thynk | DIGITAL

Tonic

WEALTH MANAGEMENT 2018

# The Biggest Challenge for Wealth Managers

*traditionally a lot of money is lost during intergenerational transfers of wealth…*
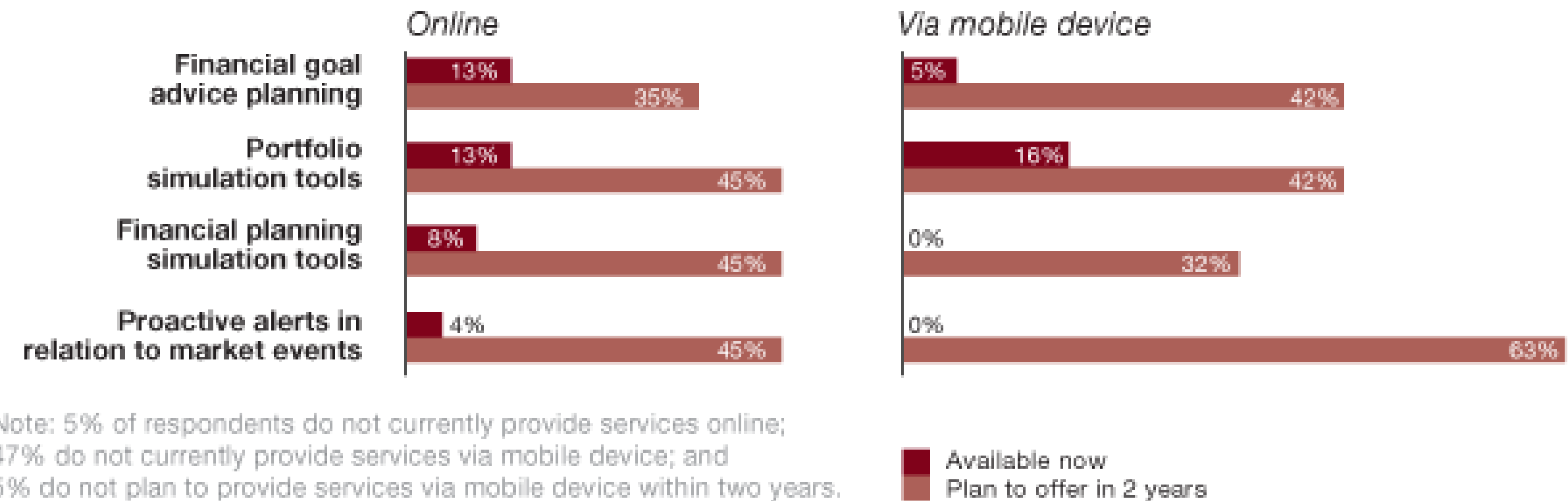
**On average, what percentage of a client's wealth assets does your organization typically retain upon the demise of the client?**

| | |
|---|---|
| From the surviving spouse | 80% |
| From trusts/ foundations | 55% |
| From children | 53% |

Source: PwC Wealth Management Infrastructure Survey 2015

*So wealth managers are counting on new online and mobile offerings to attract clients.*

**Please indicate which of the following services are currently provided online and/or by mobile device to your clients**

| | Online | | Via mobile device | |
|---|---|---|---|---|
| Financial goal advice planning | 13% | 35% | 5% | 42% |
| Portfolio simulation tools | 13% | 45% | 16% | 42% |
| Financial planning simulation tools | 8% | 45% | 0% | 32% |
| Proactive alerts in relation to market events | 4% | 45% | 0% | 63% |

Note: 5% of respondents do not currently provide services online;
47% do not currently provide services via mobile device; and
5% do not plan to provide services via mobile device within two years.

■ Available now
■ Plan to offer in 2 years

Source: PwC Wealth Management Infrastructure Survey 2015

**Baby Boomers**

**Gen X & Millennials**

$**30** Trillion
**An Epic Wealth Transfer**

2016  2021  2026  2031  2036  2041  2046

thynk|DIGITAL

# What is Wealth **Management 2.0 ?**

Taking the best ideas from the Fintech startup space and building an end to end cohesive solution from the ground up

**Powered by**
## GENESIS
### *Open API Platform*



Over the last 3 years Tonic has been developed from scratch as a fully comprehensive, next generation Wealth Management Platform. It has been developed on the Thynk's Genesis Open API architecture which makes it easy to do rapid enhancement and development. The Genesis Open API Platform also means that interoperability with other Fintech API solutions is a simple as 'Click and Connect'. With Tonic Wealth Managers can rapidly deploy changes in a matter of days....not months in the case of legacy solution providers.

