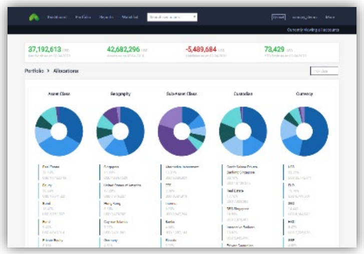
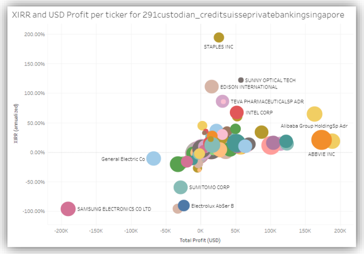
Canopy Platform



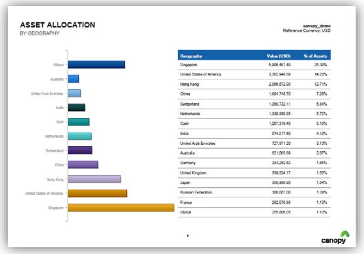
visualizer

Make sense of data using an interactive and intuitive platform



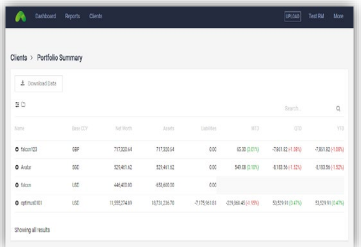
analytics

Access richer and faster in-depth analyses



reporter

Generate periodic portfolio summary reports as PDF



manager

Manage and compare performance between accounts

canopy

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

canopy

Better Reports, Better Communication

reporter

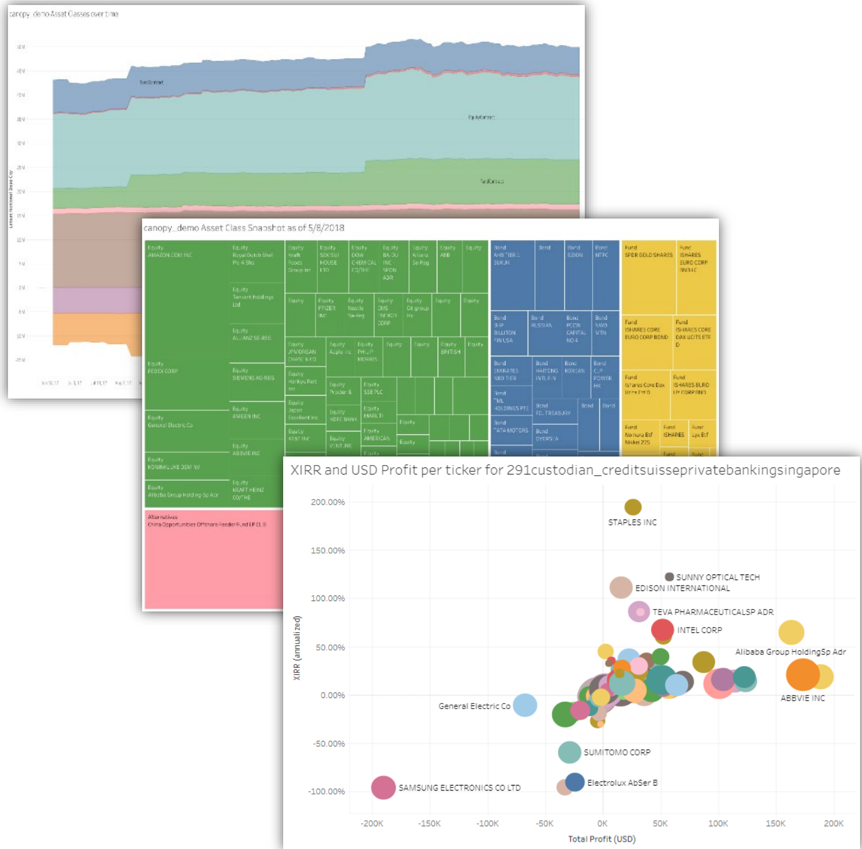
Generate customizable portfolio summary reports to review on-the-go.

