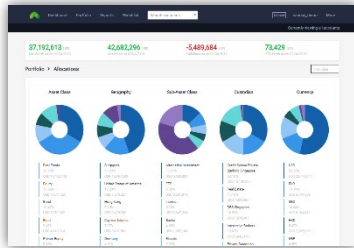
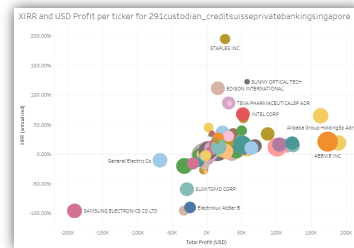


Canopy Platform



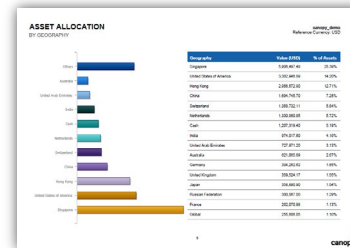
visualizer

Make sense of data using an interactive and intuitive platform



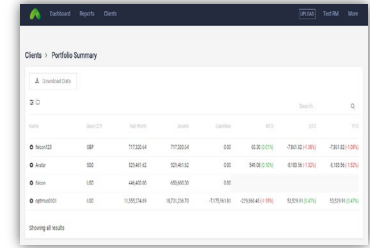
analytics

Access richer and faster in-depth analyses



reporter

Generate periodic portfolio summary reports as PDF



manager

Manage and compare performance between accounts

Make Sense of Your Data



visualizer

An intuitive and interactive web application that allows you (and your client) to view and better understand the aggregated wealth portfolio.

- Better understand asset allocation and risks
- Compare performance between accounts
- Understand what caused the changes in the net worth between any two custom dates

Better Reports, Better Communication



reporter

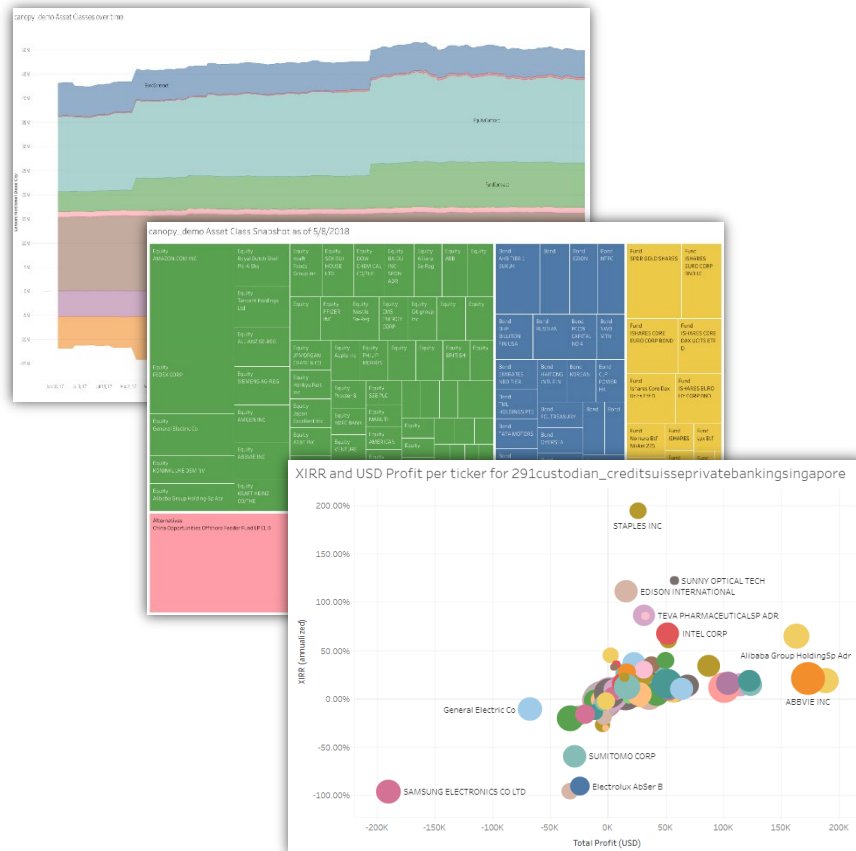
Generate customizable portfolio summary reports to review on-the-go.

- Download as PDF or PowerPoint
- Choose a template from our expanding reports library



Accessing Reporter

Richer Visualizations, Faster Analytics



analytics

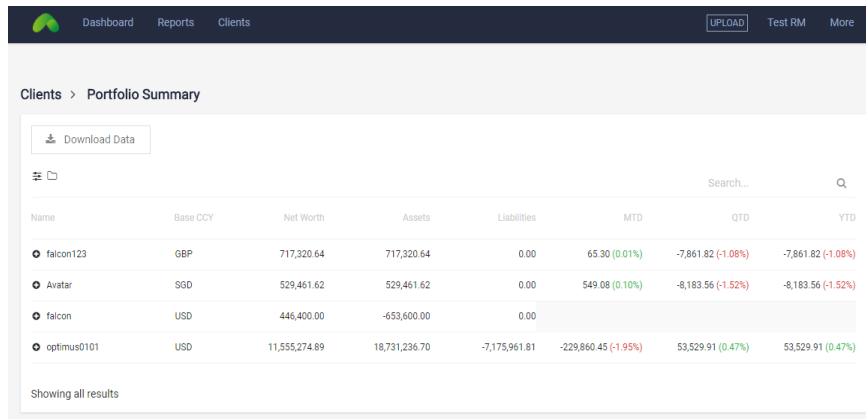
Our newest integration with Tableau allows richer visualizations of wealth data blended with daily updated market values.

- Explore ready-made reports including asset allocation change over time, XIRR/profit, transaction volume (by account) and many more
- Create in-depth analyses or your very own dashboard
- Select relevant charts for presentations or insert in emails with maximum flexibility



Accessing Analytics

All Clients at a Glance



Dashboard Reports Clients UPLOAD Test RM More

Clients > Portfolio Summary

Download Data

Search...

Name	Base CCY	Net Worth	Assets	Liabilities	MTD	QTD	YTD
● falcon123	GBP	717,320.64	717,320.64	0.00	65.30 (0.01%)	-7,861.82 (-1.08%)	-7,861.82 (-1.08%)
● Avatar	SGD	529,461.62	529,461.62	0.00	549.08 (0.10%)	-8,183.56 (-1.52%)	-8,183.56 (-1.52%)
● falcon	USD	446,400.00	-653,600.00	0.00			
● optimus0101	USD	11,555,274.89	18,731,236.70	-7,175,961.81	-229,860.45 (-1.95%)	53,529.91 (0.47%)	53,529.91 (0.47%)

Showing all results



A dashboard for advisors to manage and monitor the latest statuses of all client portfolios.

- View clients' aggregated dashboards
- Provide holistic advice
- Receive alerts on significant portfolio movements

Canopy Visualizer

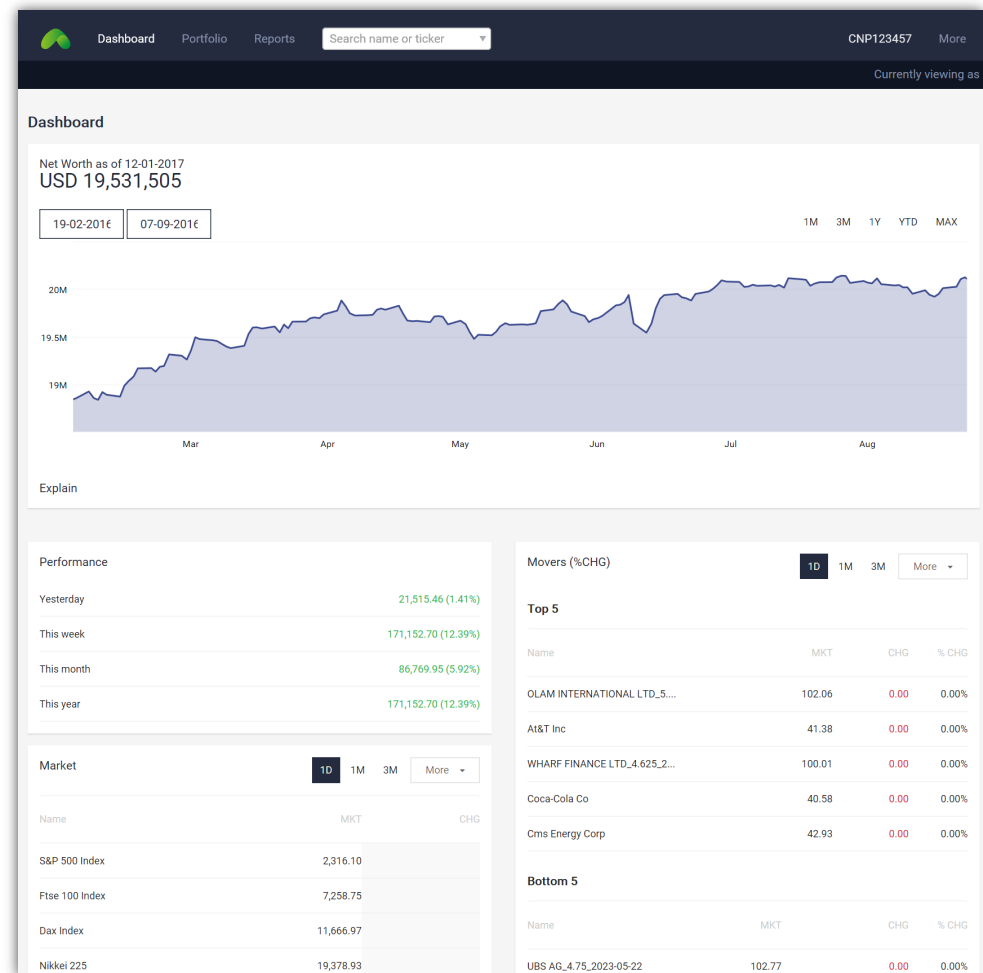


Dashboard

Upon logging into Canopy, the user is first greeted by the Dashboard.

The Dashboard provides an overview of the user's portfolio at a glance; such as Net Worth and Performance today, and the Top Movers in the portfolio.

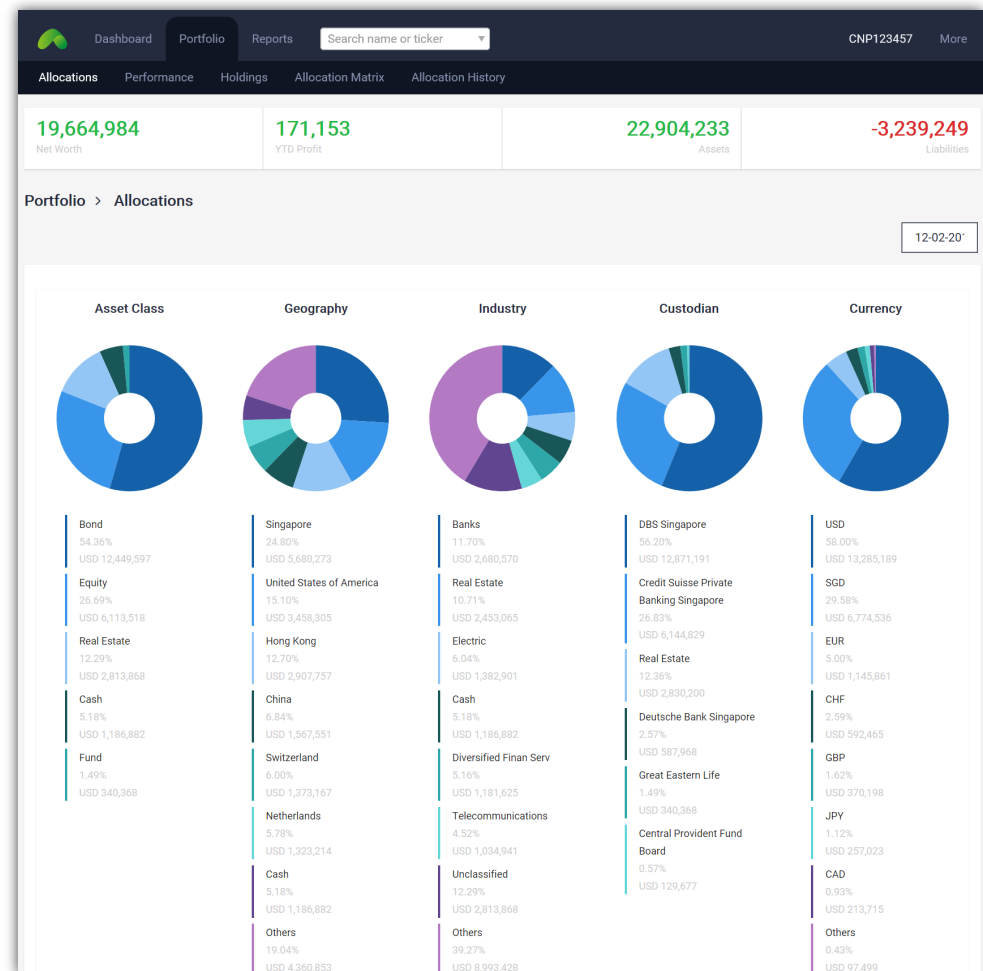
The Net Worth chart is interactive; change the time period, select starting and ending dates, and highlight sections of the graph to Explain the change in movement.