**MiFID II** Compliant

Integration to third party broker APIs such as but not limited to

**InteractiveBrokers**    **Bloomberg**

# Personalized **Relationship Management** Tools

Cross-Platform client-facing **VideoChat** functionality



*Powered by*
## GENESIS
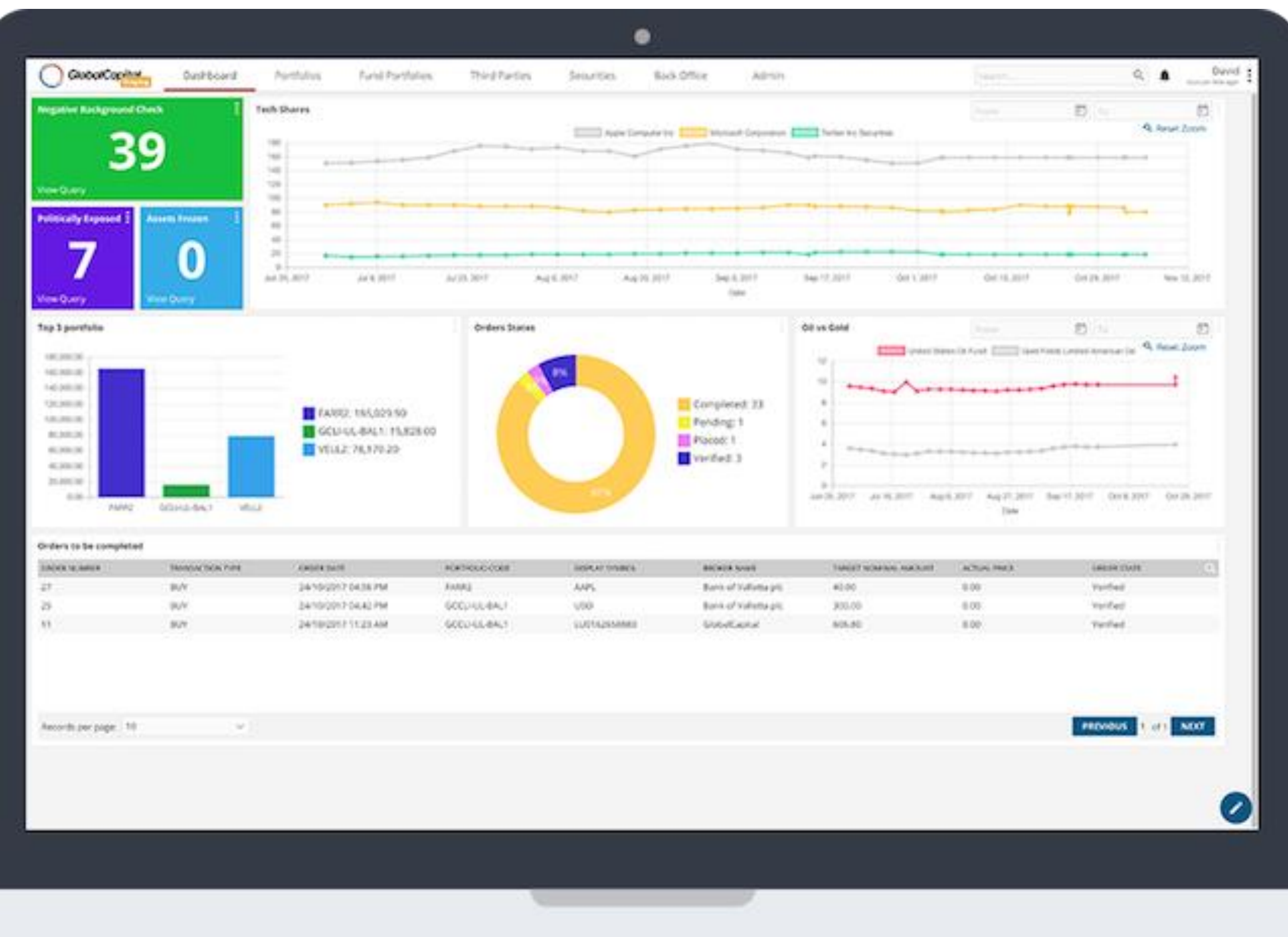### Open API Platform

