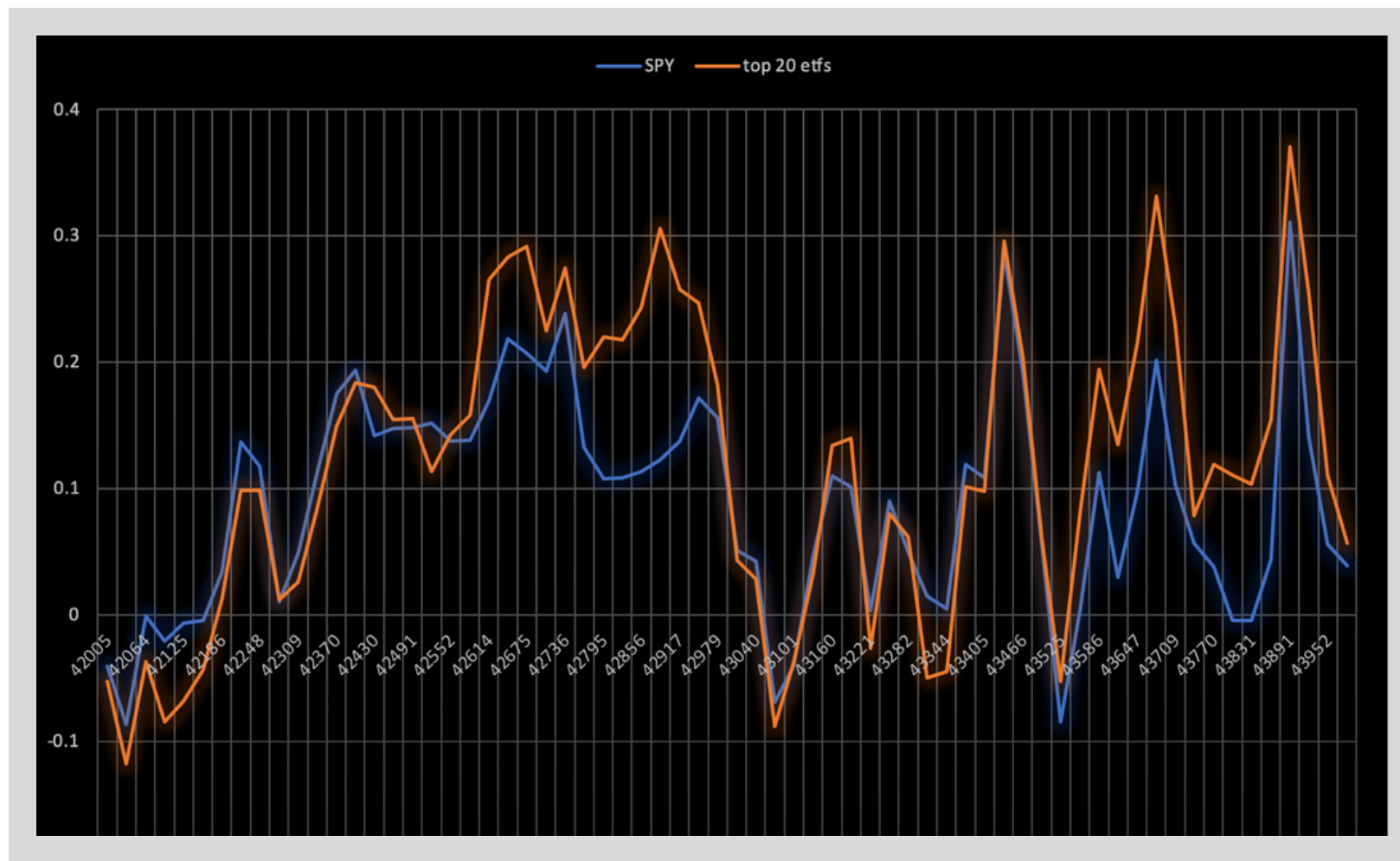
Average expected return:

