

# EXPERTSOFT

Excellence for  
Wealth Management

## EXPERTSOFT PM1e TAILORED SOFTWARE SOLUTIONS FOR PORTFOLIO MANAGEMENT ASSET MANAGEMENT WEALTH MANAGEMENT ONLINE INVESTMENT PLATFORMS

18239405873050785930364507725194067251930408712876202372011205867603840066836300048735294095004  
38404932100483935763048576561823940587305078593036450772519406725193040871287620237201120586760  
40066836300048735294095004093840493210048393576304857656182394058730507859303645077251940672519  
40871287620237201120586760384006683630004873529409500409384049321004839357630485765618239405873  
07859303645077251940672519304087128762023720112058676038400668363000487352940950040938404932100  
39357630485765618239405873050785930364507725194067251930408712876202372011205867603840066836300  
87352940950040938404932100483935763048576561823036450772519406725193040871287620237201120586760  
40066836300048735294095004093840493210048393576304857656182394058730507859303645077251940672519  
40871287620237201120586760384006683630004873529409500409384049321004839357630485765618239405873  
07859303645077251940672519304087128762023720112058676038400668363000487352940950040938404932100  
39357630485765618239405873050785930364507725194067251930408712876202372011205867603840066836300  
87352940950040938404932100483935763048576561823940587305078593036450772519406725193040871287620  
72011205867603840066836300048735294095004093840493210048393576304857656287620237201120586760384  
668363000487352940  
06725193040871287620237201120586760384006683630004870409384049321004839357630  
576561823940587305078593036450772519406725193040871287620237201120586760384006  
36300048735294095004004093840493210048393576304857656182394058730507859303645  
725194067251930408712876202372011205867603840066836300048735294095004004093840  
3210048393576304857656182394058730507859303645077251940672519304087128762023720112058676  
48576561823940587305384049321004839357630485760408712876202372011205867603840066836300048735294  
59303645077251940672519304087128705867603840066836300048730586760384006683630004873058676038400  
83630004873058676038400668363000487305867603840066836300048730586760384006683630004873058676038  
06683630004873058676038400668363000487305867603840066836300048730586760384006683630004873620237  
04839357630485769405873050785930364507725194067251930408712876202372011205867603840066836300048  
09500409384049321004839357630485765618239405873050785930364507725194067251930408712876202372011  
93576304857694058730507859303645077251940672519304087128762023720112058676038400668363000487355  
02372011205867603840066836300048735294095004093840493210048393576304857656182394058730507859303  
68363000487352940950040938404932100483935763048576561823940587305078593036450772519406725193040  
09384049321004839357630485765618239405873050785930364507725194067251930408712876202372011205867  
840493210048393576304857656182394058730507859303645077251940672519304 84049321004839357610048  
0485765628762023720112058676038400668363000487352940  
35761004839357610048393576100483935761004839357610048393576100483935761004839357610048393576100  
393505873050785930364507725194067251930410040493210048393576100483935761004839357610048393576100  
83935761004839357610048393576100483

# SOLUTIONS FOR WEALTH MANAGEMENT & FAMILY OFFICE

Expersoft PM1e solutions for Wealth Managers and Family Offices support the full range of services and offerings (including structured and alternative products) are built to promote the seamless Straight Through Process that is required by all users to improve customer relationships, tighten cost control, and generate business growth:

- Know Your Client (KYC) and Customer Relationship Management (CRM) tools to capture essential client data (wealth, risk profile, goals, etc.) and increase cross-sell and up-sell
- Powerful reporting and analytics capacities to measure and improve advisor productivity, cost control, and compliance
- Investment proposal generation to increase advisory service speed and quality, including online self-service
- Flexible benchmarking for real-time evaluation, attribution, and comparison of performance and risk
- Risk management, scenarios and simulations for structured and unstructured products
- Core portfolio management capabilities for building model portfolios, automatic rebalancing, order generation and settlement with proactive compliance checks and alerts, etc.

## ONLINE INVESTMENT PLATFORMS

Services, which were previously available only to HNWI through wealth managers and private banks, are increasingly being offered to the affluent market segment. There is a growing demand for self-directed investment and trading products that are administered through third-party advisors or directly self-administered by consumers.

Expersoft PM1e Online Investment Platforms rely on an open and flexible architecture to support evolving cooperation models and provide users with an intuitive tool to take charge of their investments. Powerful white labeling and customization options allow you to differentiate screens, reports, products, rates, etc. based on distribution channel and user, thus providing turnkey solutions that will increase your market coverage.