Allocation

The Allocation page shows the asset allocation by five categories: Asset Class, Geography, Industry, Custodian, and Currency.

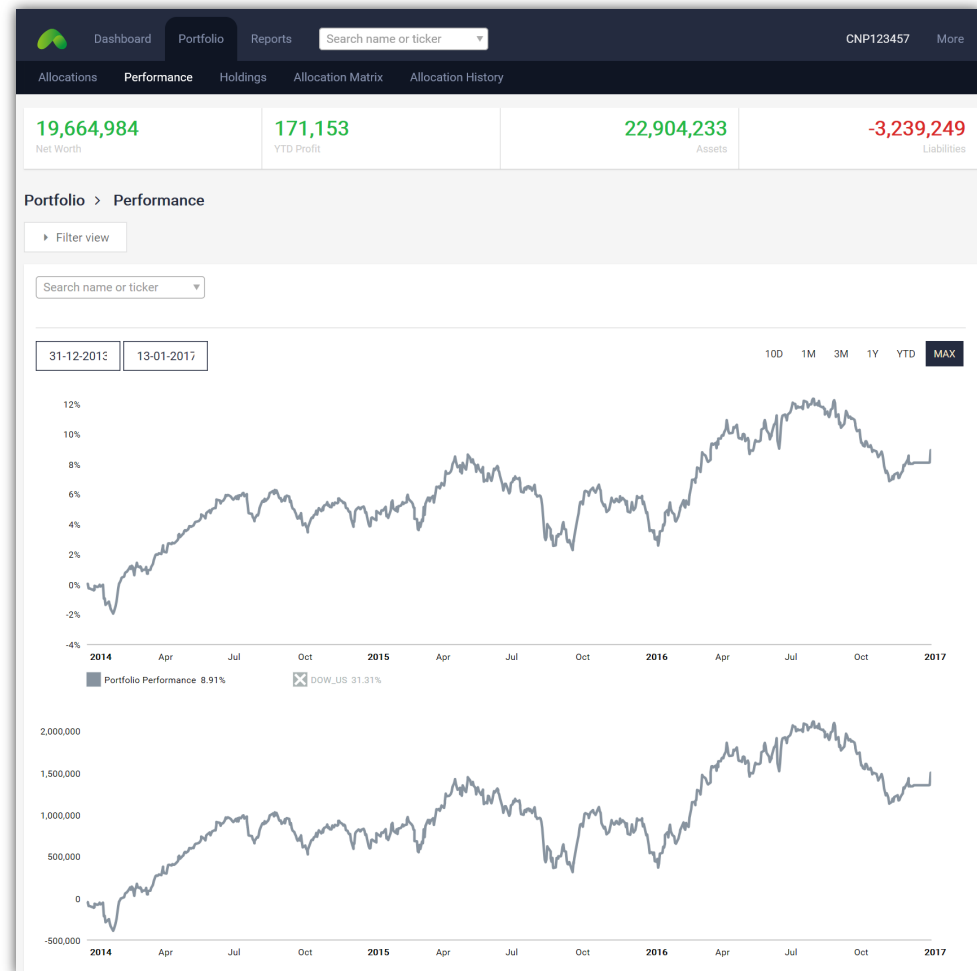
Click through any of the pie chart elements to drill down to the individual security level in each sub-category.



Performance

The Performance page shows the aggregated portfolio NAV and profit line.

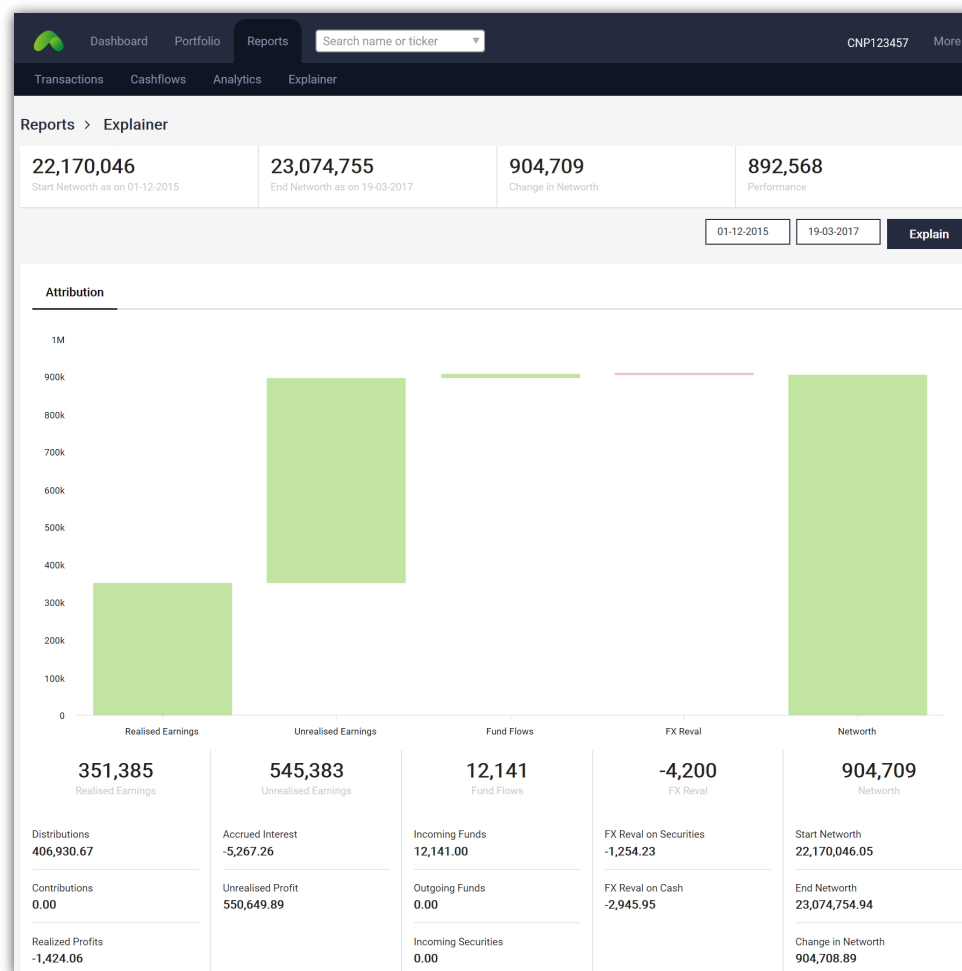
Compare portfolio performance against benchmarks or between individual accounts.



Explainer

The Explainer is our performance attribution module; it explains where money was made (or lost) between any two dates. The change in net worth is categorized into realized earnings, unrealized earnings, fund flow, and FX revaluations.

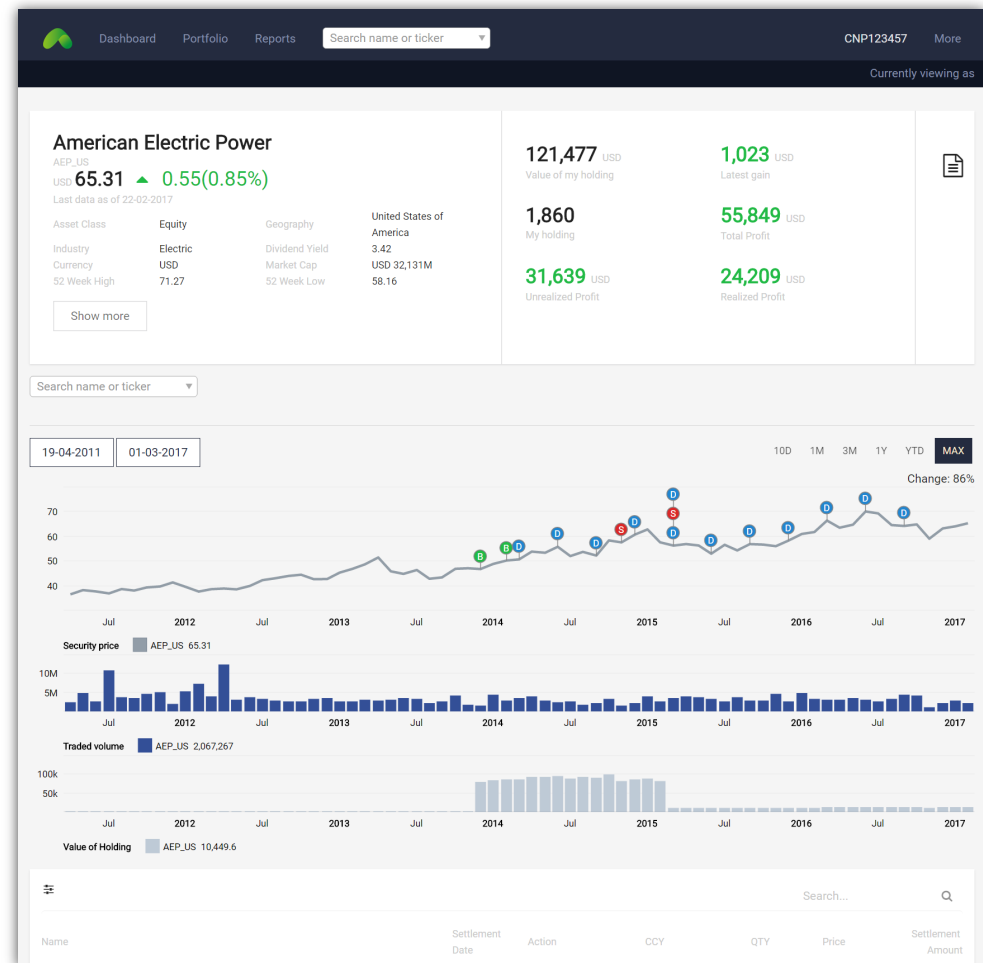
Within each category, the user can further drill down to see the individual factors, and rank individual securities that contributed most to that factor.



Securities

The individual Security page shows the full history, across all accounts, of when the security was bought or sold, when dividends and coupons were paid, the current value and P/L of the aggregated holding, and more.

Each buy and sell transaction, and dividend or coupon payment history is shown as individual tickets and displayed here in a list.



Holdings

The Holdings page shows a snapshot of the portfolio on any chosen date.

List holdings by the category of choice (default is by custodian bank) and easily sort information using the smart filter function and column selector.