ETFs: 12%

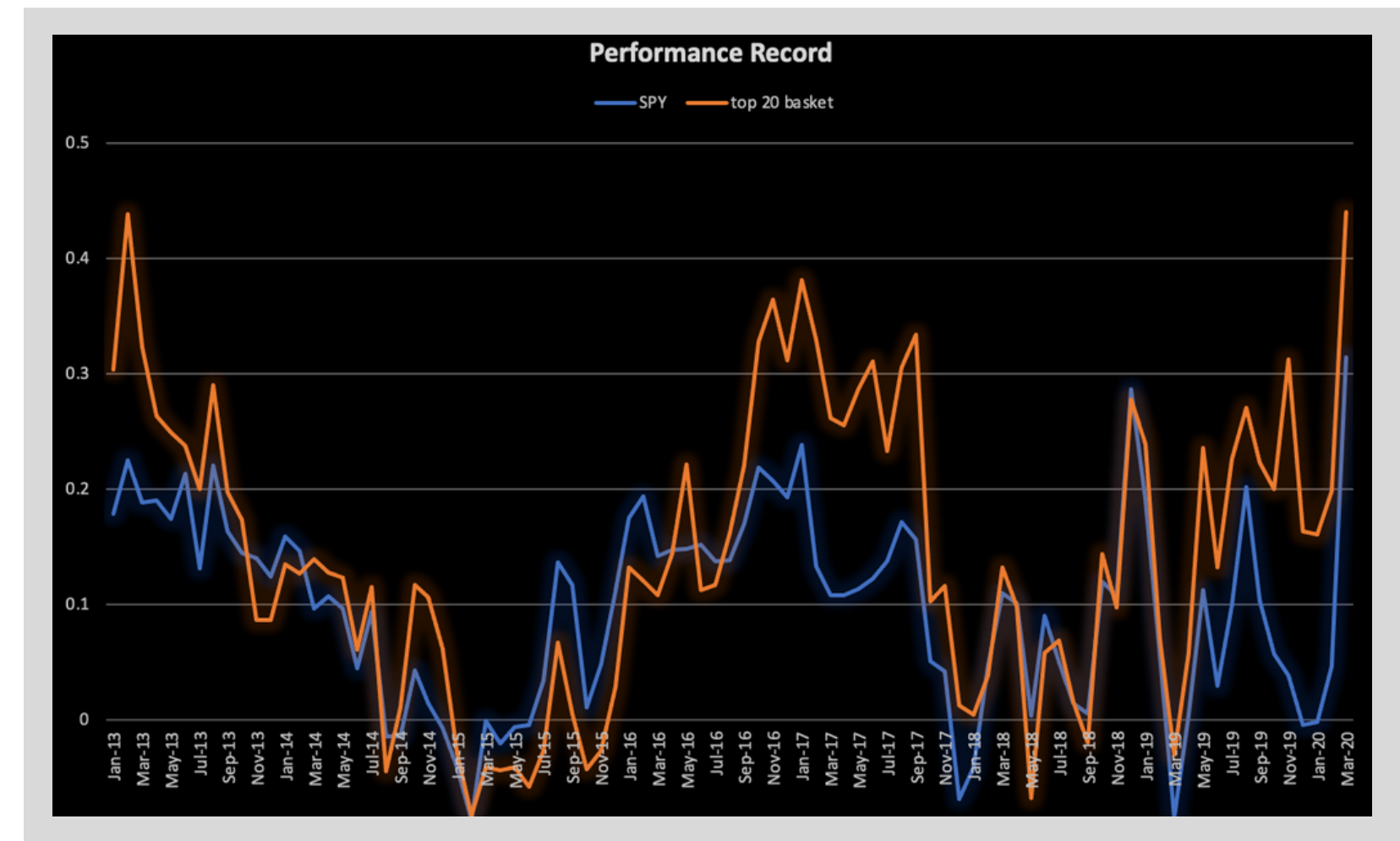
Stocks: 15.5%

The tracking results implied that the top 20 ranked ETFs & Stocks curated by our model, constantly out performed the benchmarked S&P 500.

Top 20 ETFs



Top 20 Stocks



- The curve indicates month on month 1 year future rolling returns
- The returns depicted here since August 2019, refer to not yearly but YTD returns

S&P 500 is used as the benchmark because:

- S&P 500 is an extremely broad based index consisting of the 500 largest U.S. publicly traded companies.
- It presents a true reflection of the US market, economy and its dynamics.
- Hence, SPY justifies the purpose of a benchmark and leads to an effective and reliable comparison.