## PORTFOLIO MANAGEMENT & PRIVATE BANKING

Expersoft PM1e solutions for Private Banking integrate portfolio management capabilities with an individualized customer relationship process to support decision-making, purchase, and ongoing relationship maintenance.

Your firm's ability to reconcile superior performance and cost control with a business model that focuses on the customer experience and relationship is key to success in serving HNWI. It allows you to provide clients not only with great products, but with complete tailored solutions that concentrate on their individual holistic needs.

## ADVISORY & AFFLUENT

The expectations of a sophisticated private wealth management clientele as well as the multitude and complexity of products on the market are growing fast. Client advisors need flexible and reliable tools to search, analyze, and propose the right products in accordance with the clients' potentials and needs, the firm's policies, and regulators' obligations regarding documentation.

Expersoft PM1e solutions offer smart tools that structure the advisory process, ensuring that all information is captured and documented. They enable your client advisors to automate investment proposal generation and integrate seamlessly with other PM1e modules to provide additional functionality.

## ASSET MANAGEMENT & RISK MANAGEMENT

Investment managers require great transparency and clarity around the vehicles and assets in which they invest for better analysis, decision-making, communication, and - not least - to better price the impact of risk.

Expersoft PM1e Asset Management solutions offer visual and interactive insight into the key investment data to comprehensively support users in various roles with financial analysis, portfolio modeling, asset selection, risk management, plan implementation, performance attribution, and the ongoing monitoring of investments. They bring business data into a highly customizable single application so best practices can be evaluated, captured, and shared within the team and with the customers.

239405873050  
251930408712  
840066836300  
321004839357  
050785930364  
712876202372  
409384049321  
239405873050  
193040871287  
006683630004  
321004839357  
050785930364  
202372011205  
735294095004  
304857656182  
077251940672  
112058676038  
950040938404  
562876202372  
576304857656  
048735294095  
576304857656  
645077251940

9357630485765  
8036450772519  
8720112058676  
940950040938  
5765618239405  
128762023720  
0004873529405  
576304857656  
8645077251940  
8720112058676  
940950040938  
8576940587305  
5725193040871  
384006683630  
049321004839  
6873050785930  
0408712876202  
8363000487352  
760384006683  
9406725193040  
760384006683  
384049321004  
9405873050785

00668363000487352940950040938404932100483935763048576561823940587305078593  
03645077251940672519304087128762023720112058676038400668363000487352940950  
04093840493210048393576304857656182394058730507859303645077251940672519304  
08712876202372011205867603840066836300048735294095004093840493210048393576

Expersoft provides a wide range of quality services to its customers in order to complement the comprehensive product offering of the PM1e Suite.

## A COMPLETE PROPOSITION

### Consulting

Competent Expersoft consultants are able to share their expertise from many similar projects in order to facilitate crucial business and technology decisions, optimize planning, and help to deliver projects in time and quality. Consulting services provided include the creation of case analyses, scenario proposals, feasibility studies, and system architecture recommendations.

### Training

Through its 'Expersoft Academy' Expersoft is offering competent training for PM1e users and administrators to ensure a successful deployment. Full documentation is provided to all participants and refresher courses are held at certain intervals for quality assurance.

### Project Management

Expersoft project managers are committed to delivering a fully integrated solution based on PM1e that is custom-tailored to the customer's organization, business model, and IT infrastructure. The project management cycle adheres to Expersoft's high internal quality management standards and includes the definition of processes, solution prototyping, the creation of business and technical concepts, the technical implementation, thorough testing, and deployment support.

### Oracle Solutions

Expersoft has over 15 years of unique experience installing, using, and developing for Oracle database and application server technologies and provides this know-how as an additional service.

### Support

Expersoft's product support teams and central hotline provide first-class individual service to customers based on in-depth industry knowledge and years of experience with the underlying technology.

### Development

Expersoft offers the broad software engineering skills of its own onshore and nearshore development centers for the customization of PM1e and for the design and implementation of custom solutions.

### Hosted Solutions

Expersoft and its certified partners provide hosted software solutions in an ASP model and manage the outsourcing of business processes.

## TECHNICAL FEATURES

### Reliable Architecture

PM1e's multi-tier architecture utilizes the strength of an integrated Oracle database for 24/7 system access and seamless integration.

