

## FinMason

A global financial technology company that produces institutional grade proprietary investment and risk analytics for financial services.

## FinMason Products

### Investment Portfolio Risk Analytics - technology tools to analyze investment portfolios

- Analytics include performance, risk, scenarios, drill-through allocations, ESG, and Monte-Carlo/CMA projections
- Broad and Deep (1300+ data points/calculations across 7+ million securities)
- Database includes global stocks, bonds, funds, annuities, cryptocurrencies, and non-public assets (e.g. private securities, SMAs)
- Quick and easy to implement (days and weeks, not months and quarters)
- Flexible (quick and easy for us to add custom data points)
- Future-proof – expands with your needs and incorporates FinMason’s future features
- Higher quality and cost-effective vs clients’ internal build and maintenance, and vs other providers

### Investment Data Management Services – data consolidation, management, reporting, and security master

- Consolidates/Correlates Client data from multiple sources e.g. custodians, performance calculators, risk providers, private security data, ESG.
- Data consolidation/validation/reconciliation services
- Leverages FinMason’s fast, efficient 100% cloud native data and calculation infrastructure
- Security master – deep and broad security master with dozens of standard and customizable classifications / attributes – provides consistent “golden source” across client’s organization
- Data passthrough from market provider data (e.g. Morningstar, Refinitiv, ICE, OWL ESG) and additional providers can be added by client request

### Insurance Product Calculators – Annuity Analysis and Portfolio Construction

- Custom built calculators to add to clients’ platforms to support product sales
- Examples: Benefits of Tax Deferral Calculator, 1035 Annuity Exchange Calculator, QLAC Optimization Calculator, RILA Calculator, Annuity and Portfolio Projections
- FinMason builds and maintains the white-labelled iFrames which are then dropped into clients’ platforms, transparently to the user
- Designed to perfectly fit clients’ needs
- Built and delivered quickly and economically within a few weeks to a few months, because we can leverage our existing infrastructure and data and calculation capabilities
- Web/Mobile enabled
- Fully maintained and monitored by FinMason

## Product Delivery Options

### FinRiver API – Investment Portfolio Risk Analytics via our API

- Clients create their own analytics dashboards/reports within their platforms and plug-in our API
- Lightning-fast API – allows for large-scale implementation and a delightful user experience – years of performance tuning and 100% cloud native

### iFrame Dashboards – Custom Analytics Dashboards to add to your platform

- FinMason works with our clients to design custom dashboards and calculators
- FinMason builds and maintains the white-labelled iFrames which are then dropped into clients' platforms, transparently to the user
- Designed to perfectly fit clients' needs
- White-labelled to match clients' design styles
- Built and delivered quickly and economically within a few weeks to a few months, because we can leverage our existing infrastructure and data and calculation capabilities
- Web/Mobile enabled
- Fully maintained and monitored by FinMason

### FinPortal - Standalone web-based portfolio analytics platform

- Standalone web-based/mobile application
- Allows users to analyze and compare portfolios in real-time
- Provides a deep understanding of portfolio performance, characteristics, and risk
- Generates proposals/reports
- Customizable to clients' exact needs
- Can be integrated with clients' models/portfolios from existing database/source.

## Use-Cases

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### *USE-CASES solved by our Investment Portfolio Analytics.*

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#### 1 PORTFOLIO CONSTRUCTION

Help advisors to construct client portfolios in a visual optimization tool

- **Business Problem:** Advisors increasingly demand portfolio construction services from Asset Management firms. As a result, these firms want to provide self-serve digital tools to free up portfolio construction and distribution teams and highlight their products' advantages within investor portfolios.
- **Solution:** FinMason works with you to build and/or enhance your portfolio construction tools. The tools are customized from custom report generation all the way to leading-edge complex tools.
- **Benefits:** Increase Advisor engagement and usage of your investment products, by building better portfolios/models that are aligned to clients' goals. Distribution teams and their clients get instant performance and portfolio analytics, side-by-side comparisons, historic stress tests, future scenarios, observations, and PDF reports.

#### 2 PROPOSAL GENERATION / PORTFOLIO COMPARISON / REPORT ENRICHMENT

Produce customized, understandable before-and-after reports for your advisors and clients.