Diving Deeper into the Ranking Model

Sharpe Estimation

- This model uses the time-tested techniques of Monte Carlo simulations on the past data to arrive at a fingerprint of each investment option.
- The fingerprint comprises estimated return and volatility which are then used to calculate risk-adjusted return, the Sharpe Ratio.
- The use of bootstraps in this model enables us to capture the essence of the investment in the asset in consideration.

Relative Momentum

- A simple yet effective model that studies the recent performance of a particular asset in different phases of time signifying the strength of the asset enabling investors to choose assets with assured and magnified returns.
- It also carefully identifies and differentiates ETFs with consistent performance from that of momentary performers; hence, enabling accurate forecasting and effective investment decisions.
- The model has been implemented after a fair bit of experimentation and hence the momentum indicator gives good surety for long-term investment advice.

Diving Deeper into the Ranking Model

Trend

- The Trend model takes its motivation from bollinger bands and mean reversal theory and performs a combined study of momentum and anti momentum among investment options.
- Enabling us to identify opportunities that maximise the benefit of investment.
- Simultaneously it avoids investments in assets that portray false potential saving clients from derailing their portfolio and suffering losses.
- The advisory model combining the scores of the assets based on the above three allocates ranks to assets and has been tried and tested and proved to be essential.

Effectiveness Check

- To validate the model and check its effectiveness and reliability we put the same to work.
- Top 140 ETFs on the basis of Market capitalization were identified by our expert advisory committee at the beginning of each year starting from 2013, from this a focus list of top 20 ETFs was curated by our model and its performance was tracked against the performance of our benchmark- SPY.











Transparency

- At Kristal.AI, transparency and client satisfaction is at the core of everything we do, hence we have dedicated our efforts with a model to help you achieve effective and profitable investments.











Top 10 ETFs

As of September 2020

ETFs

ARK Next Generation Internet ETF	
ARK Innovation ETF	
First Trust Green Energy ETF	
ARK Genomic Revolution ETF	
BlackRock Global CleanEnergy ETF	
GLOBAL-X Fintech ETF	
BlackRock Silver Trust	
Emerging Markets Internet & Ecommerce ETF	
Invesco Technology ETF	
Vanguard InformationTechnology ETF	

