Openadvisor

technological solutions for financial advisory and portfolios management

New Openfinance tool

Openfinance is launching Openadvisor, a new technological solution for financial advisory and portfolio management. It is designed for Independent Financial Advisors (IFA) and is a requirement for financial advisory services providers.

This tool will enable advisors to

· monitor their clients' portfolios
· create alerts for positions and products
· control client investment risk
· generate customized investment reports and financial analyses for their clients
· make investment recommendations based on investor profiles

Who needs this tool?

Financial advisors – specifically financial advisory services providers (IFAs) - will find their portfolio management and control-related needs covered thanks to the added value provided by the Openadvisor tool. And by complying with the MiFID directive, they can advise their clients and monitor the proposals made.

Functions included

Client management and monitoring
- New client registration and leads
- Client search

Portfolios
- Multi-entity portfolio registration
- Product range:
  - Funds and shares
  - Self-managed products: deposits, debt, financial structures, private equity, and liquidity
- Position reporting

Suitability test management
- Suitability test development
- Test history review
- Test renewal alerts

Advisory process
- Customized proposal generation
- Proposal risk control (MiFID compliance)
- Proposal monitoring

Management alerts
- Alerts on clients' positions
- Product alerts

MiFID risk control
- Risk control of profiled clients' advised positions.

Final-client web access

The advisor will have the option to customize the tool by adding a logo and corporate colours to the reports they prepare for their final clients.

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Services included

- Openadvisor user licence for two users.
- Support plan.
- Market-data maintenance: Continuous-market shares and the main securities traded on key global markets. Funds of Spain's top managers and select funds of the world's leading companies in this field. Lyxor or BBVA exchange-traded funds (ETFs)
- Hosting of the application and the hardware and software needed for its operation.
- Corrective maintenance and upgrades.
- User manual.

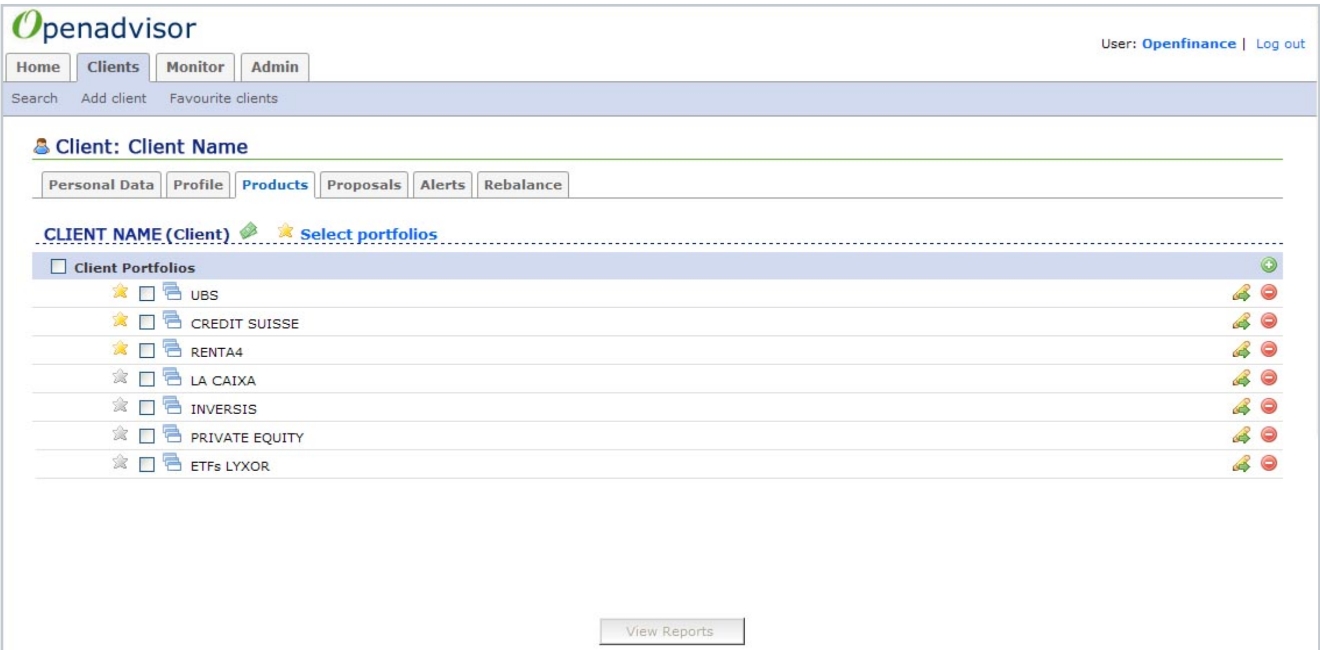
Client management and monitoring

Advisors can create their client database in Openadvisor with all the information they need to run basic and advanced client searches, flag clients as favourites, or to group them.

Portfolios

Users can create different portfolios in Openadvisor for each of their clients based on the available range of products to then obtain reports on the portfolios selected, individually or in aggregated form, and perform cross comparisons.