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

Accessing Reporter

canopy

Richer Visualizations, Faster Analytics



analytics

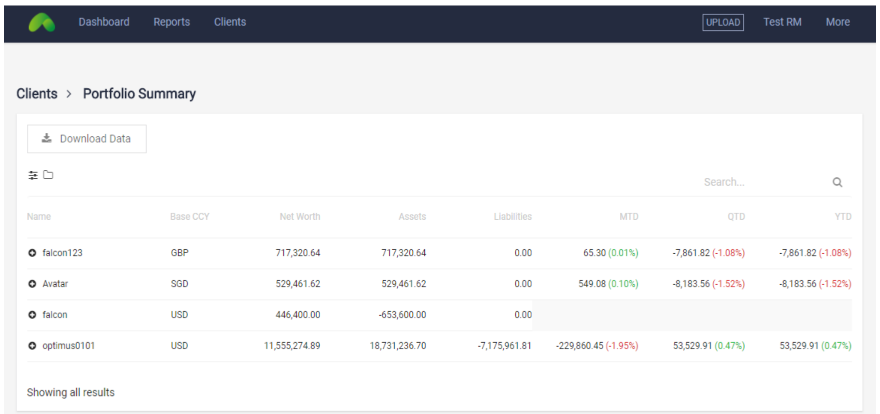
Our newest integration with Tableau allows richer visualizations of wealth data blended with daily updated market values.

- 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

canopy

All Clients at a Glance



manager

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

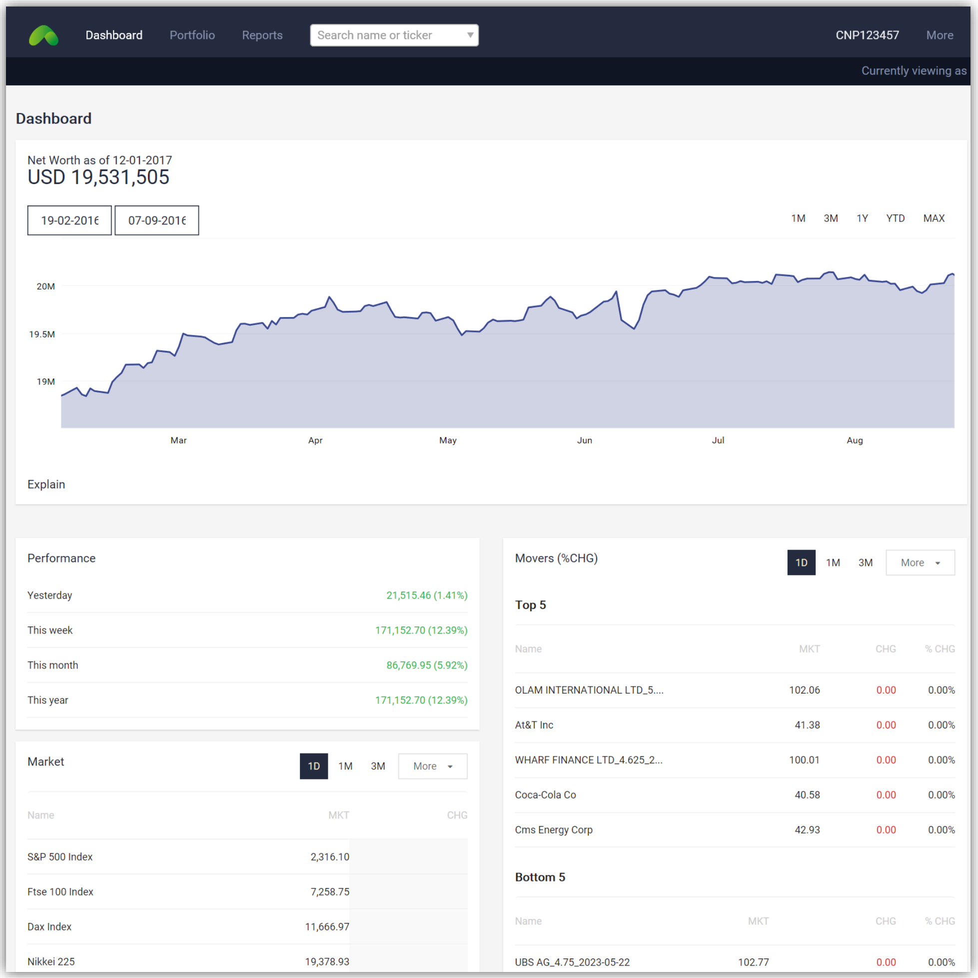
Canopy Visualizer

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.