### Strong Interfaces

The PM1e Suite interfaces with leading data vendors and enables automatic data transfers in any protocol/format, e.g., SWIFT or XML. PM1e connects to any host system and assures the quality of all incoming data.

### Standards-compliant

PM1e supports the widely accepted international standards for seamless integration into existing customer workflows and infrastructures.

### Multi-client and SOA Capable

PM1e is multi-client capable and fully scalable, e.g., to support ASP models, and is developed to support Service-Oriented Architectures (SOA).

### Strict Security

PM1e strictly protects user access rights (supporting RSA, Vasco, AXSionics, PIN/TAN and others) and ensures compliance with relevant organizational structures.

### Easy to Use

PM1e's intuitive, browser-based interface is fully customizable.

### Easy to Deploy and Upgrade

PM1e can be deployed and operated over Local Area Network or the Internet, covering all scenarios for B2C, B2B, E-Commerce, and M-Commerce.

### Flexible Localization

PM1e offers multi-currency and multi-language support.

The name Expersoft stands for a unique combination of competence and versatility. We believe that reliable knowledge needs to be combined with the agility to adapt to promising opportunities quicker and more precisely than the competition.

Our goal is to help customers seize their diverse opportunities for excellence. We accomplish this by supporting them to be empowered with better information, more reactive to market and client demands, and, ultimately, more profitable.

## RELIABILITY AND INNOVATION SINCE 1992

### Consistent Evolution

Expersoft was created in 1992 to become a leading provider of innovative software products and related services for asset and wealth managers and their front offices.

Offering quality solutions for over 15 years, Expersoft has established itself as a trusted leader in portfolio management software for banks, insurances, professional asset managers, online investment platforms, and financial service providers.

Today, Expersoft's cutting-edge offering provides its customers and users with an unrivaled and constantly expanding width and depth of capabilities to analyze, strategize, implement and control investments in one flexible, integrated, and easy to use environment.

### Diverse Customer Base

Over 200 customers, including small and medium organizations as well as global players, are relying every day on the exceptional reliability and scalability of Expersoft solutions. Among them are:

- three of Europe's fifteen largest banks
- Germany's leading private bank
- a leading European family office
- a leading European direct broker

PM1e is further deployed to more than 500 B2B customers and is used by tens of thousands of consumer end-users.

### Committed Partnerships

Expersoft's strong and growing network of partnerships with renowned companies in Europe, the Middle East, Asia-Pacific, and North America ensures that Expersoft solutions are seamlessly integrated into our customers' specific technology, regulatory, and market environments.

### Dedicated Staff

Our staff of 135 experienced and dynamic engineers, consultants, project managers, and sales specialists work at the Expersoft's headquarters in Switzerland, in various international sales and support offices, and in the group's own nearshore development center in Slovakia.