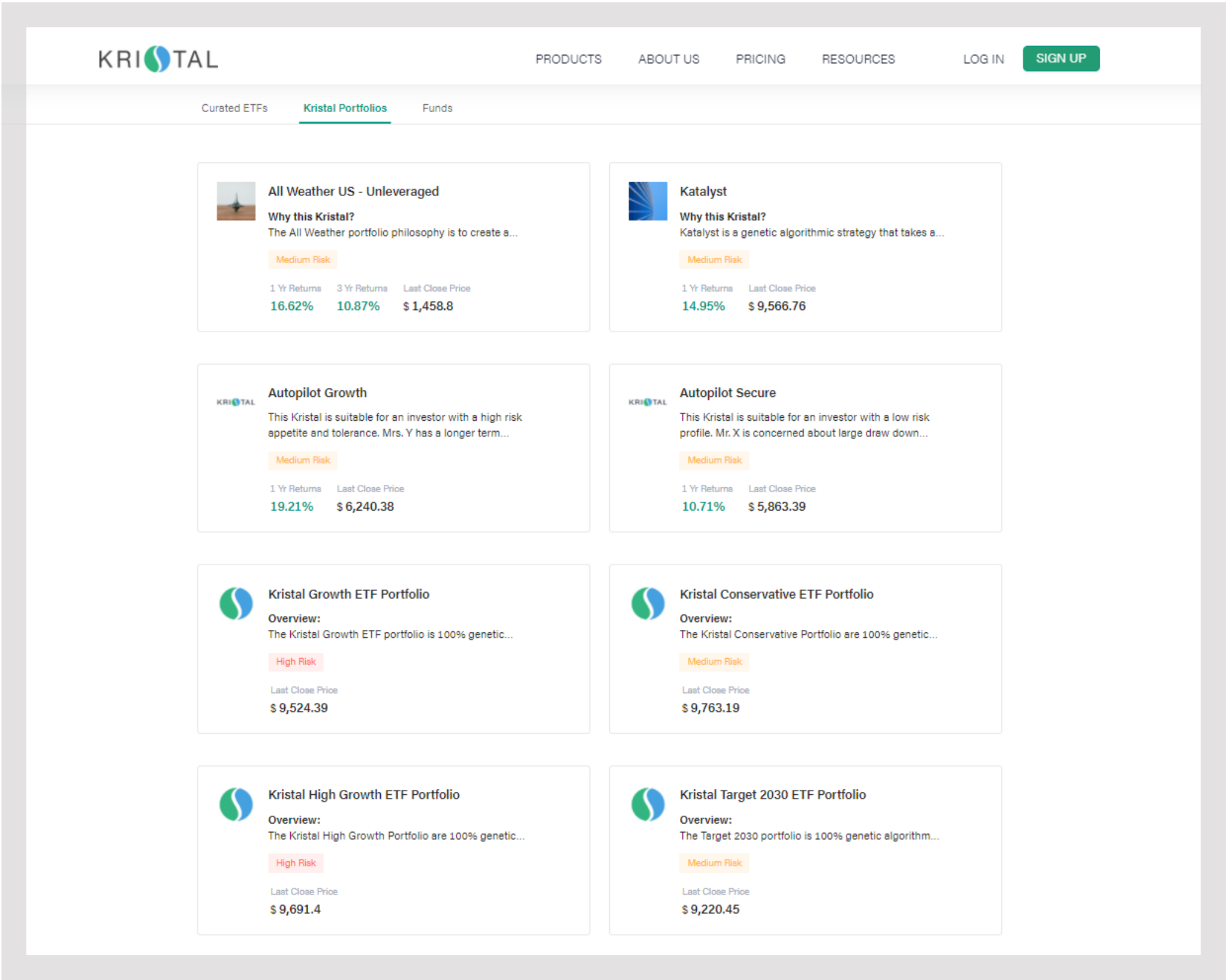
STOCKS

Tesla	Zoom	Nvidia
		
Square	Apple	AMD
		
Amazon	Paypal	Adobe
		
	Facebook	
		

Auto-Rebalanced Portfolios

AI-driven investment strategies such as **AutoPilot** enhanced with the expertise of our seasoned investment committee designed to meet your every goal.

A fully managed & dynamically rebalanced portfolio for hands-off investors.



Funds Platform

Professionally managed funds with active investment strategies, screened for you by our investment committee to diversify your portfolio.

Enabling clients to access exclusive investment strategies.



Access

Provides Access to Professional Fund Managers



Low Investment Tickets

Facilitates fractionalization of investments in funds



Diversity

A wide spectrum of investment strategies ranging from Arbitrage to Credit to Hedge Funds and many more



Fees

No additional costs are charged by Kristal.AI



Exceptional Performance

Funds with an impressive track record and potential for high profitability



Leverage

Benefits from insights of the expert selection and advisory team



Easy Management

No time consuming management of portfolios

Kristal Private Market

Easy access to high-potential startups and private companies to diversify and enhance your portfolio.

For investors who want to support innovative businesses and be part of their success stories.



Explore and Identify

Select from a range of expertly curated Pre-IPO deals from across the globe



Efficient Execution

Enabling easy exposure as Kristal.A1 takes care of the paperwork involved with a private investment



Only the Best

A ready-made collection of unicorn companies who are challenging incumbents and rewriting the rules of their industry



Success Story

Diversify your portfolio and be part of the success story of a dynamic and rapidly growing unicorn

Alternative Investments

Diversify your portfolio with exclusive Private Equity, Pre-IPO deals, VC Funds & other investments like Bitcoin, Gold, Hedge Funds and many more.

Kristal fractionalizes difficult-to-access deals and opportunities.



Instant Access

A wide range of alternative asset classes such as Gold, Bitcoins, Hedge Funds and many readily made available



Risk Management

Enables investments in diversified assets hence spreading the risk



Easy Tracking

Enables you to get a consolidated view of investments in all assets at one place, hence fac easy monitoring and tracking



Exclusive Deals

Access to exclusive Venture Capitalist, Startup as well as pre-IPO investment opportunities



Low Investment Tickets

facilitating fractionalization of investments in deals

ELONs - Equity Linked Options

UNDERLYING

Stocks, Bonds, Gold,
Oil, ETFs -
completely
customizable

PAYOUT

Spot Price above Strike
Price - Receive Cash
Spot Price below Strike
Price - Receive Underlying

WHO IS IT FOR?