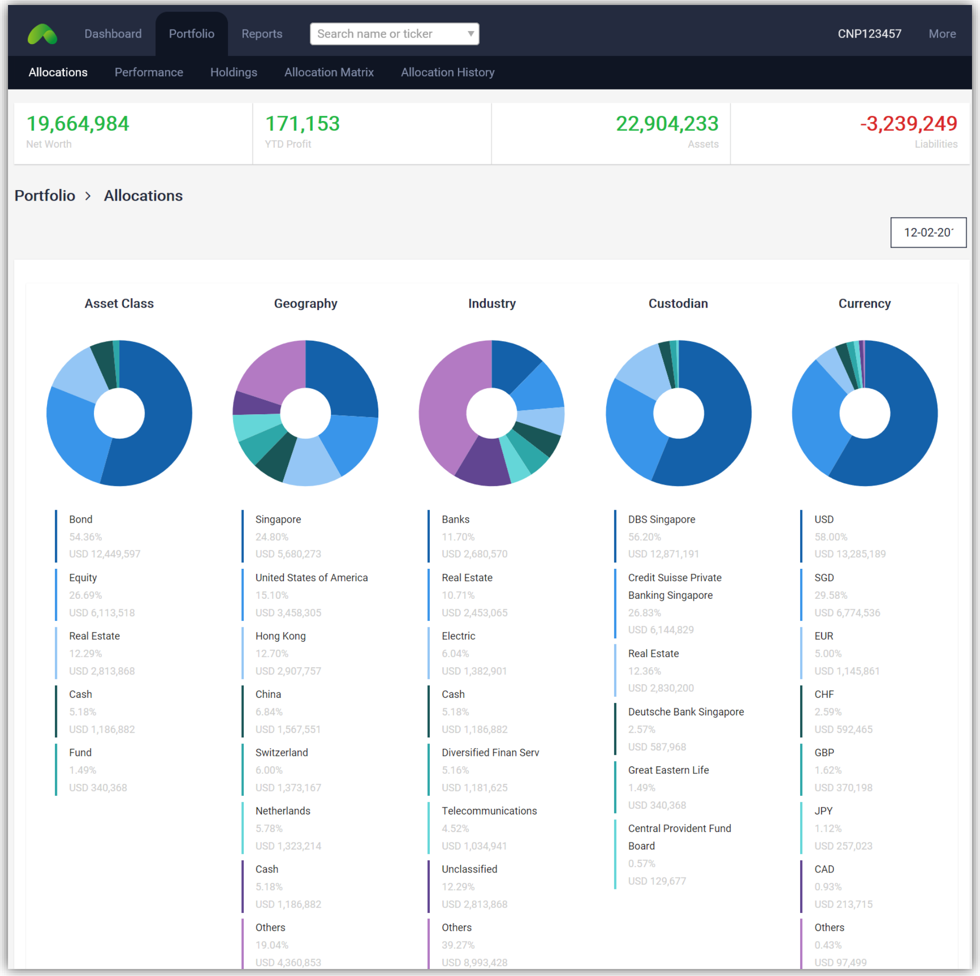


canopy

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.