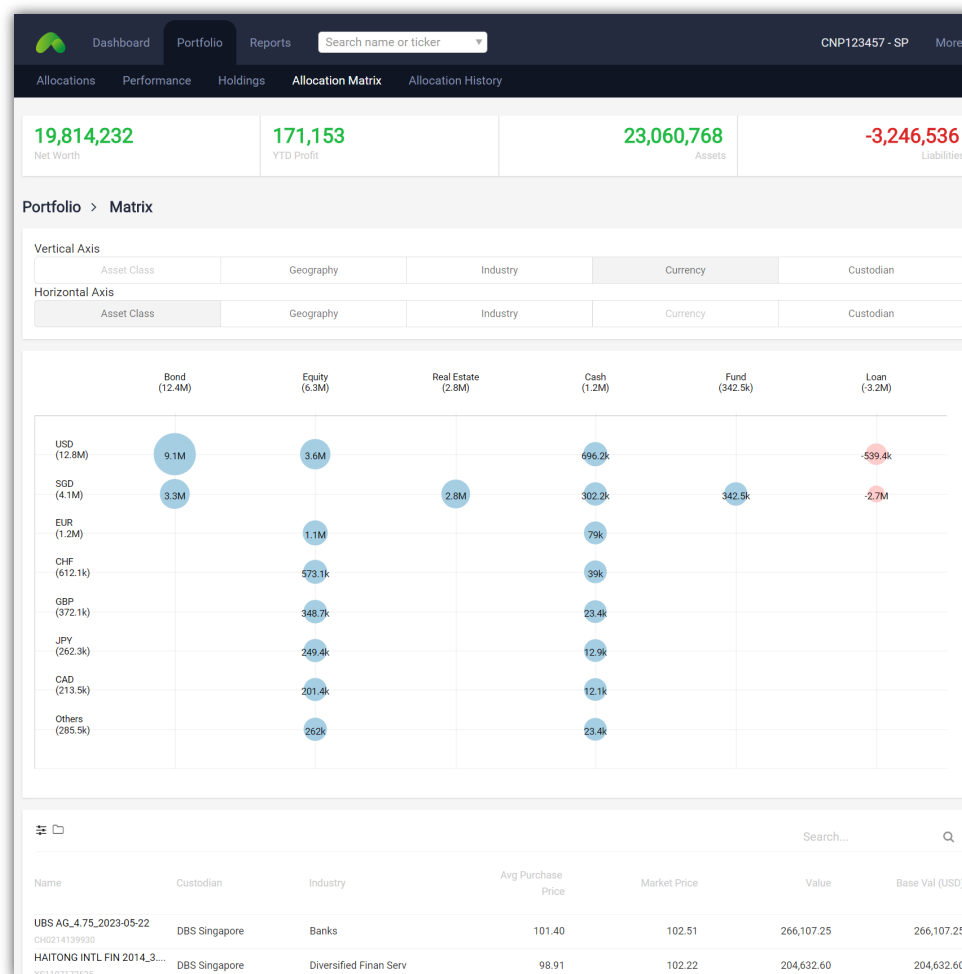
Download data from the Holdings page into excel for reporting or additional analysis.

Name	QTY	CCY	Avg Price	Market Price	Latest Change	Unrealized Profit	Value	Base Val (USD)
Real Estate								918,136.45
Great Eastern Life								340,367.81
Deutsche Bank Singapore								587,967.60
Pfizer Inc	3,000.00	USD	30.46	32.35	-0.03 (-0.09%)	5,670.00	97,050.00	97,050.00
Procter & Gamble Co/The	1,000.00	USD	80.54	87.97	-0.70 (-0.79%)	7,430.00	87,970.00	87,970.00
Kraft Foods Group Inc	1,500.00	USD	53.73	88.19	-0.11 (-0.12%)	51,690.00	132,285.00	132,285.00
General Electric Co	3,000.00	USD	27.50	29.72	0.13 (0.44%)	6,660.00	89,160.00	89,160.00
USD Cash	0.00	USD	0.00	0.00	0.00 (0.00%)	0.00	181,502.60	181,502.60
DBS Singapore								11,544,005.80
UBS AG_4.75_2023-05-22	2,500.00	USD	101.40	102.77	0.01 (0.01%)	3,413.75	265,556.00	265,556.00
HAITONG INTL FIN 2014_3.99_2019-09...	2,000.00	USD	98.91	102.53	0.00 (0.00%)	7,250.00	208,437.40	208,437.40
SGD Loan	-1,119,038.36	SGD	0.00	1.00	0.00 (0.00%)	-787,803.01	-1,119,038.36	-787,803.01
WISEYEAR HOLDINGS LTD_5.0_2017-0...	3,000.00	USD	104.74	100.01	0.00 (0.00%)	-14,184.30	307,452.60	307,452.60
ABJA INVESTMENT CO_4.85_2020-01-...	2,000.00	USD	100.10	103.47	0.01 (0.01%)	6,736.00	207,313.20	207,313.20
OVERSEA EDUCATION_5.2_2019-04-17	2,500.00	SGD	100.00	99.33	-0.02 (-0.02%)	-1,180.08	252,633.25	177,853.81
ASCOTT CAPITAL PTE LTD_3.78_2019...	5,000.00	SGD	103.05	103.85	0.03 (0.03%)	2,790.30	528,708.50	372,210.78
FAR EAST HORIZON LTD_4.25_2019-1...	5,000.00	SGD	97.38	101.91	0.03 (0.03%)	15,935.04	516,870.50	363,876.83

Allocation Matrix

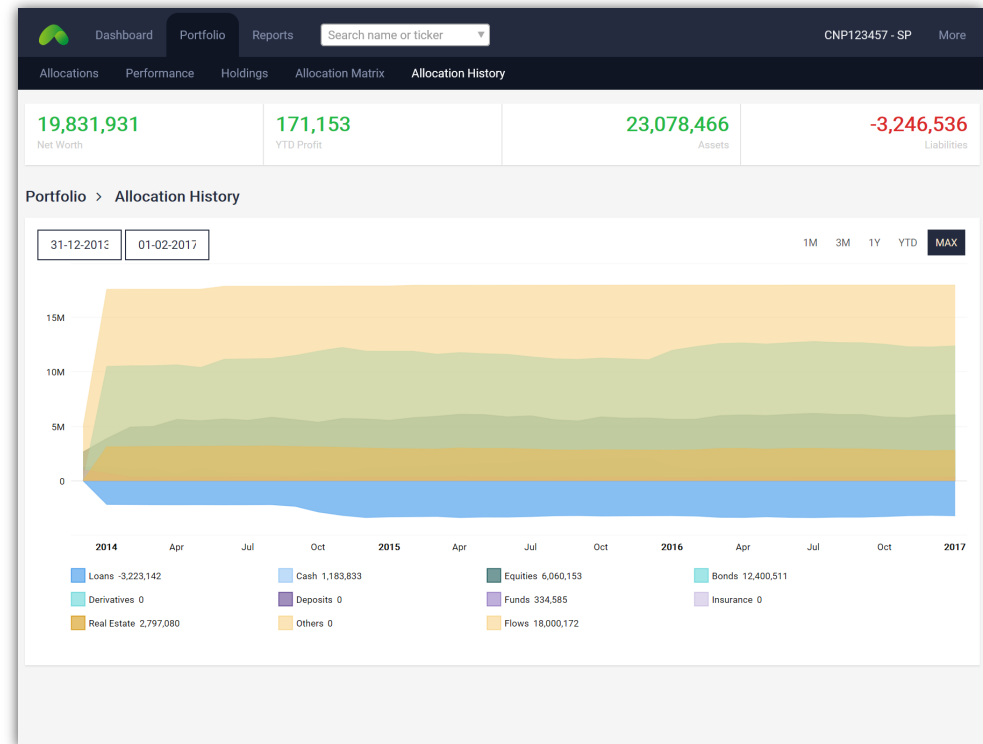
The Allocation Matrix shows the asset allocation in two dimensions and helps the user to understand portfolio exposure quickly.

As with the Allocation view, there are five categories: Asset Class, Geography, Industry, Custodian and Currency.



Allocation History

The Allocation History helps the user to understand how asset allocation has changed over time. The surface graph will show the users net worth by different asset classifications.

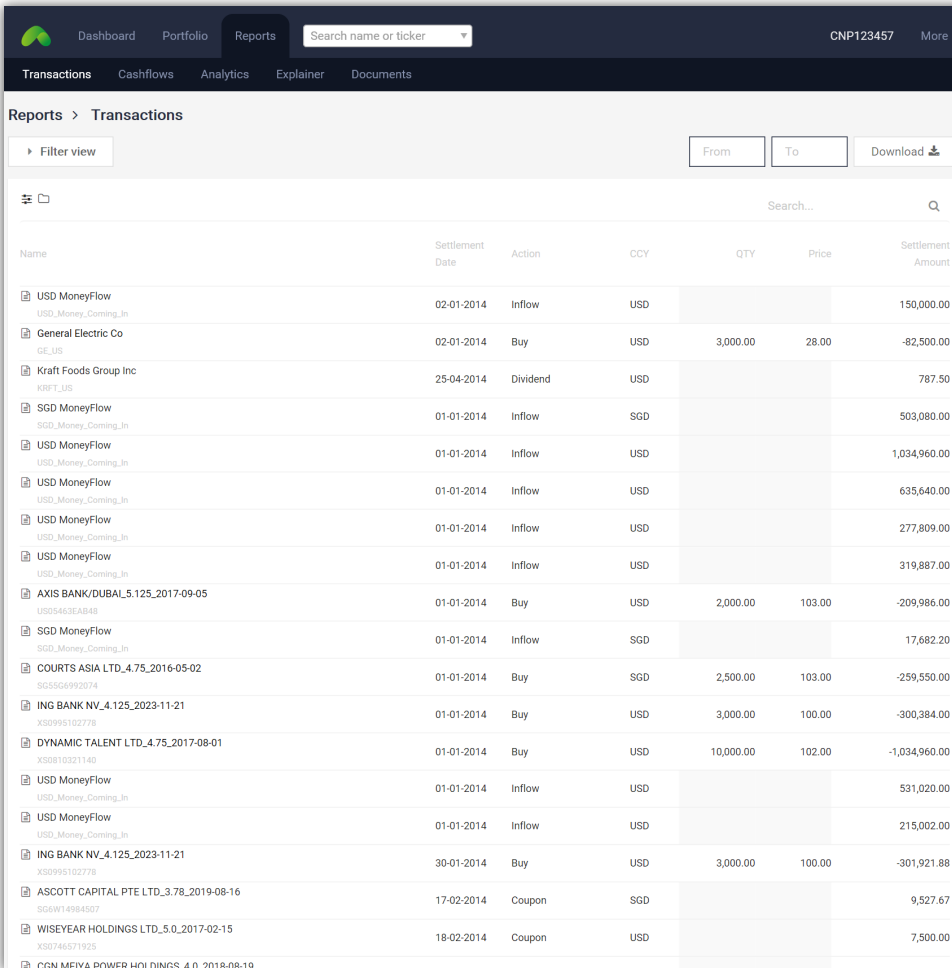


Transactions

The Transactions page is the master list of every line item extracted from statements.

The user can quickly search the list for a specific transaction or use the smart filter to sort by account or transaction type.

Download data from the Transactions page into excel for reporting or additional analysis.

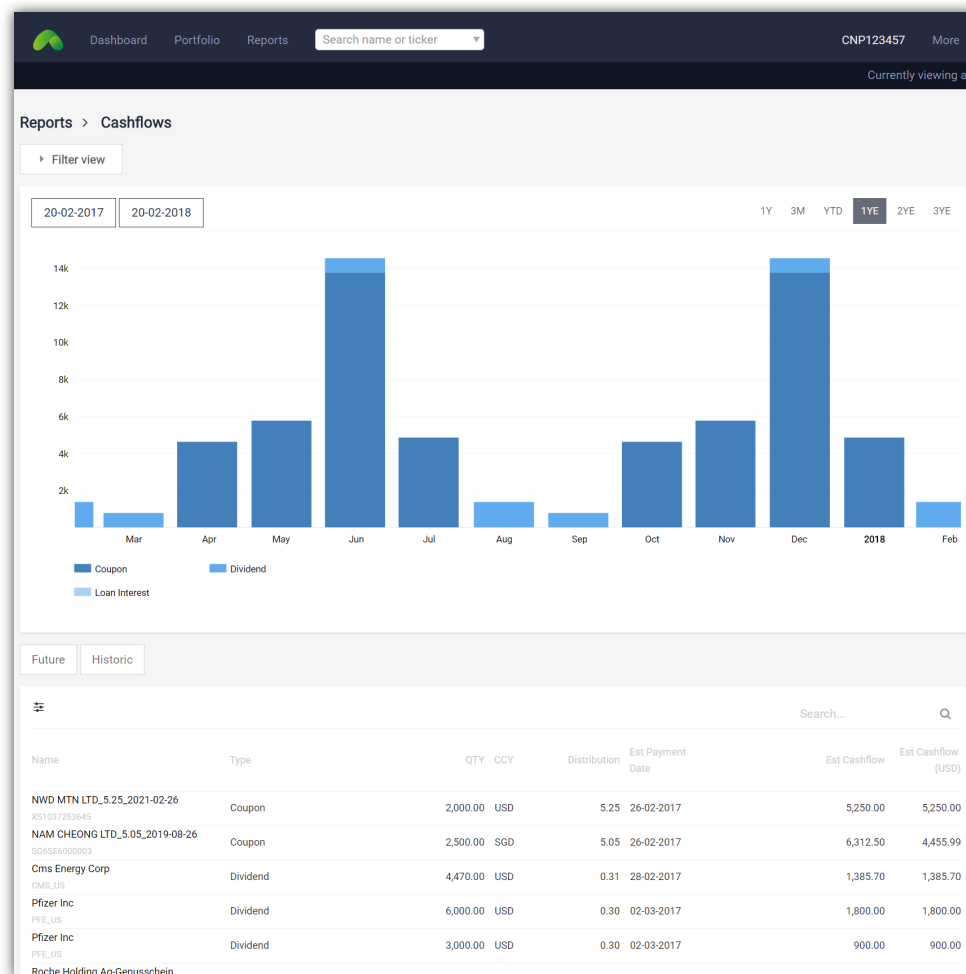


The screenshot shows the Canopy Transactions page. The top navigation bar includes Dashboard, Portfolio, Reports, and a search bar. The Reports section is active, and the Transactions sub-report is selected. Below the navigation bar, there are tabs for Transactions, Cashflows, Analytics, Explorer, and Documents. The main content area displays a list of transactions with the following columns: Name, Settlement Date, Action, CCY, QTY, Price, and Settlement Amount. The list includes various transactions such as USD MoneyFlow, General Electric Co, Kraft Foods Group Inc, SGD MoneyFlow, and others, with their respective settlement dates, actions, and amounts.