Bullish/ Sideways on
Underlying Asset. Happy
to hold at strike price for
medium term.



Tailor-made for
your views

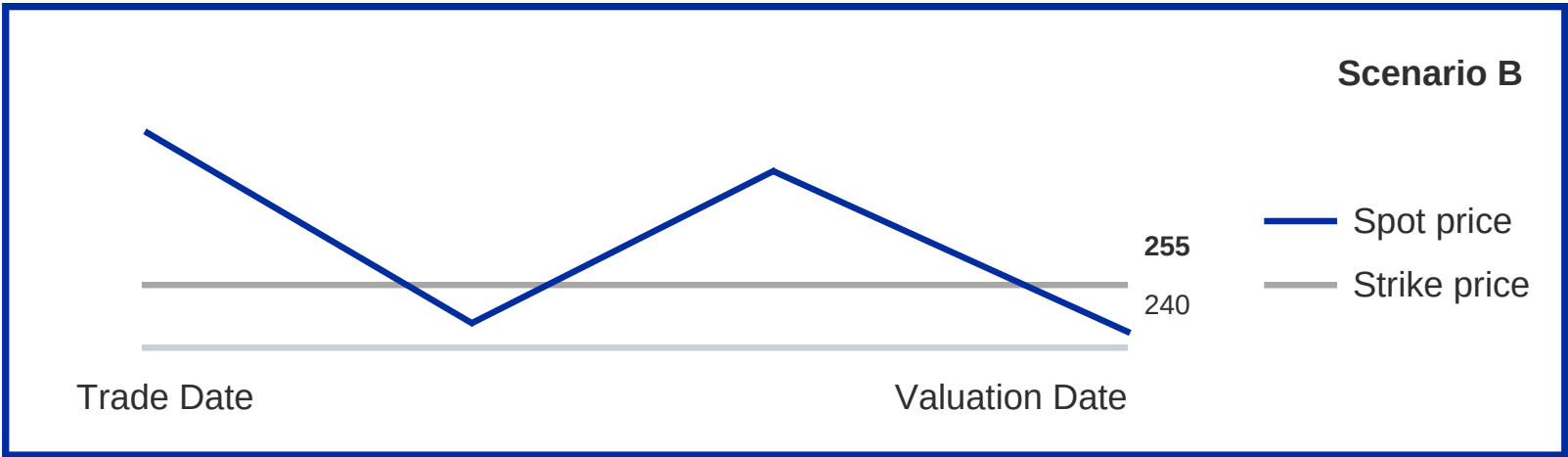


Bullish or sideways
on Underlying

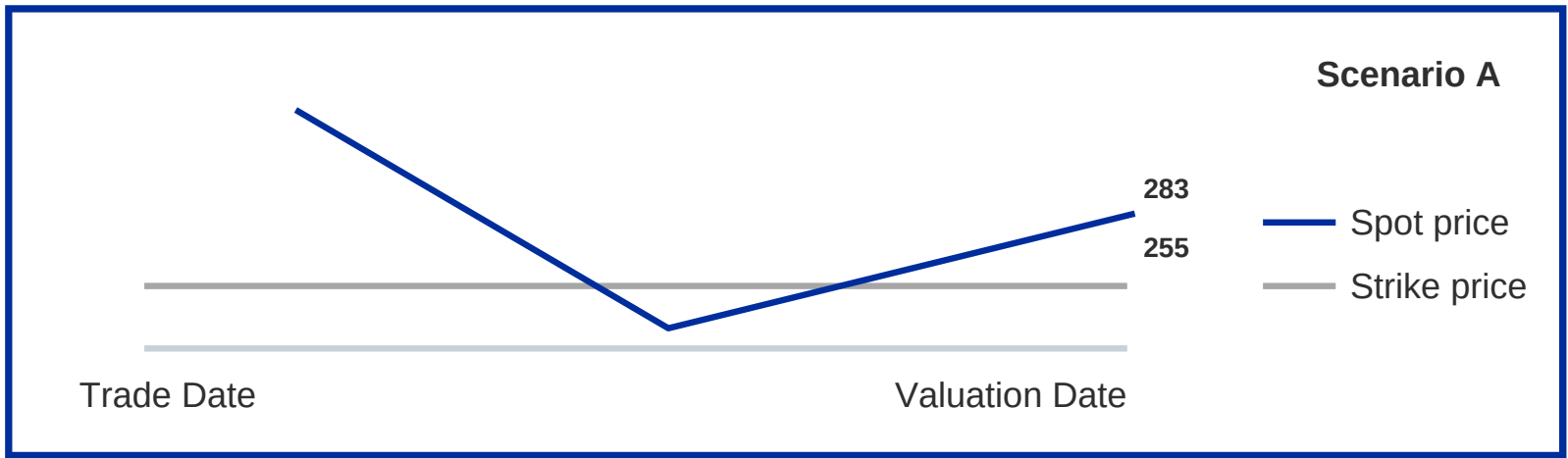


Receive Cash or
Receive Shares

Receive Shares



Receive Cash



Build your Own Kristal

Create your own exclusive investment strategy with risk management & periodic reporting.



Empowered Investing

Enables clients to create their own custom portfolio based on their unique needs



Unlimited Choice