### Fast Facts Expersoft Group

**Foundation:** 1992

**Ownership:** Private

**Total Headcount (January 2009):** 135

**Corporate Headquarters:** Zug, Switzerland

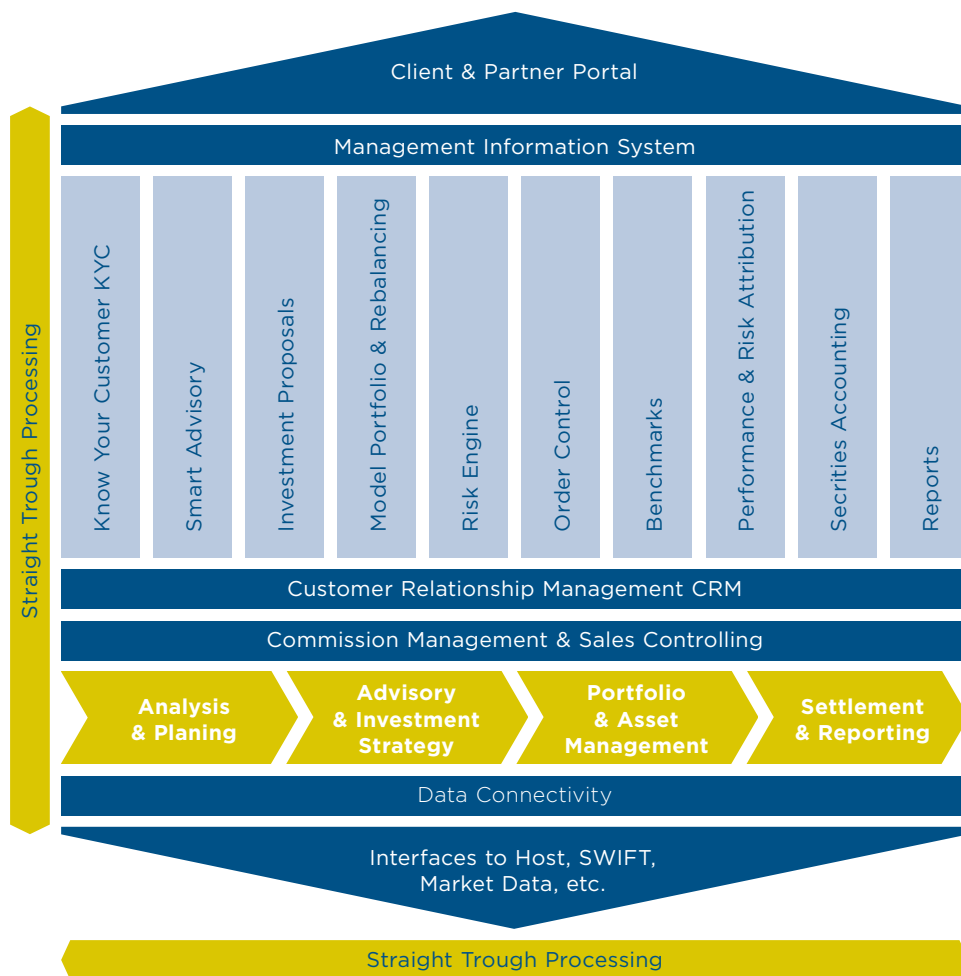
**Offices:** Zurich, Frankfurt, London, Luxembourg, Madrid, Dubai, Singapore

**Distributors:** Vienna, Istanbul, Kuwait, Riyadh, New York

**Nearshore Development Center:** Bratislava, Slovakia

668363000487  
712876202372  
006683630004  
087128762023  
867603840066  
940950040871  
058676038400  
3529409500408  
000487352940  
202372011205  
630004873529  
363000487352  
876202372011  
363000487352  
876202372011  
683630004873  
128762023720  
603840066836  
950040871287  
676038400668  
011205867603  
487352940950  
720112058676  
004873529409  
000487352940  
867603840066  
05078593036450772519406725193040871287620237201120586760384006683630004873529409500409384049321004839357630485765618239405  
006683630004873529409 500409384049321004839357 76038400668363000487352940950040871287620237201120586760384006683630004873  
0871287620237201120586760384006683630004873529409500408712876202372011205867603840066836300048735294095004087128762023720  
3840066836300048735294095004087128762023720112058676038400668363000483529409500408712876202372011205867603840066836300048  
0408712876202372011205867603840066836300048735294095004087128762023720112058676038400668363000487352940950040871287620237

56182394058730507859303645077251940  
 40672519304087128762023720112058676  
 03840066836300048735294095004093840  
 40493210048393576304857656182394058  
 58730507859303645077251940672519304  
 11205867603840066836300048735294095  
 95004093840493210048393576304857656  
 18239405873050785930364507725194067  
 67251930408712876202372011205867603  
 03840066836300048735294095004093840  
 40493210048393576304857656182394058  
 07859303645077251940672519304087128  
 28762023720112058676038400668363000  
 00487352940950040938404932100483935  
 35763048576561823940587305078593036  
 36450772519406725193040871287620237  
 37201120586760384006683630004873529  
 29409500409384049321004839357630485  
 63000487352940950040938404932100483  
 87128762023720112058676038400668363  
 53000487352940950040938404932100483  
 33935763048576561823940587305078593  
 93036450772519406725193040871287620



#### Advisory & Asset Management

- KYC for account opening process
- CRM for Advisory business
- Investment Proposal System (MiFID compliant)
- Investment decision support
- Multi-client capable
- Portfolios can include any valuable goods
- Multilingual
- Multi-currency support
- Fully SPPS/GIPS/DVFA/AIMR compliant
- Client self-assessment

#### Ordering & Transactions

- Complete order management tool
- All types of orders
- Pre-trade compliance checking
- Transaction-based
- Bookkeeping export of transactions
- 4-eye principle

#### Data Connectivity

- Adapters to connect in-house/partners' applications
- Built-in data dictionaries
- Coverage of message variations allowed by standard
- Message modification for semantics matching
- Open rules for mapping, formatting, enriching, and validation
- Connectivity to files, ftp, MQSeries, databases