Position reporting is structured into modules which users can choose when preparing a report for a client. Reports are viewed on screen and created in PDF format which can then be printed or sent by e-mail.



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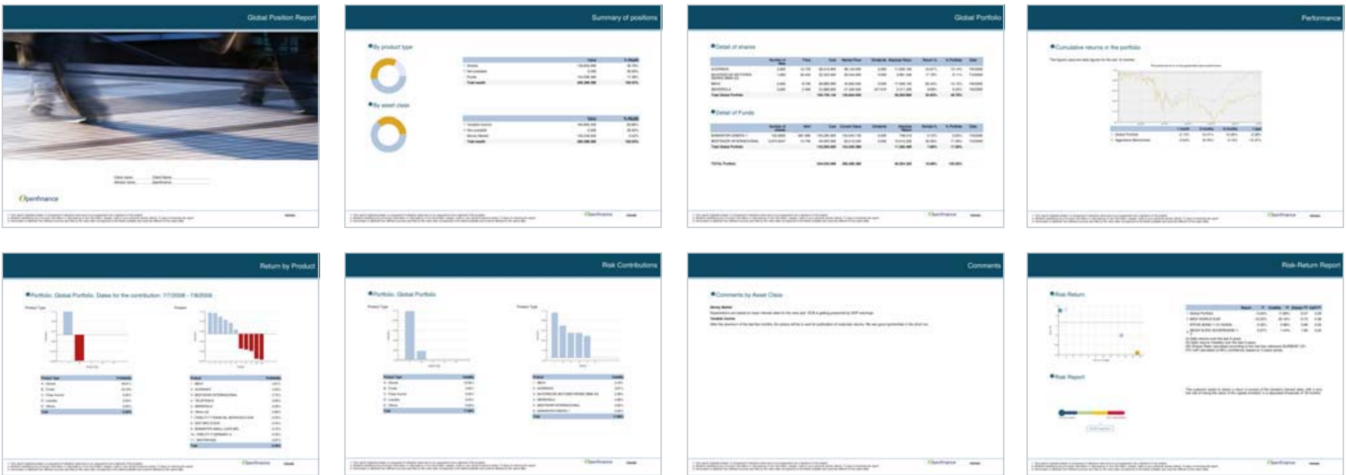
What information can be shown in position reporting?

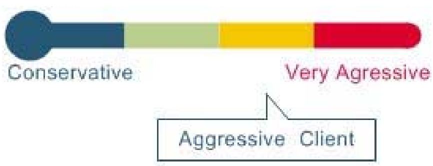
Openadvisor can be used to generate position reports for a specific date or a period. When presenting a report to clients, users can choose from among the following modules:

- Positions
- Distributions
- Movements
- Closed transactions
- Performance against a benchmark
- Yield
- Risk contribution
- Return/risk reporting
- Risk profile
- Notes and comments



Suitability test management

Advisors can include a suitability test to assess their clients' risk profiles in line with the MiFID directive.



Client Name has an Aggressive profile

Boro seeks to obtain a high return in a LONGER INVESTMENT HORIZON. It is prepared to risk certain possible losses of part of the capital invested due to the proportion of investment in variable income.

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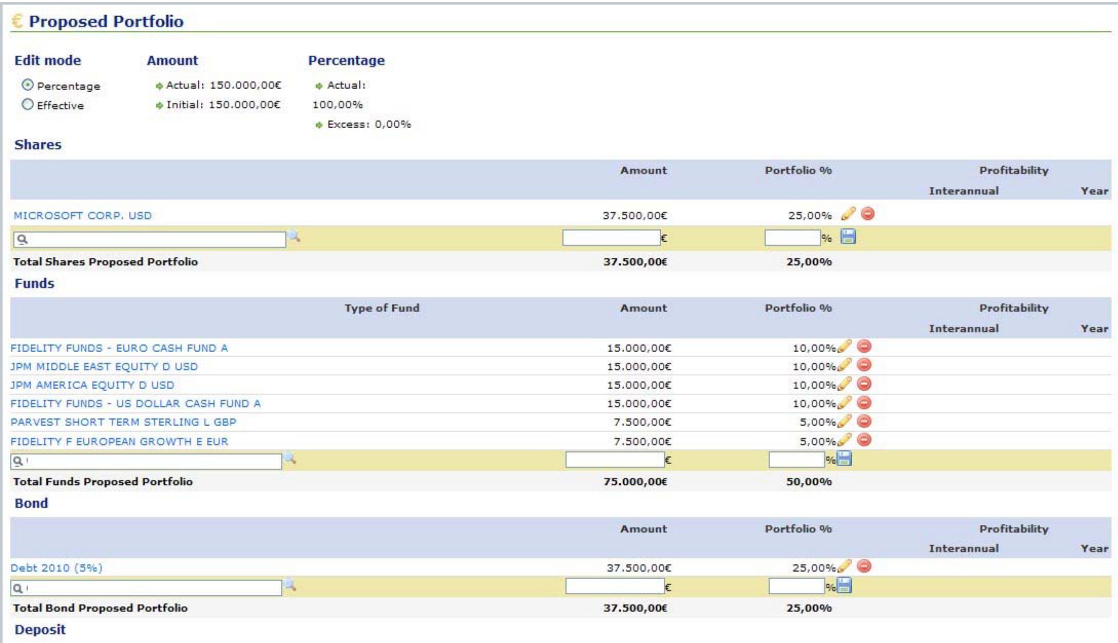
Advisory process