Name	Settlement Date	Action	CCY	QTY	Price	Settlement Amount
USD MoneyFlow USD_Money_Coming_In	02-01-2014	Inflow	USD			150,000.00
General Electric Co GE_US	02-01-2014	Buy	USD	3,000.00	28.00	-82,500.00
Kraft Foods Group Inc KRAFT_US	25-04-2014	Dividend	USD			787.50
SGD MoneyFlow SGD_Money_Coming_In	01-01-2014	Inflow	SGD			503,080.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			1,034,960.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			635,640.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			277,809.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			319,887.00
AXIS BANK/DUBAI_5.125_2017-09-05 US95463EAB48	01-01-2014	Buy	USD	2,000.00	103.00	-209,986.00
SGD MoneyFlow SGD_Money_Coming_In	01-01-2014	Inflow	SGD			17,682.20
COURTS ASIA LTD_4.75_2016-05-02 SG55G6992074	01-01-2014	Buy	SGD	2,500.00	103.00	-259,550.00
ING BANK NV_4.125_2023-11-21 XS0995102778	01-01-2014	Buy	USD	3,000.00	100.00	-300,384.00
DYNAMIC TALENT LTD_4.75_2017-08-01 XS0810321140	01-01-2014	Buy	USD	10,000.00	102.00	-1,034,960.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			531,020.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			215,002.00
ING BANK NV_4.125_2023-11-21 XS0995102778	30-01-2014	Buy	USD	3,000.00	100.00	-301,921.88
ASCOTT CAPITAL PTE LTD_3.78_2019-08-16 SG6W149B4507	17-02-2014	Coupon	SGD			9,527.67
WISEYEAR HOLDINGS LTD_5.0_2017-02-15 Y58746571935	18-02-2014	Coupon	USD			7,500.00
CGN MEIYA POWER HOLDINGS_4.0_2018-08-19						

Cashflows

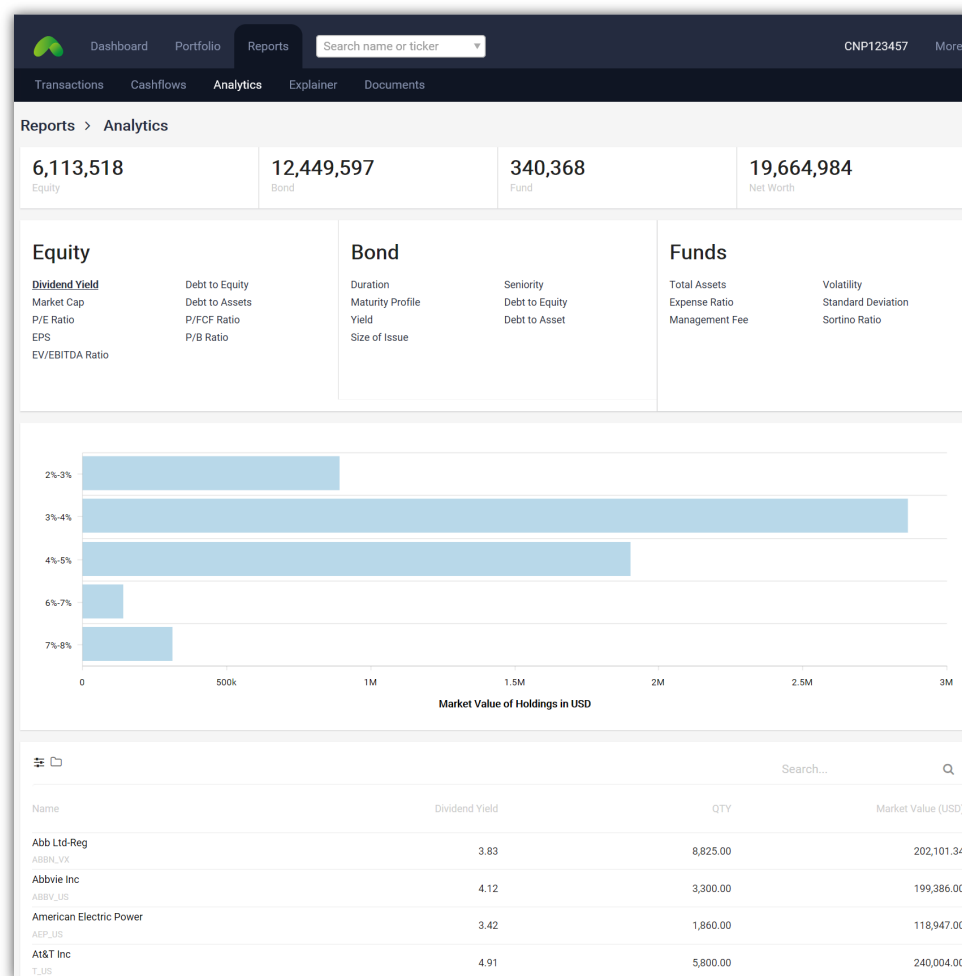
The Cashflows report is a pro-forma historical record and projection of the cashflows from coupons and dividends based on the current bond and equity holdings.



Analytics

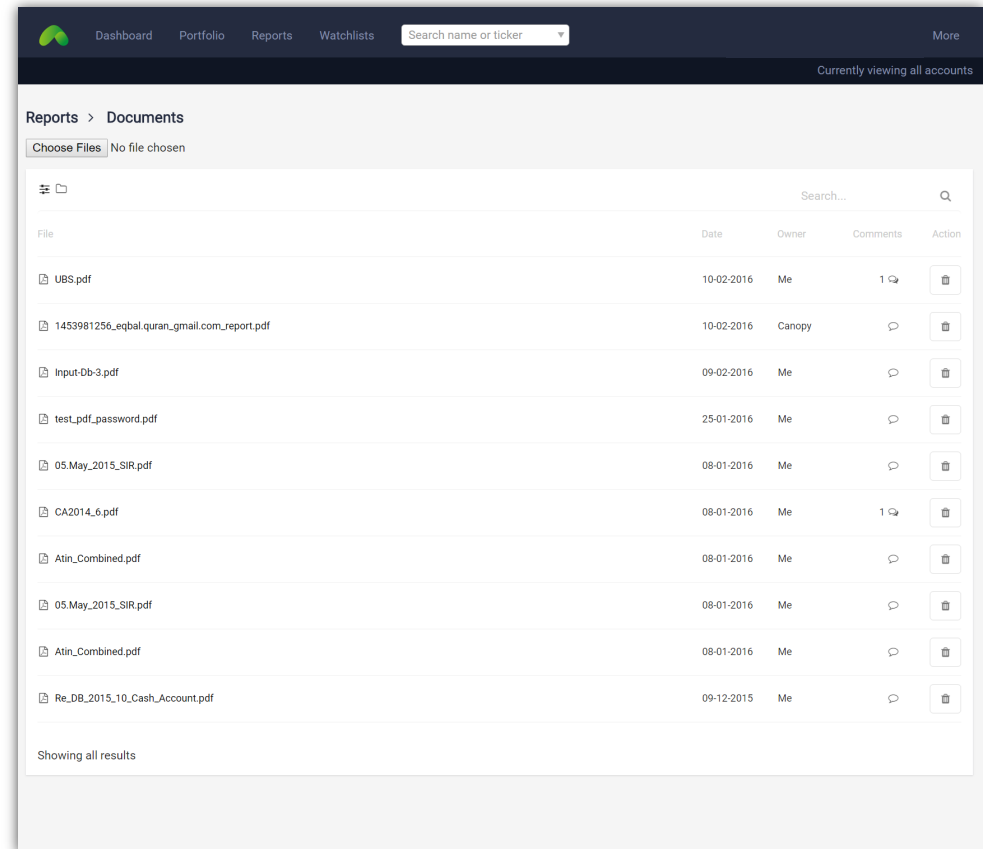
The Analytics page allows the user to slice and dice the equity, bond and fund portfolio by various financial ratios to help the user to understand the financial health of the portfolio.

Click through each chart element to drill down to the list of securities belonging to that bucket, and further drill down to the individual security level from the list.



Documents

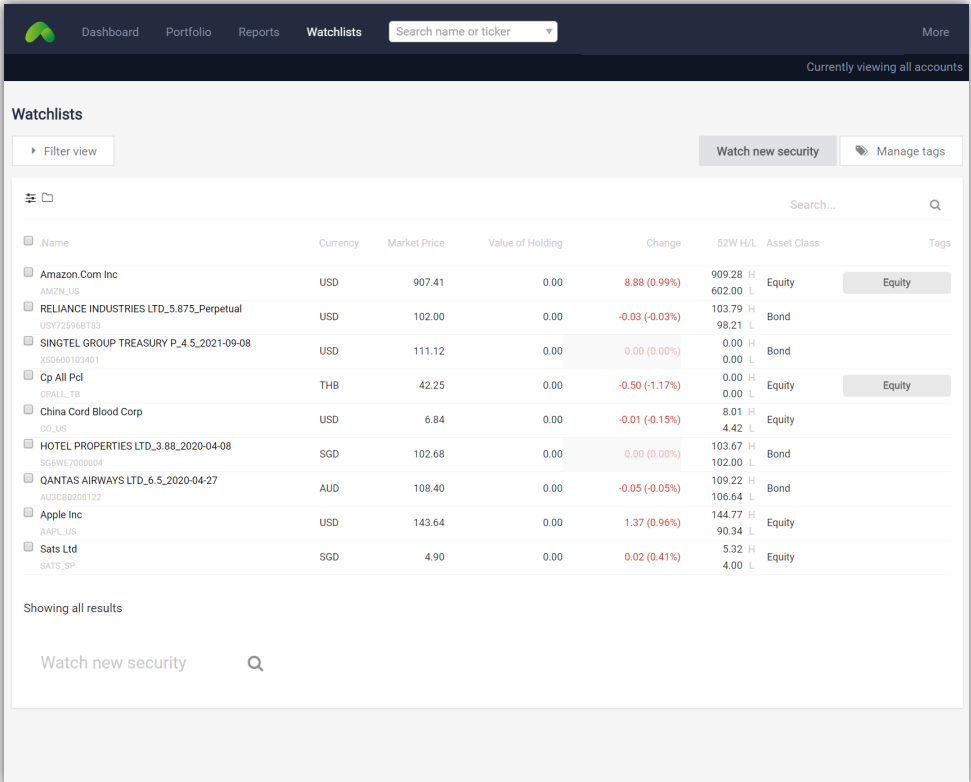
The Documents page allows the user to upload statements and view the list of files shared with Canopy. Documents can include bank statements, investment reports or consolidated portfolio reports.



Watchlists

The Watchlist allows the user to track the latest prices of a list of Stocks, ETFs, Bonds etc.

Add tags to securities as a way of grouping.



The screenshot displays the 'Watchlists' section of a financial application. At the top, there's a navigation bar with 'Dashboard', 'Portfolio', 'Reports', and 'Watchlists' (selected). A search bar is present with the placeholder 'Search name or ticker'. Below the navigation bar, a status bar indicates 'Currently viewing all accounts'. The main content area is titled 'Watchlists' and includes a 'Filter view' button and 'Watch new security' and 'Manage tags' buttons. A table lists various securities with the following columns: Name, Currency, Market Price, Value of Holding, Change, 52W H/L, Asset Class, and Tags. The table contains 10 rows of data, including Amazon.Com Inc, RELIANCE INDUSTRIES LTD, SINGTEL GROUP TREASURY, Cp All Pcl, China Cord Blood Corp, HOTEL PROPERTIES LTD, QANTAS AIRWAYS LTD, Apple Inc, and Sats Ltd. Each row shows the security's name, currency, market price, value of holding, percentage change, 52-week high/low, asset class, and a tag (e.g., 'Equity' or 'Bond').