Access to all possible exchange traded assets



Flexible Management

Flexibility in delegating the portfolio management role to us or actively taking up the day to day investment decisions, in your custom Kristal



Custom Fee Structure

A simple, transparent and a customized fee structure

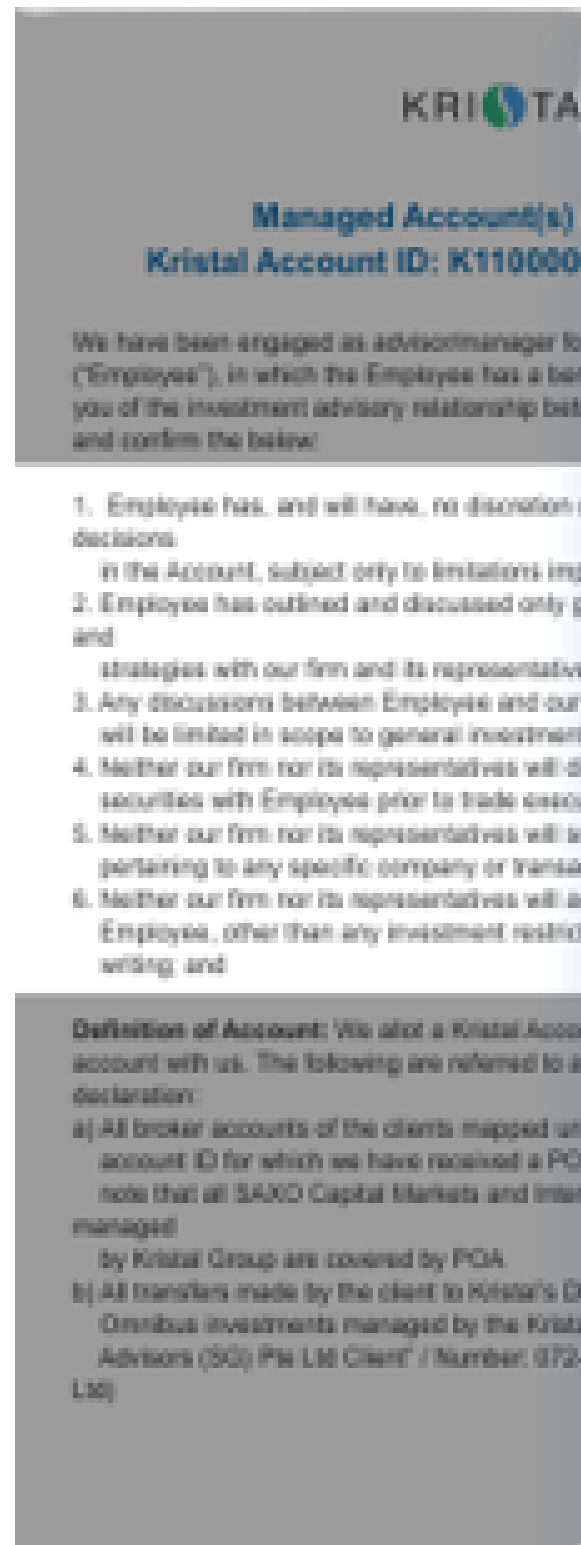


Access to Expertise

Custom performance reporting as well as advisory support

Fully-Discretionary Mandates

Compliance-approved mandates by over 20 major law, accounting and financial services firms in Singapore and Hong Kong.