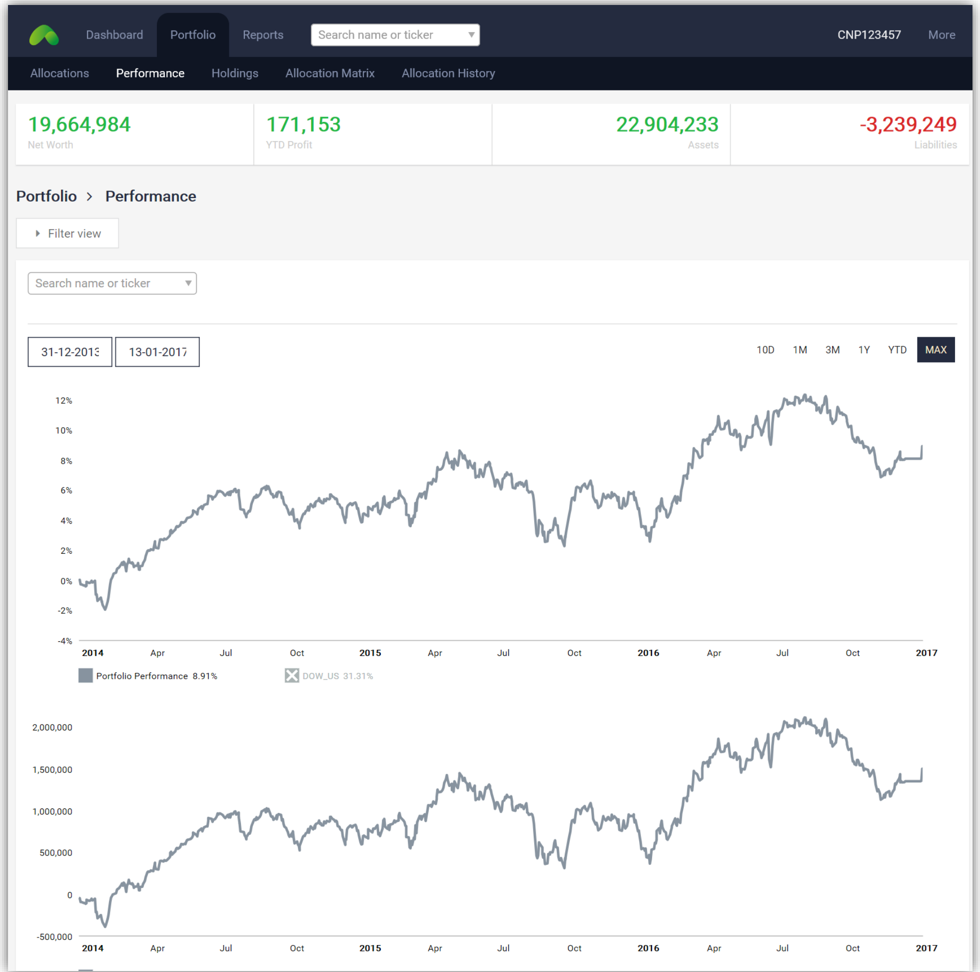


canopy

Performance

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

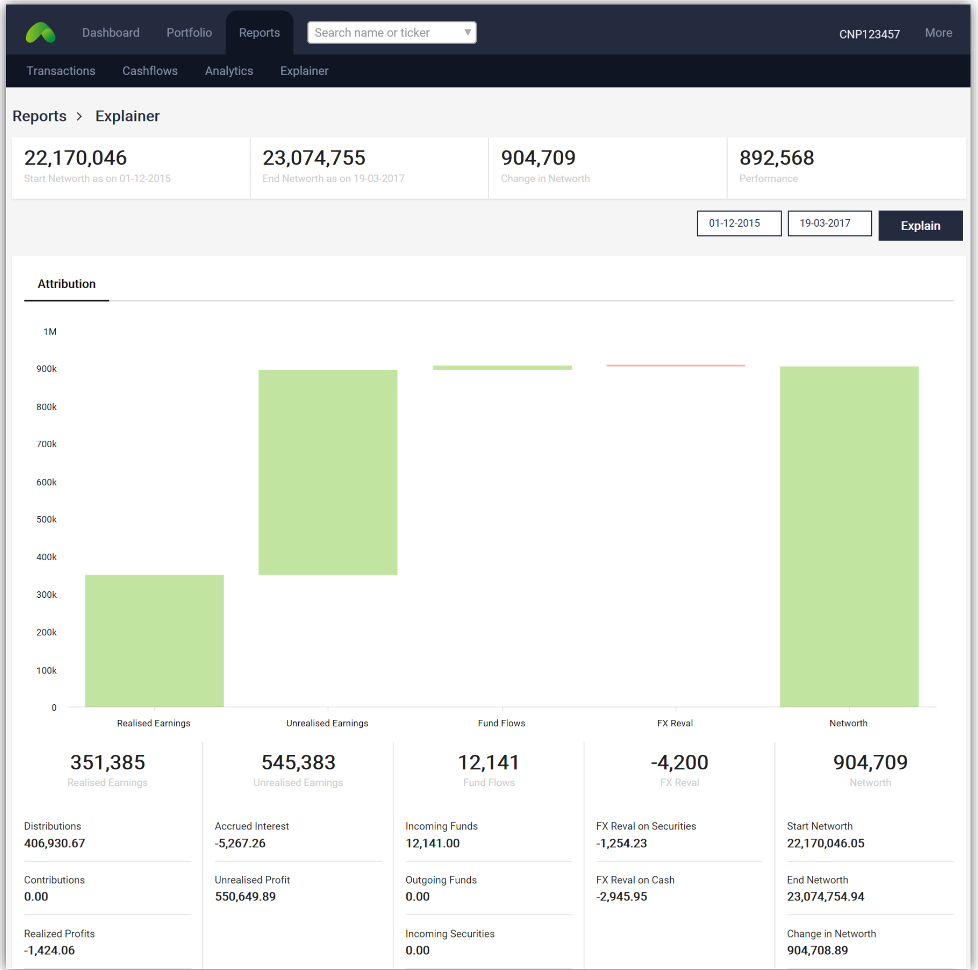
Compare portfolio performance against benchmarks or between individual accounts.