Name	Currency	Market Price	Value of Holding	Change	52W H/L	Asset Class	Tags
Amazon.Com Inc AMZN_US	USD	907.41	0.00	8.88 (0.99%)	909.28 H 602.00 L	Equity	Equity
RELIANCE INDUSTRIES LTD_5.875_Perpetual USV725968T83	USD	102.00	0.00	-0.03 (-0.03%)	103.79 H 98.21 L	Bond	
SINGTEL GROUP TREASURY P_4.5_2021-09-08 XS06600103401	USD	111.12	0.00	0.00 (0.00%)	0.00 H 0.00 L	Bond	
Cp All Pcl CPALL_TB	THB	42.25	0.00	-0.50 (-1.17%)	0.00 H 0.00 L	Equity	Equity
China Cord Blood Corp CQ_US	USD	6.84	0.00	-0.01 (-0.15%)	8.01 H 4.42 L	Equity	
HOTEL PROPERTIES LTD_3.88_2020-04-08 SG56W67099304	SGD	102.68	0.00	0.00 (0.00%)	103.67 H 102.00 L	Bond	
QANTAS AIRWAYS LTD_6.5_2020-04-27 AU93C80208122	AUD	108.40	0.00	-0.05 (-0.05%)	109.22 H 106.64 L	Bond	
Apple Inc AAPL_US	USD	143.64	0.00	1.37 (0.96%)	144.77 H 90.34 L	Equity	
Sats Ltd SATS_SP	SGD	4.90	0.00	0.02 (0.41%)	5.32 H 4.00 L	Equity	

Showing all results

Watch new security

Accessing Canopy Reporter

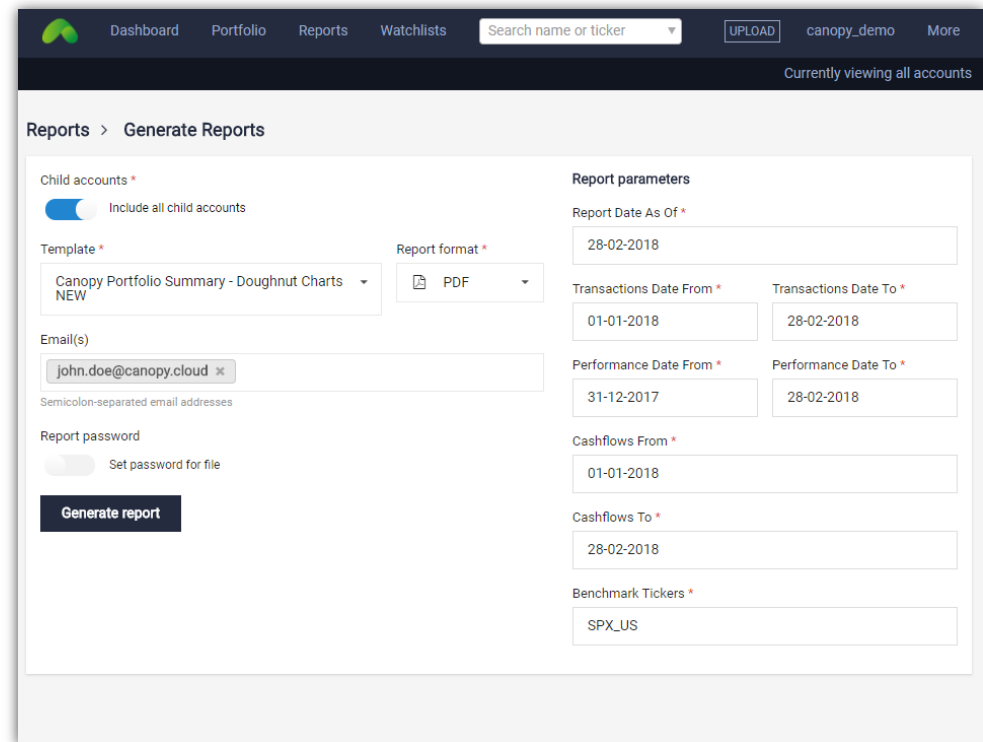


Generate Reports

Access Reports > Generate Reports

Select a template from the list and generate a report in PDF or PPT. You may download a copy to your desktop or send the report to a specified email address.

Performance Date should be one day before the start date of the report period.



Dashboard Portfolio Reports Watchlists Search name or ticker UPLOAD canopy_demo More

Currently viewing all accounts

Reports > Generate Reports

Child accounts *

☒ Include all child accounts

Template *

Canopy Portfolio Summary - Doughnut Charts NEW

Report format *

PDF

Email(s)

john.doe@canopy.cloud

Semicolon-separated email addresses

Report password

☐ Set password for file

Generate report

Report parameters

Report Date As Of *

28-02-2018

Transactions Date From *

01-01-2018

Transactions Date To *

28-02-2018

Performance Date From *

31-12-2017

Performance Date To *

28-02-2018

Cashflows From *

01-01-2018

Cashflows To *

28-02-2018

Benchmark Tickers *

SPX_US



Return to Reporter

G. Format



Infinitely Configurable Reports

23

Customers / RMs can configure Dashboards

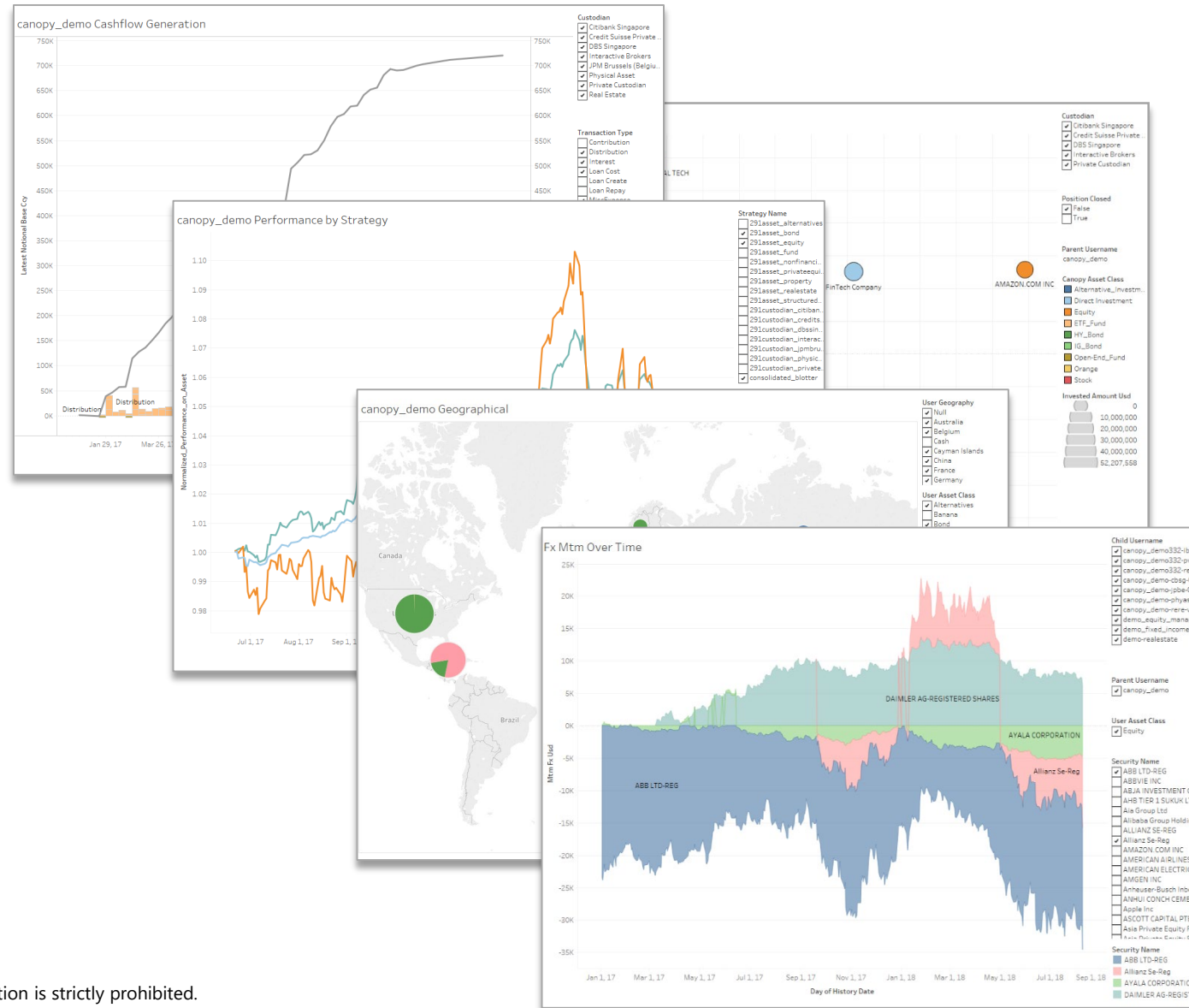
Every client wants to see their data in their own way. Canopy dashboards provide clients with customized, deeper and richer analytics.

It takes 3-5 minutes to create a new dashboard. These dashboards are configurable at individual client level (i.e. every single client sees a different set of dashboards)

Immediate impact

This has received an immediate and very strong positive feedback from customers, with a lot of the earlier pipeline customers re-engaging.

We are also getting walk-in queries from banks / brokers in Switzerland and Latin America(!)

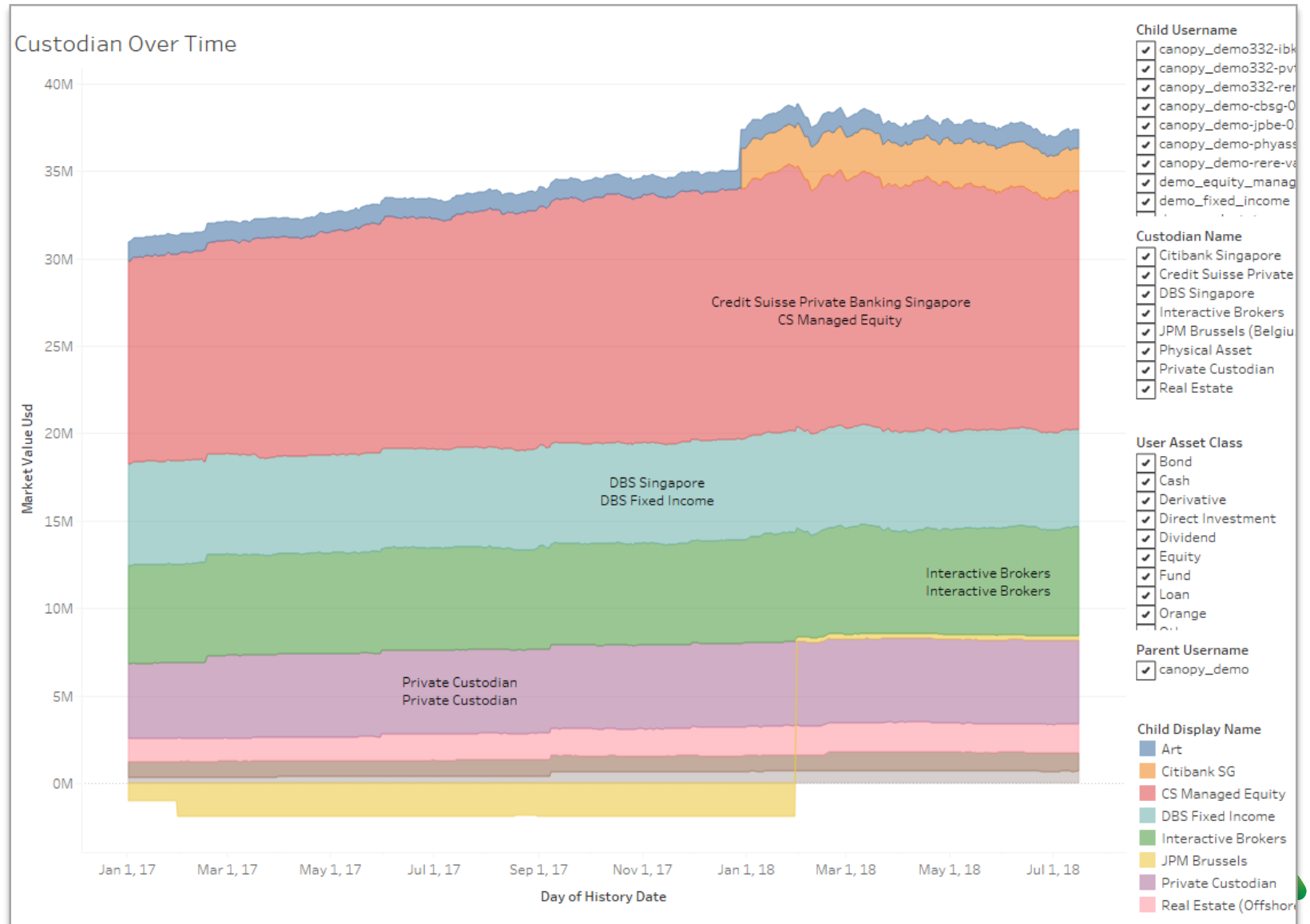


Share of AUM over time

24

This is a dashboard showing asset allocation by custodian.