Managed Account(s) Declaration Kristal Account ID: K11000000 ("the Account")

1. Employee has, and will have, no discretion over specific investment decisions in the Account, subject only to limitations imposed by advanced written notice.
2. Employee has outlined and discussed only general investment objectives and strategies with our firm and its representatives;
3. Any discussions between Employee and our firm and/or its representatives will be limited in scope to general investment objectives and strategies,
4. Neither our firm nor its representatives will discuss transactions in specific securities with Employee prior to trade execution:
5. Neither our firm nor its representatives will solicit information from Employee pertaining to any specific company or transaction:
6. Neither our firm nor its representatives will accept investment direction from Employee, other than any investment restrictions imposed by Employee in writing:

What is a Variable Capital Company or VCC



New Corporate Structure

Launched in January 2020 in Singapore.

Legal entity designed to operate either as a stand alone umbrella or with multiple underlying sub- funds.

Flexible enough to cater to wide range of strategies and structures.



Safe Structures

Similar to “protected cell” & “segregated portfolio” structures of Cayman Islands, British Virgin Islands, Mauritius & Guernsey.

Assets and liabilities protected from cross-contamination through segregation of assets & liabilities across Sub- Funds.



Overcome Constraints

Overcomes current constraints of existing corporate vehicles (private ltd companies, ltd partnerships) by offering greater operational flexibility.

Overcomes time and human capital constraints required with current corporate vehicle structures.



Privacy and Protection

Asset Protection- A limited liability structure that provides investors with safety by ring fencing their assets and liabilities.

Privacy- Financial statements and shareholder lists not required to be shared publicly.



Benefits

Flexibility- Facilitates ease of entry and exit.

Cost efficiencies- No need to invest in human capital+Middle and back office support costs are spread across a wider base.

MAS licensed Fund Manager- The VCC needs to be managed by a fund manager licensed by MAS.