- **Business Problem:** Advisors and Investors increasingly want straightforward information to gain a better understanding of the risks and benefits of choosing one portfolio over another.
- **Solution:** FinMason's fast-to-market API and intuitive visualizations allow you to easily provide thorough portfolio analyses to Advisors to deepen customer relationships, which results in higher client satisfaction and retention rates.
- **Benefits:** Actionable insights to help improve client outcomes. Acquire new clients by dynamically comparing Existing vs Proposed portfolios better aligned to client objectives. Help advisors evaluate, recommend, and defend appropriate models for their clients in an understandable and responsive way. Interactive display allows for "what-if" analysis on the fly and can be incorporated into a white-labelled pdf as a leave behind.

### 3 PRODUCT COMPARISON

Compare investment products to select the best options for your clients

- **Business Problem:** Portfolio Construction Teams, Distribution Teams, and Advisors want deep and thorough analysis of products, the ability to search for appropriate products, and the ability to compare and contrast products.
- **Solution:** FinMason's powerful search and filter API allows a user to select from over 100 different criteria to choose the best products. Then the analytics API with over 1300 data points compares and analyses these products to any level of detail needed.
- **Benefits:** Users are able to select the best available product and then present and describe the benefits of that product to their client.

### 4 LITE FINANCIAL PLANNING TOOL

Easily explain plan trade-offs for the "other 90%" of an advisor's clients

- **Business Problem:** Most planning tools are comprehensive but are also complex and time-consuming for both Advisors, their clients, and their prospects. Advisors typically only use them for 10% of their clients.
- **Solution:** FinMason Lite Financial Planning Tool is a goals-based planning utility for advisors to attract and retain clients via a cost-effective, easy-to-use application with intuitive charts. It can be seamlessly integrated within an existing platform and backed by powerful, institutional-grade analytics and Monte-Carlo simulations
- **Benefits:** Actionable insights to help build portfolios aligned to clients' long-term goals. Project balances to and through retirement on the fly with the ability to show scenarios (best, average & worst) and how changes in portfolios, life assumptions or cash flows impact outcomes. We can bring this to market in days, not months, and the tool is fast, flexible and interactive.

### 5 RISK SCORING / COMPLIANCE MONITORING

Enable compliance officers and fiduciaries to monitor portfolios for appropriate risk and IPS compliance

- **Business Problem:** Advisors, Investors and Fiduciaries lack an easy way to understand, implement, and utilize measures of Risk to know if investments are properly aligned to investors' objectives and risk tolerances. Asset allocation is only one inadequate measure of risk.
- **Solution:** FinMason's analytics allow hundreds of thousands of portfolios to be analyzed in just a few minutes, and their risk level and other attributes can be compared to investors targeted risk level and/or an IPS, and can highlight which accounts are out of compliance tolerance.
- **Benefits:** Keeping investors' portfolios in compliance reduces legal risk and creates better outcomes for clients.

## 6 CUSTOM ANALYTICS

Maintain your own calculations to a cost-effective, high performance environment.

- **Business Problem:** Firms want to use customized risk-scores and other analytics that are in line with their approach to portfolio risk-management. In-house systems to generate these are costly to implement and maintain
- **Solution:** Use FinMason's customizable calc engine and single API feed. Utilize our proprietary FinScore, or supply your methodology to FinMason to calculate and QC your own proprietary risk calculation.
- **Benefits:** Maintain the benefits of your unique approach to risk, and reduce operational risk and maintenance costs. Allow for enterprise-wide delivery of consistent solution.

## 7 DIRECT INDEXING

Allow advisors to create custom index portfolios with ESG and style tilts

- **Business Problem:** Firms are looking for a direct indexing solution that is straightforward, easy-to-explain, easy-to-implement, and cost-effective.
- **Solution:** Use FinMason's API and/or our Visualization tools to deliver simple portfolios that meet investor requirements.
- **Benefits:** Implement portfolios for a larger population of investors with minimal complexity, minimal effort, and reduced turnover, at a cost-effective price point.