There is no decision to be made here and it is not likely to result in an immediate action being taken by the client



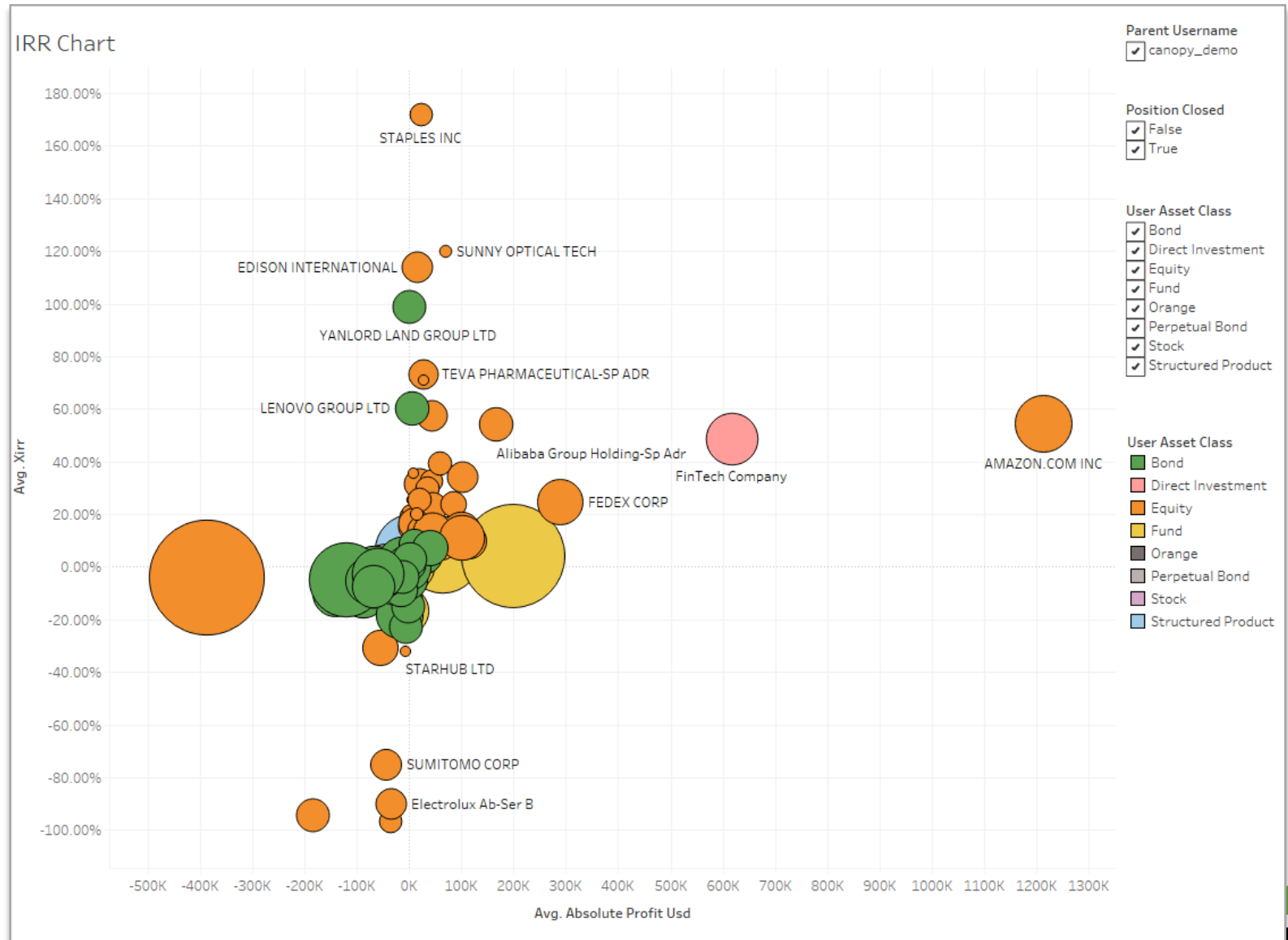
IRR vs. Absolute profit made

For every security that the client ever invested in, this dashboard shows

- Profit made
- IRR achieved
- Amount invested

This chart generates a lot of discussion with our clients about what has worked and what has not.

An RM can guide the client towards rebalancing / exit of outlier positions as and if appropriate

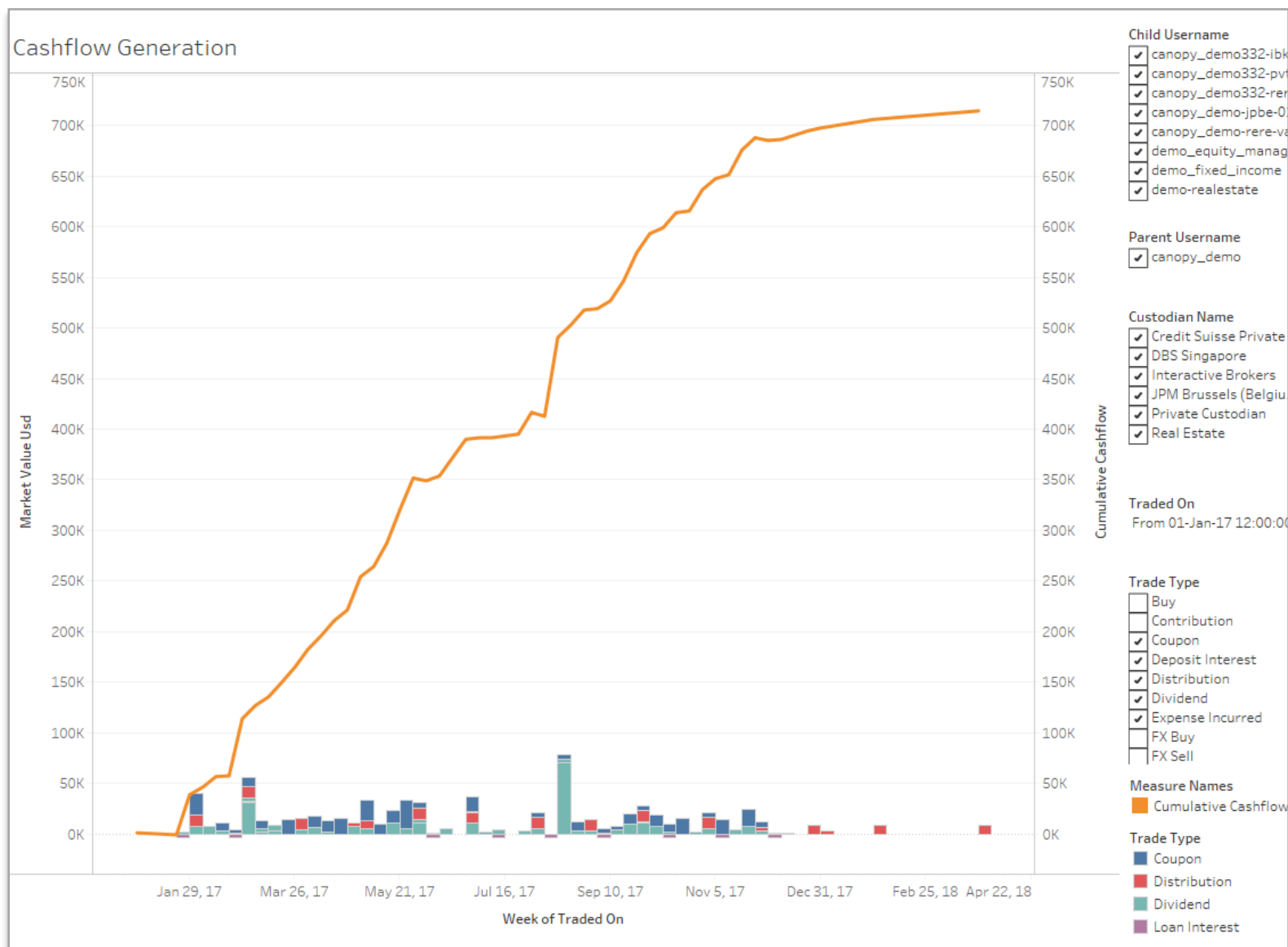


Cashflows over time

26

This dashboard shows the free cashflow generated by the client in their account(s)

In our experience this chart has always resulted in a very active discussion and traction with client

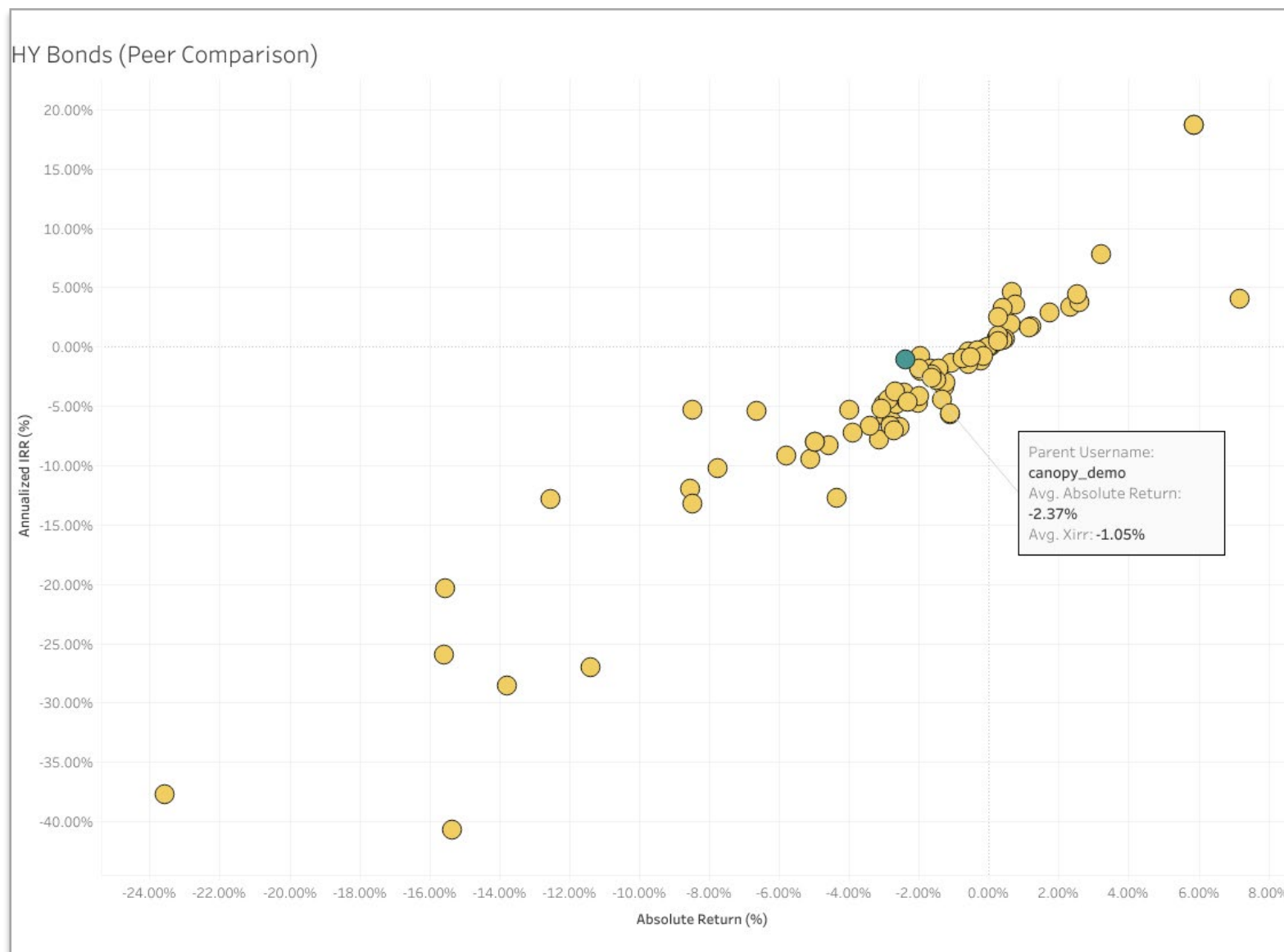


Peer Comparisons High Yield Bonds

27

This dashboard shows the return made by the client in a particular asset class or sub-asset class