Advisors can create customized proposals for their clients, either in standalone form or comparative to clients' existing positions. Products can be easily added to the portfolio to be proposed to a client, from the securities and funds in the financial database to self-managed products which advisors have created in the application.



Proposed Portfolio

Edit mode	Amount	Percentage
Percentage	Actual: 150.000,00€	Actual: 100,00%
Effective	Initial: 150.000,00€	Excess: 0,00%

Shares

	Amount	Portfolio %	Profitability Interannual	Profitability Year
MICROSOFT CORP. USD	37.500,00€	25,00%		
Total Shares Proposed Portfolio	37.500,00€	25,00%		

Funds

	Type of Fund	Amount	Portfolio %	Profitability Interannual	Profitability Year
FIDELITY FUNDS - EURO CASH FUND A		15.000,00€	10,00%		
JPM MIDDLE EAST EQUITY D USD		15.000,00€	10,00%		
JPM AMERICA EQUITY D USD		15.000,00€	10,00%		
FIDELITY FUNDS - US DOLLAR CASH FUND A		15.000,00€	10,00%		
PARVEST SHORT TERM STERLING L GBP		7.500,00€	5,00%		
FIDELITY F EUROPEAN GROWTH E EUR		7.500,00€	5,00%		
Total Funds Proposed Portfolio		75.000,00€	50,00%		

Bond

	Amount	Portfolio %	Profitability Interannual	Profitability Year
Debt 2010 (5%)	37.500,00€	25,00%		
Total Bond Proposed Portfolio	37.500,00€	25,00%		

Deposit

In each case, the tool will control the risk of the proposed portfolios and provide return, risk and performance information to help advisors justify their choice of products offered to their clients.

Our tool generates proposal reports that can be printed or e-mailed to clients for their own review and decision-making.

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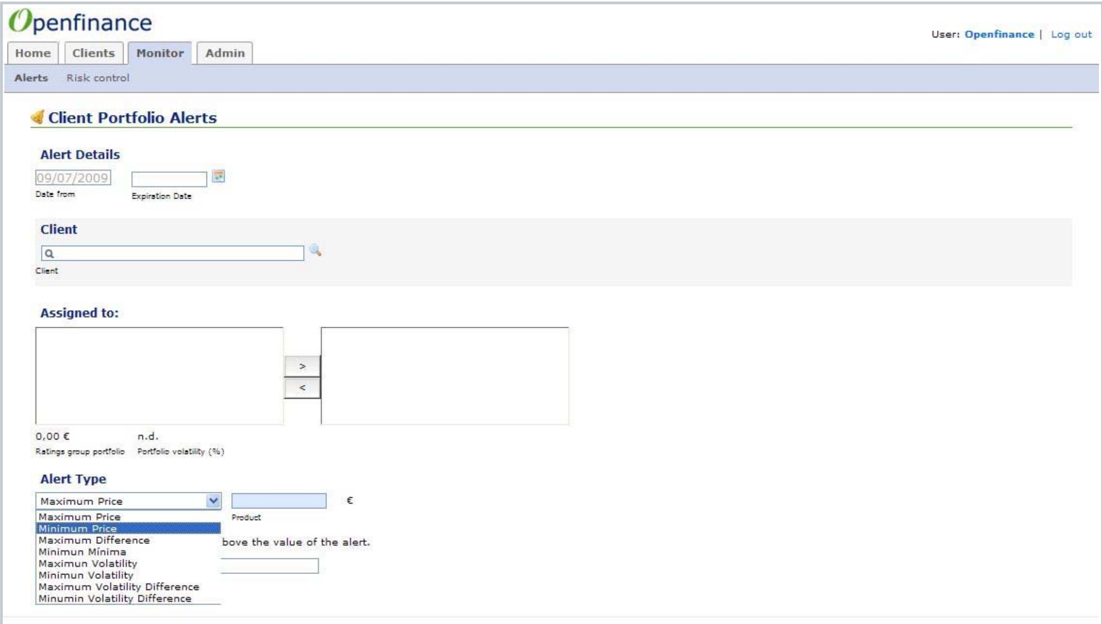
Openadvisor offers various types of management alerts

Openadvisor offers various types of management alerts.

· Alerts by product and by client position
· Alerts based on the risk profiles of clients' positions
· Expiration alert for suitability test.



All of this information is fed to users' main screens daily.

Contact

For more information on this product and related special offers, please contact us at +34 960 440 140.

Project financed by :

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