## 8 ESG SCORING

Add consensus ESG scores to investment assets and portfolios

- **Business Problem:** ESG scores are inconsistent between providers and highly dependent on the provider's methodology, and many providers do not cover funds, corporate bonds, and deliver their data through an easy-to-use API.
- **Solution:** OWL's Consensus ESG scores are easily added to any financial platform and reporting tool via FinMason's API and visualization tools.
- **Benefits:** Advisors can consider environmental, social, and corporate governance as leading factors or as one component of a custom investment plan. ESG factors can help advisors personalize portfolios for their clients, building and deepening relationships. Compliance officers can monitor investment products to ensure that they are meeting clients' needs.

## 9 CRYPTOCURRENCIES

Include the impact of Cryptocurrencies in investment portfolios

- **Business Problem:** Cryptocurrency data has only been available in separate data feeds and has been challenging to incorporate into portfolio analysis and risk tools as a component of a modern investment portfolio model.
- **Solution:** FinMason's API can easily include 1700 cryptocurrencies into any traditional investment portfolio to analyze risk and potential rewards of allocating to a new asset class.
- **Benefits:** Advisors and clients can receive a complete analysis of their investment portfolio, without having to consider these investments separately.

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### *USE-CASES solved by our Data Services Product*

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## 1 DATA MANAGEMENT

Consolidate, Manage, Correlate and Reconcile multiple sources of data, and add data dashboards, risk analytics and reporting capabilities.

- **Business Problem:** Asset-owners (pensions, endowments, foundations, etc.) are provided data from increasingly many sources including custodians, private asset funds, performance and risk engines, and internal databases. They need institutional-grade data management services to integrate and monitor these datasets and to provide easy-to-consume dashboards to monitor and control the data, provide drill-down transparency views into performance and risk, conduct what-if analysis, and generate standardized and ad-hoc reports.
- **Solution:** FinMason's professional data management services and robust, secure, 100% cloud-native database and calculation engines, allow us to rapidly create integrations with providers datasets, and add intuitive visualizations that allow you a single view of your entire investment portfolio at every level from top to bottom, to create a crystal clear understanding of all your sources of performance and risk.
- **Benefits:** Relieve the burden of internal data management and receive actionable insights to help improve and standardize portfolio management and reporting.

## 2 SECURITY MASTER

Add a consistent, reliable Security Master to your applications

- **Business Problem:** Financial firms often build a new security master database for each application. This leads to inconsistent data between applications, and high costs of maintenance and upgrades.
- **Solution:** FinMason's security master API can be easily added to new and existing applications and adds a consistent, high-quality, well-maintained, security master, with broad coverage of security universes, identifiers, and attribute-types, and will accommodate the evolution of these over time.
- **Benefits:** Applications are built faster and more cost effectively and are integrated with other firm applications without the need to reconcile or control for inconsistent data sets.

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### *USE-CASE solved by our Insurance Calculator Products*

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## CUSTOM CALCULATORS

Create your own custom calculation engines with visualizations

- **Business Problem:** Firms want to add useful tools to their platforms that are modern, easy-to-use, fully functioning, and unique. They may not have sufficient internal IT resources to build these projects from scratch, but also do not want to use generic off-the-shelf products that do not fit with their unique approaches and value propositions.
- **Solution:** FinMason designs and implements modern, bespoke cloud-native calculation tools for useful tools such as a 1035 annuity exchange tool and a tax deferral tool showing the benefits of tax-deferred investment structures and annuities.
- **Benefits:** Increased Advisor engagement, greater product sales, and improved customer outcomes. Advisors are attracted to the products of firms that provide the most useful and differentiated online tools, and are able to increase product sales.

### FinMason Platform:

Proprietary cloud-native database, calculation engine, API, and customized delivery.

### FinMason Global Team:

We are financial market experts, experienced data analysts, and talented engineers and work in close consultation with clients to solve their exact needs, either powering their platforms or building custom platforms and tools for them.

### FinMason Datasets:

Global Equities, Funds and ETFs, Global Fixed Income (Bonds), ESG, Annuities, SMAs, Private Investments, 7+ million securities and 1300+ analytic data points.

### Why our Clients Choose FinMason:

- Agile teams of financial experts, data analysts, and software engineers
- Gain access to market trends, risk analytics and performance data
- Flexible to client needs
- Broad and Deep database
- Powerful calculation engine
- Fast, scalable API for interactive tools
- Quick and easy integration

*To learn more, visit us at [www.finmason.com](http://www.finmason.com)*