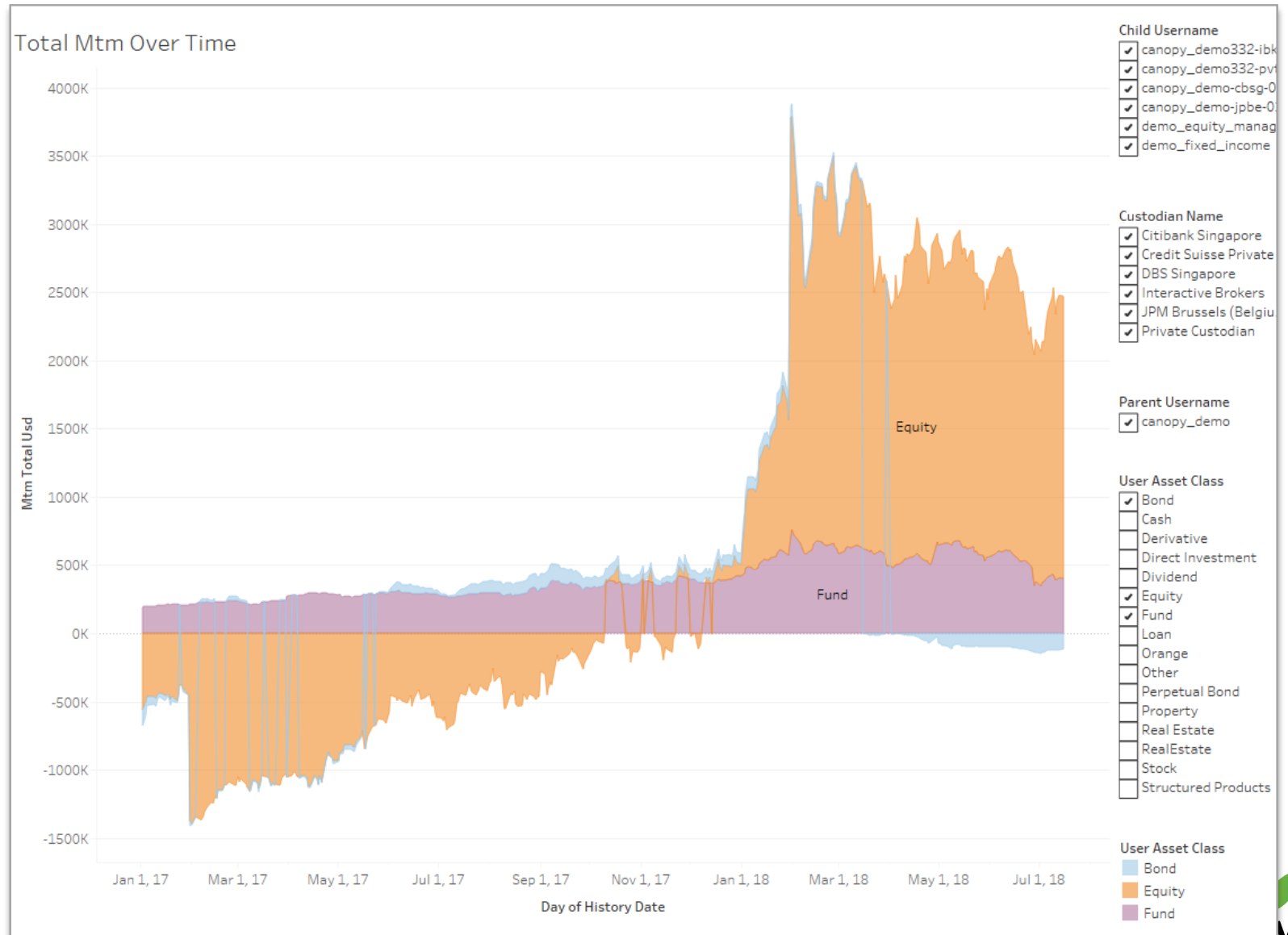
An RM can guide the client towards tweaking the existing strategy as appropriate



Profit Made over time by asset class

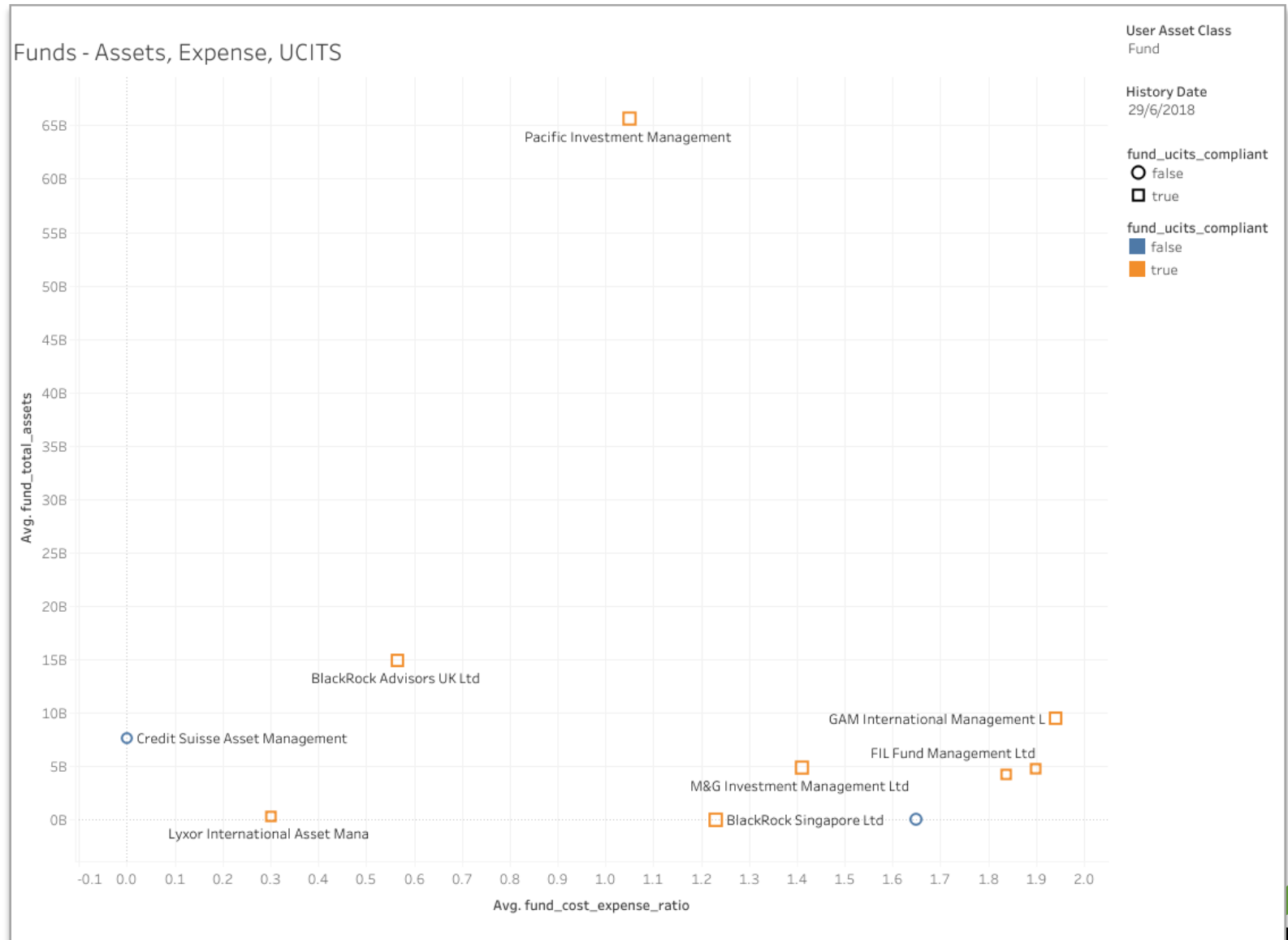
This dashboard shows the mark to market (or trading gains) made by the client across the main asset classes

An active discussion can be had on whether the allocations to the various asset classes is appropriate given the experience so far.



Fund Fees / AuM / UCITs compliance

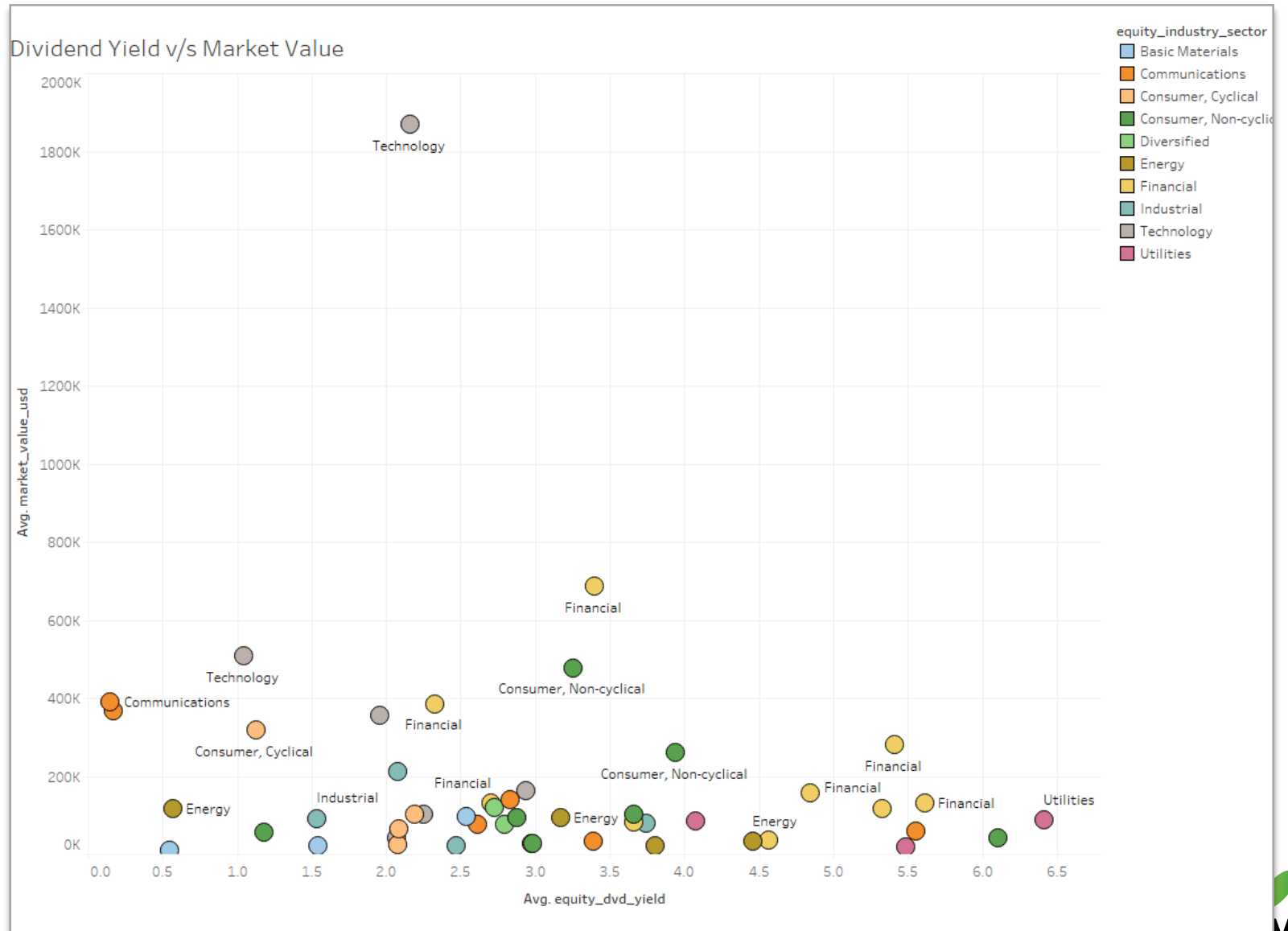
For a given client it shows fund fees v/s fund AUM. It also shows UCITS compliance of these funds, but it can be configured to show any other aspect (e.g. asset class focus etc.) as well