Gold
Microsoft
Partner

Microsoft

**thynk | DIGITAL**



## Tonic is an all-in-one tool for Financial Services companies to manage all back office operations

- Custimizable dashboard and query engine for custom reporting
- Portfolio Management and Reporting on current holdings P/L
- Portfolio NAV for benchmarking
- Order Management designs with compliance at its core
- Automated Appropriateness testing
- Corporate action execution and management
- Alerts for market changes
- KPIs to deliver insight on portfolio manager performance
- Cash movement reporting and reconciliation
- Admin module to manage and configure all aspects of the solution
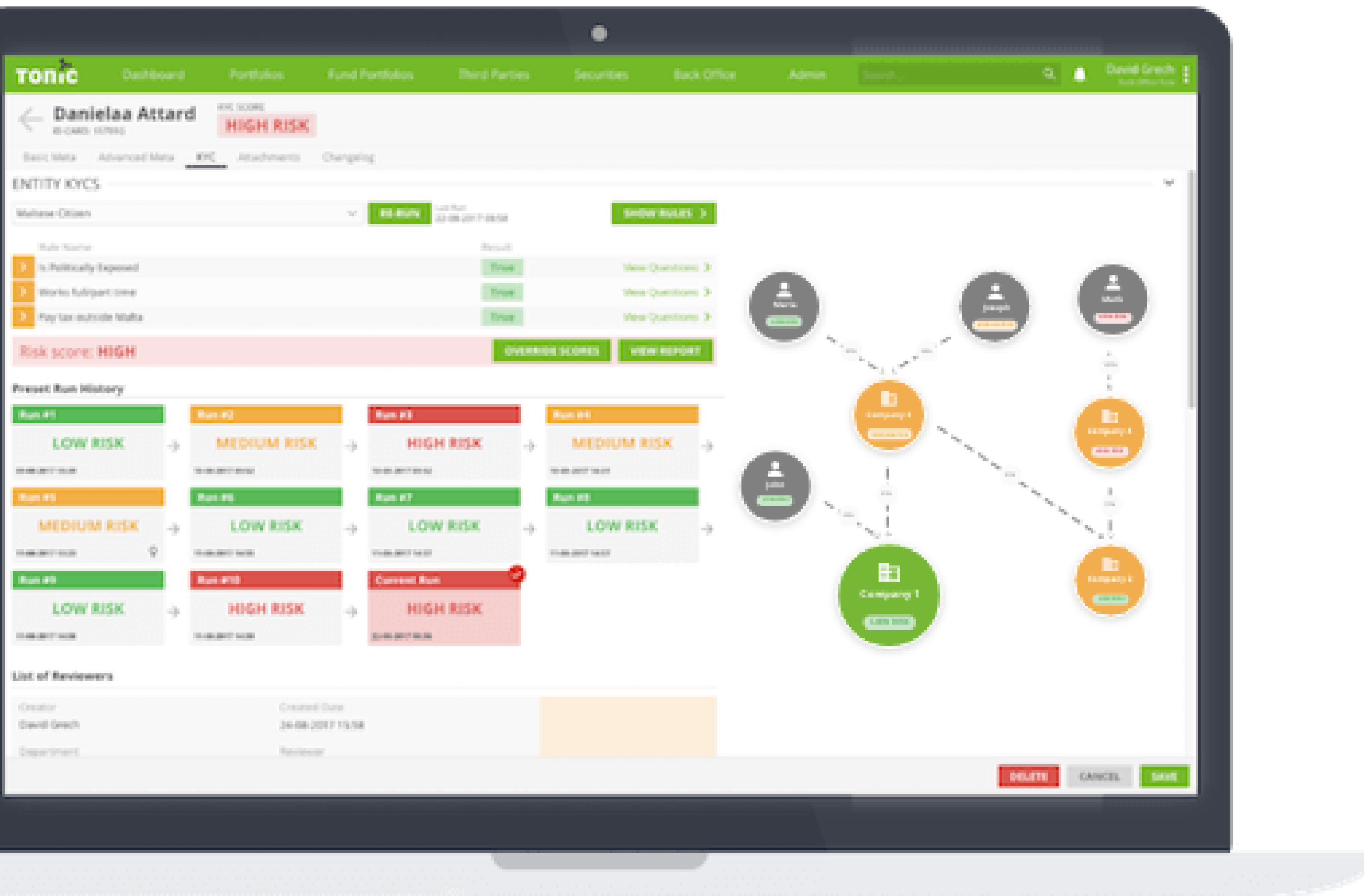
# Comprehensive **Funds** Administration



## Tonic is a platform for Fund Administrators to manage their Funds end to end

- Account Period management
- Fee management and processing
- Corporate action execution and management
- Unit allocation and reporting
- Automatic accruals calculation
- Benchmarking of Fund performance
- Generation of NAV and NAV Reporting
- Automated Factsheet generation

# Regulatory **Compliant** out of the BOX.  **Seriously?**

**thynk|DIGITAL**
RegTECH

A state-of-the-art Risk
Management & KYC Rules Engine



MiFID
Markets in Financial
Instruments Directive

KYC **AML**

GDPR