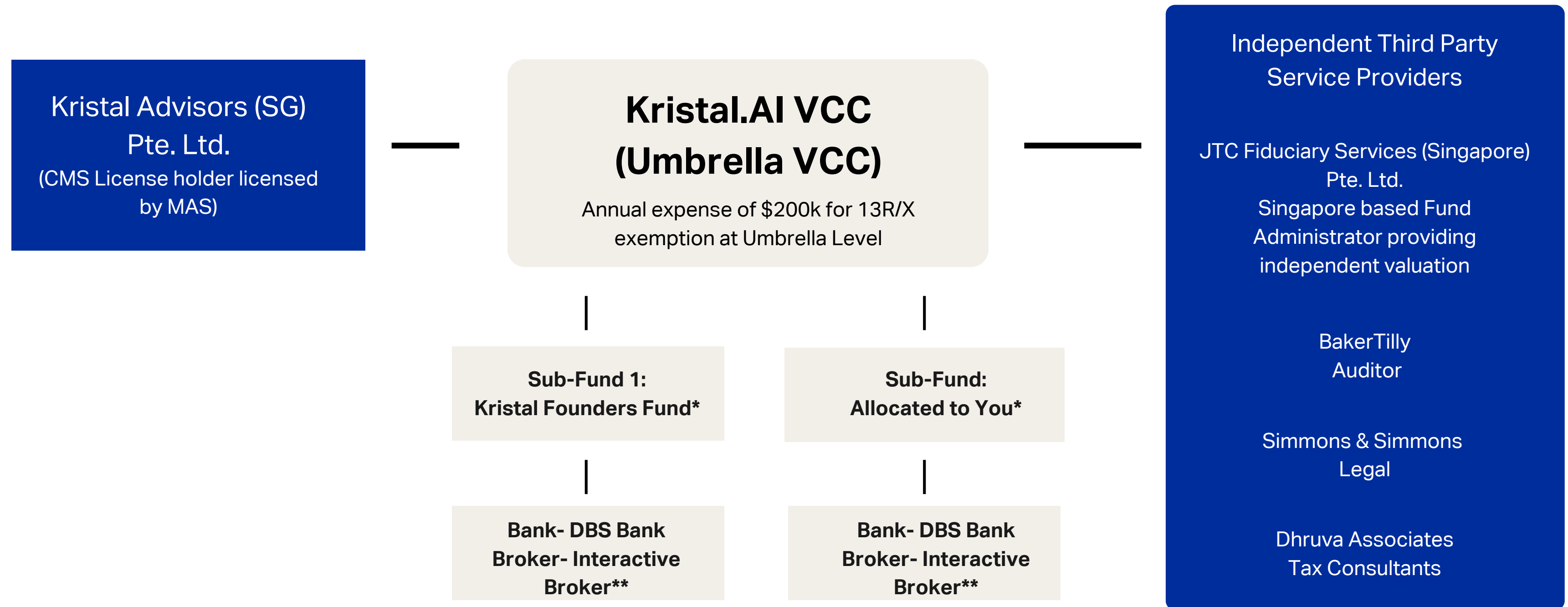


Why Singapore?

High global standing
Stable political landscape
Business Friendly outlook
Low tax

More than 80 DTA's
AUM of more than S\$3.4 tn

The Kristal.AI VCC



* Assets and Liabilities of each Sub-Fund legally ring-fenced from other Sub- Funds.

** Each Sub-Fund shall have its own separate bank and broker accounts to ensure assets and liabilities are not commingled.

Why our partners prefer Kristal.AI?

1

More Value for Less

Explore a variety of investment opportunities without extravagant management fees. A treasury bond is always more expensive on any other platform than it is on Kristal.AI.

2

Better Access to Markets

Cherry-picked offerings across asset classes, curated ETFs across 200+ indices and geographies, and access to hedge funds not available at most private banks.

3

Better Personalization

Whether you are a new, experienced or a busy investor, our advisors will work with you to optimise your portfolio as needed.

4

Transparency and Trust

Licensed by MAS (Singapore), SFC (Hong Kong), and SEBI (India), we are transparent in costs and your holdings.

Commercial Terms & Asset Specific Risk

INSTRUMENT TYPE/CLASS	RISK LEVEL
For Retail Investors:	
Treasury bonds / Money market bonds / High grade Government Bond ETF	Low
Corporate bonds (Investment grade) ETFs	
High yield bonds ETFs / Gold ETF / REITS ETF / Developed Market Equity broad Index ETF	Medium
Developed Mkt Mld & Small Cap Equities ETF / Subordinated Bond ETFs / Silver & Broad Commodity ETF / Single Name IG Corporate Bonds	
Direct Equities Large cap (More than USD 5B market cap) / Emerging market ETFs (Bond & Equity) / Single commodity ETF	High
For Accredited Investors:	
Inverse & Leveraged ETFs / Small-Mid Cap equities (Less than USD 5B market cap) / Single name Sub-IG bonds / Unleveraged ELON with underlying of SL 3 and below	Very High
(long only via options) (Bull Call Spreads / Bear Put Spreads / Long Butterfly Call or Put Strategies)/ Covered Call Strategies / Long-Short Hedgefund arbitrage strategies (e.g. Ariana, Aurigin)/ AT1 Bonds/ CoCo Bonds	
Long Short Equities BG Long Short / Private Equity and VC like Investments	
Strategies that include Index Options (includes selling) Index Technical Trader	
Strategies that include Single Stock Options (includes selling) / Leveraged Pooled Strategies (Carry++ / ELONs on Underlying SL 3 and above and with embedded leverage	

Disclaimer:

The information contained herein is only for informational purposes and are subject to risks. The information should not be construed as any form of advice or recommendation relating to investments, tax, legal, financials, business or any matter and should obtain their own independent advice. The information is provided on ‘as is’ basis and 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 materials and data herein.

The information contained should not be construed as an offer to sell, purchase securities and/or to provide services by Kristal.AI or its affiliates. Any such transaction shall be subject to a contractual understanding, necessary documentation, applicable laws, approvals and regulations. 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.

The Sophistication Level represents the complexity of the related security or investment strategy as per the regulatory definition. Risk Level represents broader descriptive classification of the incremental complexity for easier understanding by all potential investors.

Get in touch with your Kristal Advisors for more insights.

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.

cp@kristal.ai