

TechRules, leading provider of integral solutions for Wealth Management and Fund Reporting

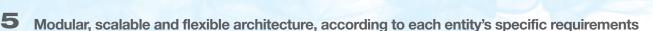
Tower is a technological solution that gives response to the entire process of financial advice in all its extent: from customer profiling, to reporting for clients, and many other needs in-between.

Developed as a modular web solution, with SOA services, Tower allows financial advisors and asset managers to provide a differentiated service through the optimization of investment proposals, enabling the managing and portfolio monitoring as well as report generation.

Tower provides financial institutions with efficiency, objectivity, transparency and client orientation. It supplies with the necessary tools for the growth of your business, by offering a quality advice service and reducing the associated costs at the same time.

Tower's Benefits

- **1** Substantially enhances the efficiency of financial advisors and improves customer service by means of an advanced interface
- **2** Allows structured financial advice, through an advanced system for the creation and monitoring of Model Portfolios
- **3** TechRules takes responsibility for updating Tower with all the market information needed after checking the quality of the data
- 4 Provides alerts and performs permanent monitoring of the clients' investments



- **6** Easy to integrate with each entity's own systems (Back Office, CRM, etc.)
- **7** Access to information anywhere and anytime, through mobile devices, ipad, etc.
- 8 SOA, adjustable to any distribution channel that the entity may have for any of its specific functionalities
- **9** Compliance with MiFID regulation

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TechRules CRM & Task Planner	Client Management: Optimization of the relationship with clients by means of an advanced commercial management, which centralizes personal, financial and wealth information for each one of them. Through the client record you will have access to all personal data, investor's profile incomes and expenses, delivered proposals and global accounts on assets and liabilities. Task Planner, an algorithm proprietary of TechRules, will assist you on the prioritization of commercial activities performed by your advisors.					
TechRules Investment Proposals	Client Profile and Investment Proposals: Aimed at providing adequate advice, at an time. Through a centralized system you will obtain the client's profile and may draw up full personalized investment proposals, according to the client's needs.					
TechRules Rebalancing	Portfolio's Rebalancing: Tower allows the automating of the portfolio's rebalancing process with valuable time saving for your advisors, as well as performing adjustments to the asse allocation of your client's portfolio, according to the defined business logics.					
TechRules My Portfolio	Portfolio Manager: You will have access to the most relevant and up to date information o your clients' investments, featuring a dynamic and homogeneous format. Portfolio profitabilit analysis (GIPS), absolute and relative risk, correlations analysis, portfolio distribution, profit an loss origin, benchmarks and simulations.					
	Portfolio Report: Clear and accurate information on client's wealth state, through a report that enhances the fluency in the management and in the relationship with the customers. Automatic report generation, scalable and flexible in order to adequately meet the entity's needs.					
TechRules Monitoring & Alerts	Monitoring & Alerts: Active follow up of the clients and the portfolios using alert systems which have been designed by the entity, by the combination of several criteria such as market conditions advising and the tasks defined by the user for the execution of commercial activities. Enables the prioritize and receive the correspondent alerts at the most convenient periodicity.					
	Investment Tools: Online analysis that provides a dynamic, transparent and objective advice.					
TechRules Investment Tools	T-Reports™: Quantitative reports on shares, indices, ETFs, funds, etc, updated on a daily basis.					
	Investment Opportunities: Ideas for investment generated by a quantitative algorithm designed by TechRules.					
	Watchlist: Dynamic tables for the comparison of shares.					
	My T-Advisor ™: Complete report on client's portfolio, just one click away.					

obtain quality reports through a daily process of error amendment. Calculations are checked through filters and spies which allow users to identify potential incoherencies in the information received at the back office.



Financial Planning: Financial planning is a systematic approach by which the financial planner helps the customers to maximize their existing financial resources by using financial tools to achieve their financial goals. Furthermore, it promotes the sale of savings products, investments and insurances through a differentiated service of high added value. Designed as a tool for enhancing loyalty, it promotes business growth both through current clients and new ones.

By using its multiple functionalities through SOA services, Tower provides you with an opportunity to empower your web, CRM or intranet