#### Evaluation & Reporting

- Integrated portfolio analysis tools
- Scheduled and ad-hoc evaluations
- Views for management and clients
- Alerts on customizable queries
- Individual management fee models
- Simulations on asset allocations
- Report customization
- Mass reporting and printing
- Real-time quotes from leading data vendors

#### Modeling & Rebalancing

- Design and implementation of model portfolios
- Automated rebalancing
- Automated order generation
- Risk controlling

#### Benchmarking & Performance Attribution

- Definition of customized benchmarks
- n-to-n benchmark comparison of portfolios, model portfolios, and benchmarks
- Performance of portfolios down to single transactions
- Benchmark management
- Multidimensional decomposition

#### Risk Management & Optimization

- Automated compliance checks
- Performance analysis considering risk
- Advanced risk information and attribution
- Risk profiles of portfolios or transactions
- Integrated high-end risk engine for complex risk management
- Optimization tools (Efficient Frontier, VaR simulation, etc.)

#### Commission Management & Sales Controlling

- Processing all commission-generating operations (transactions or positions)
- Calculation of receivable or payable commissions
- Calculation and simulation of complex commission contracts
- Hierarchic distribution structures per distribution channel
- Controlling, validation, and verification
- Real-time reporting

#### Technology

- Multi-tier Java EE architecture
- Platform independent
- Based on latest Oracle database technology
- Fully customizable GUI (HTML)
- Role-based secure access
- Mapping of all protocols/formats (SWIFT Gold Certified)
- Own real-time two-way datalayer to host system

To learn more about our software solutions,  
visit us at [www.expersoft.com](http://www.expersoft.com) or  
e-mail us at [infoline@expersoft.com](mailto:infoline@expersoft.com)

**Corporate Headquarters**

Expersoft Systems AG  
Riedstrasse 13, CH-6330 Cham/Zug  
Phone +41 41-748-1010, Fax +41 41-748-1012

**Switzerland**

Tödistrasse 23, CH-8002 Zürich  
Phone +41 44-256-5060, Fax +41-44-256 5061

**Luxemburg/Benelux**

134, rue Principale, L-5366 Munsbach  
Phone +352 26-1522-1, Fax +352 26-1522-22

**Germany**

Mainzer Landstrasse 16, D-60325 Frankfurt  
Phone +49 69-97168-465, Fax +49 69-97168-200

**United Kingdom**

Canary Wharf, 29<sup>th</sup> Floor, 1 Canada Square, London E14 5DY  
Phone +44 20-7712-1735, Fax +44 20-7712-1501

**Spain/Portugal**

Avda. de Valdemarín, 93 Portal D 2ºC, E-28023 Madrid  
Phone +34 91-307-8287, Fax +34 91-358-9149

**Middle East**

Al Moosa Tower 1, Sheikh Zayed Road, P.O. Box 73256, Dubai  
Phone +971 4-331-6941, Fax +971 4-329-1500

**Asia-Pacific**

50 Market Street # 10-04, Singapore 048940  
Phone +65 65365589

**Local Distributors in Vienna, Istanbul, Kuwait,  
Riyadh, New York**

0408712876202372011205867603840066836300048735294095004  
0871287620237201120586760384006683630004873529409500408  
1823940587305078593036450772519406725193040871287620  
7128762023720112058676038400668363000487352940950040871  
4507725194067251930408712876202372011205867603840066  
2876202372011205867603840066836300048735294095004087128  
7128762023720112058676038400668363000487352940950040  
7620237201120586760384006683630004873529409500409384049321004839357630  
0384006683630004873529409500409384049321004839357630  
0950040938404932100483935763048576561823940587305078  
6683630004873058676038400668363000487305867603840066  
4006683630004873058676038400668363000487305867603840  
2011205867603840066836300048735294095004093840493210  
7350408712876202372011205867603840066836300048735294  
2058676038400668363000487352940950040938404932100483  
6182394058730507859303645077251940672519304087128762  
6450772519406725193040871287620237201120586760384006  
8712876202372011205867603840066836300048735294095004  
6038400668363000487352940950040938404932100483935763

Copyright © 2009 Expersoft Systems AG.  
All rights reserved. Expersoft, PM1e and the cor-  
responding logos are registered trademarks  
of Expersoft Systems AG. All other trademarks  
are property of their respective owners.

18239405873050785930364507725194067  
21004839357630485765618239405873050  
48735294095004093840493210048393576