Equity Dividend Yield v/s Amount Invested

For every equity investment that the client has made, this chart shows the dividend yield of that security v/s the amount invested

The chart is currently color coded by industry but other metrics e.g security name or P/E ratio can also be used as required

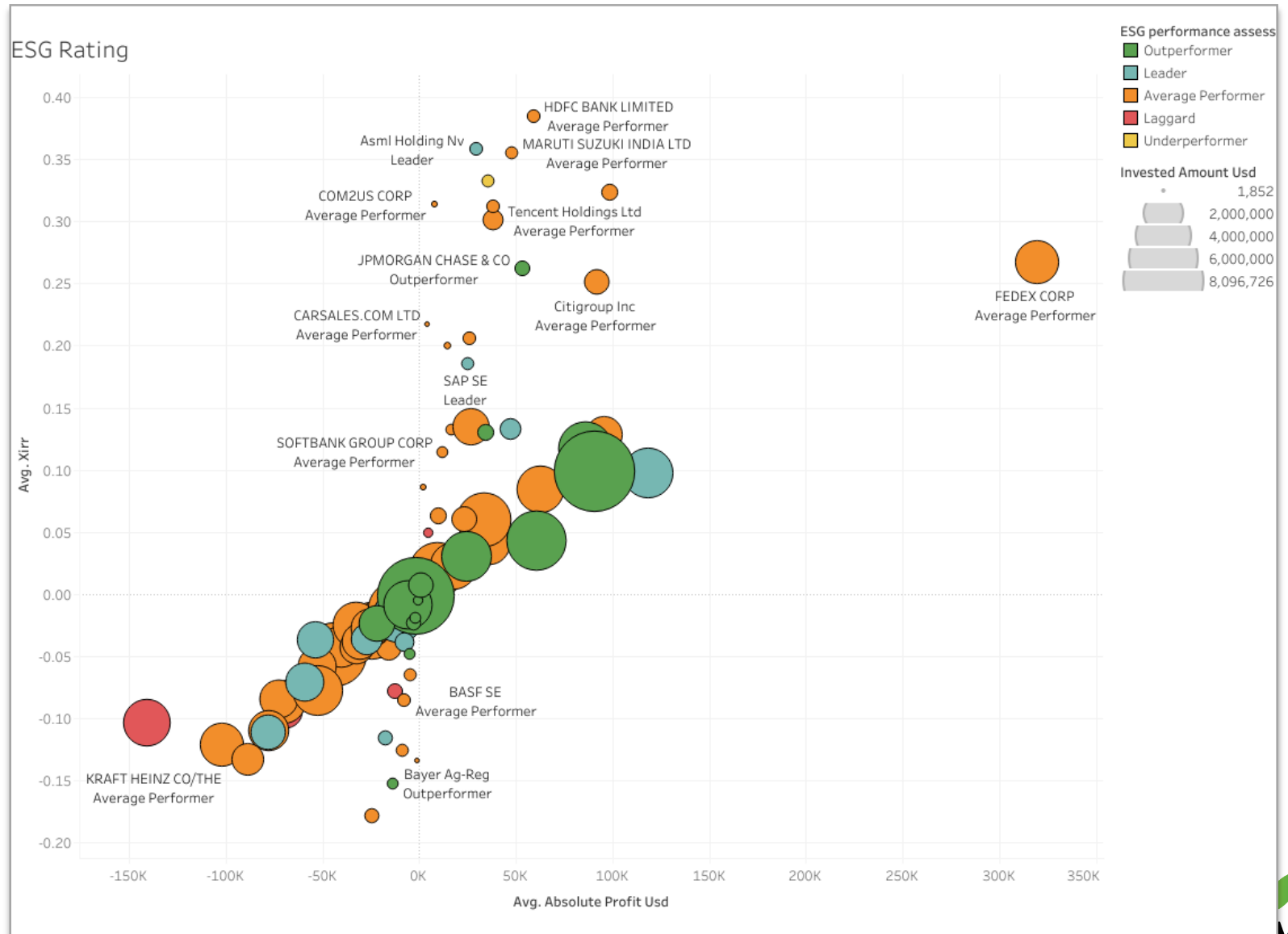


ESG Rating of Investments

31

Environmental, Social and Governance ratings of investments is a very hot topic right now.

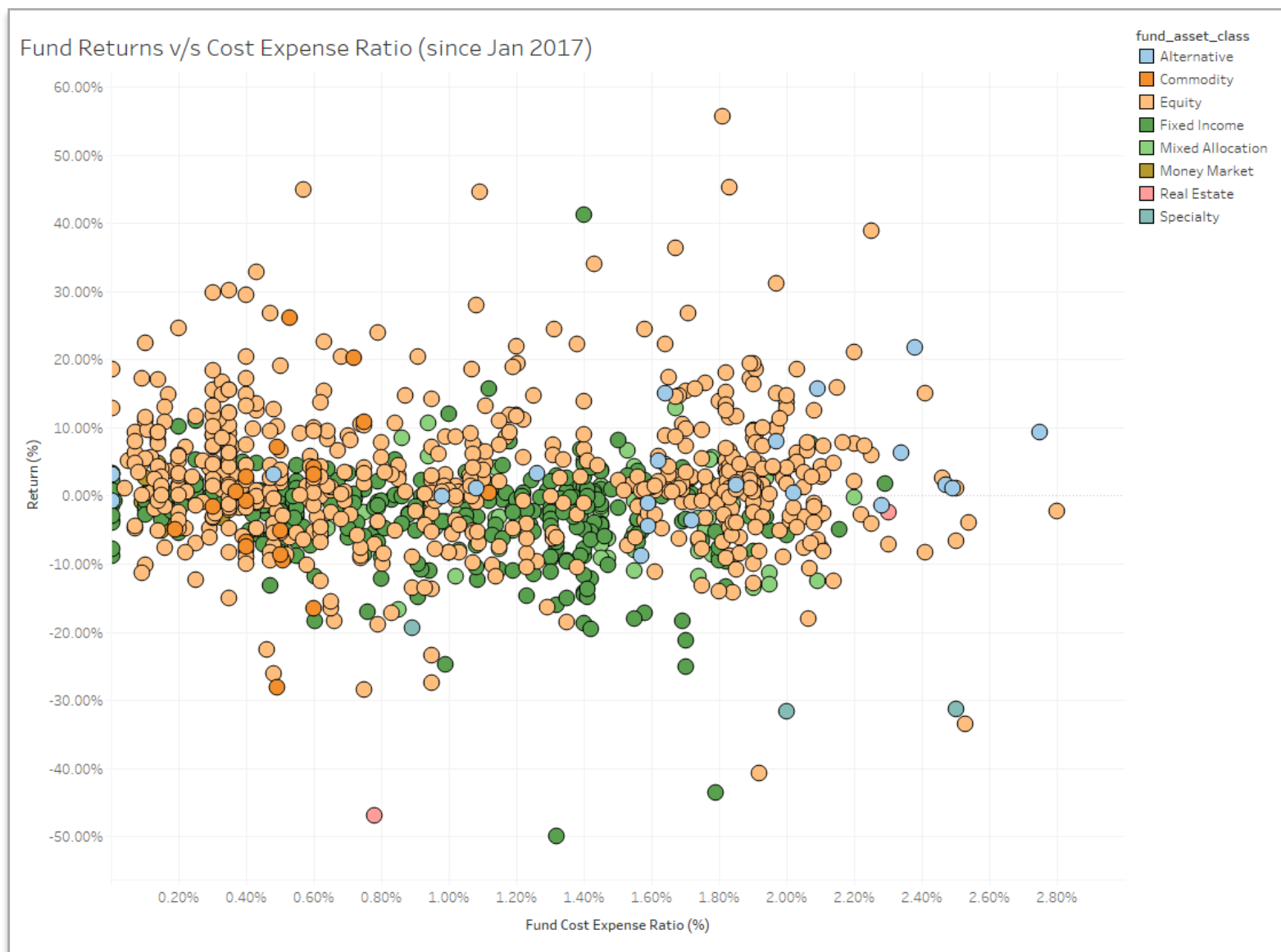
Canopy can change any of the dashboards to show ESG ratings as required



Fund Fees v/s Return for Peer Group

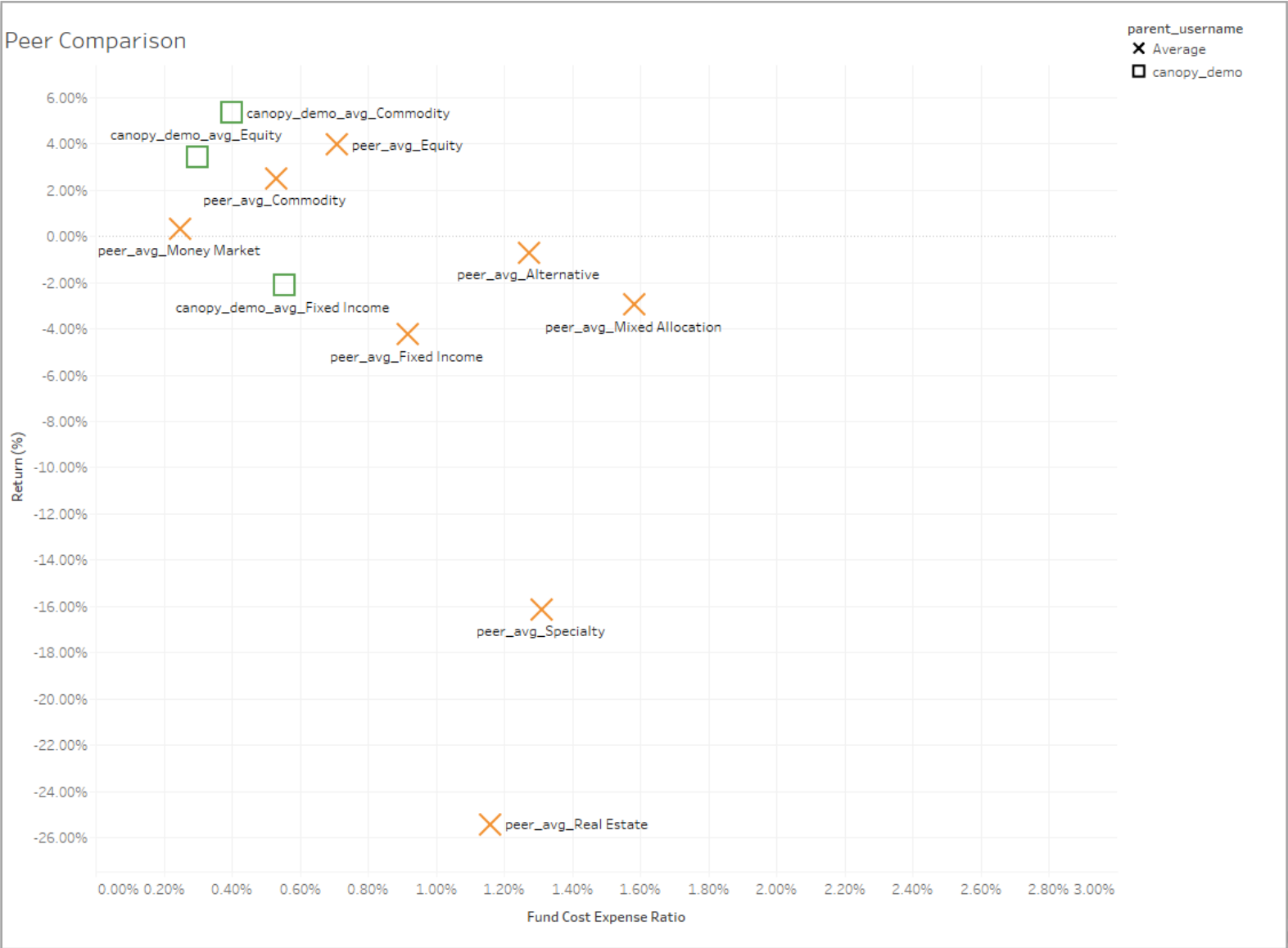
32

This chart plots each Funds Cost Expense Ratio v/s the returns made by the investors peer group



Fund Feeds and Return Comparison to Peers

This dashboard shows plots the average fees and return made (per fund asset class) by the customer and compares it to the average for the peer group



Besides traditional reports we can deliver via email or other electronic communication channels

- Dashboard via email
- We found that clients
 - Sometimes login to websites
 - Almost always read emails
- Embedding dashboards into measurable impact on client
- Each customer gets a weekly