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.

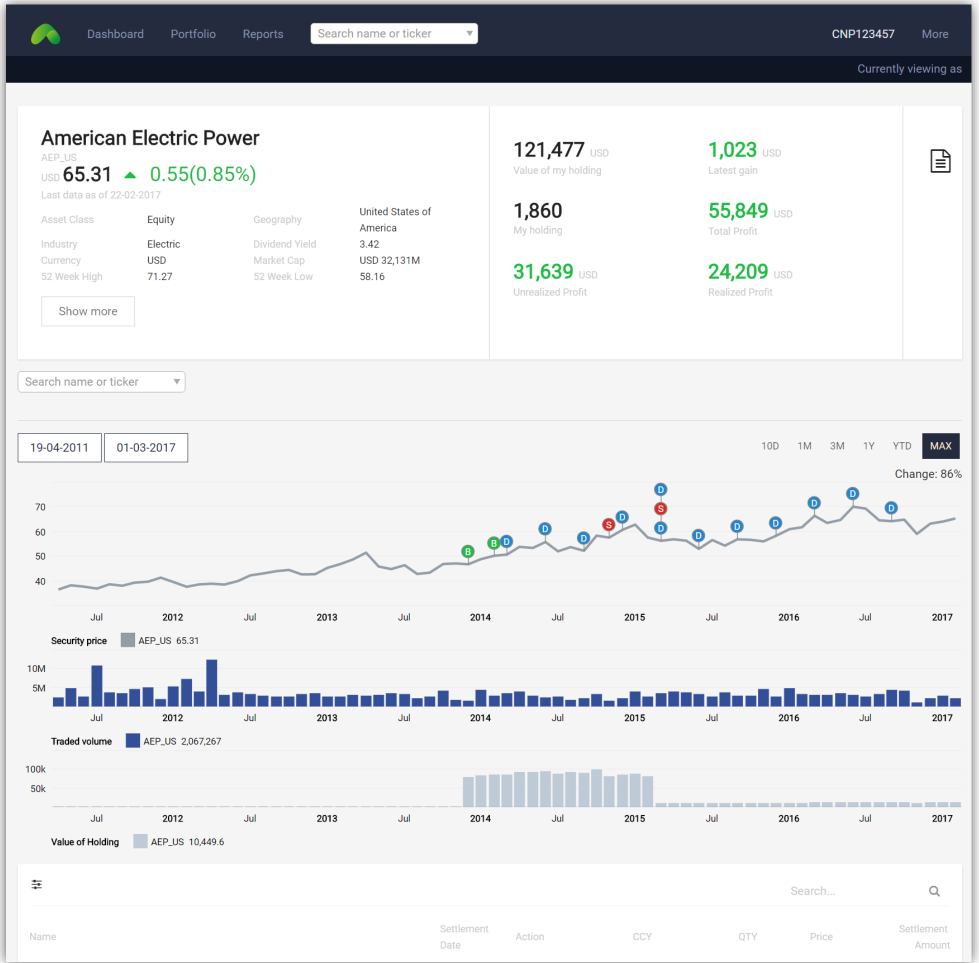
Within each category, the user can further drill down to see the individual factors, and rank individual securities that contributed most to that factor.



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.



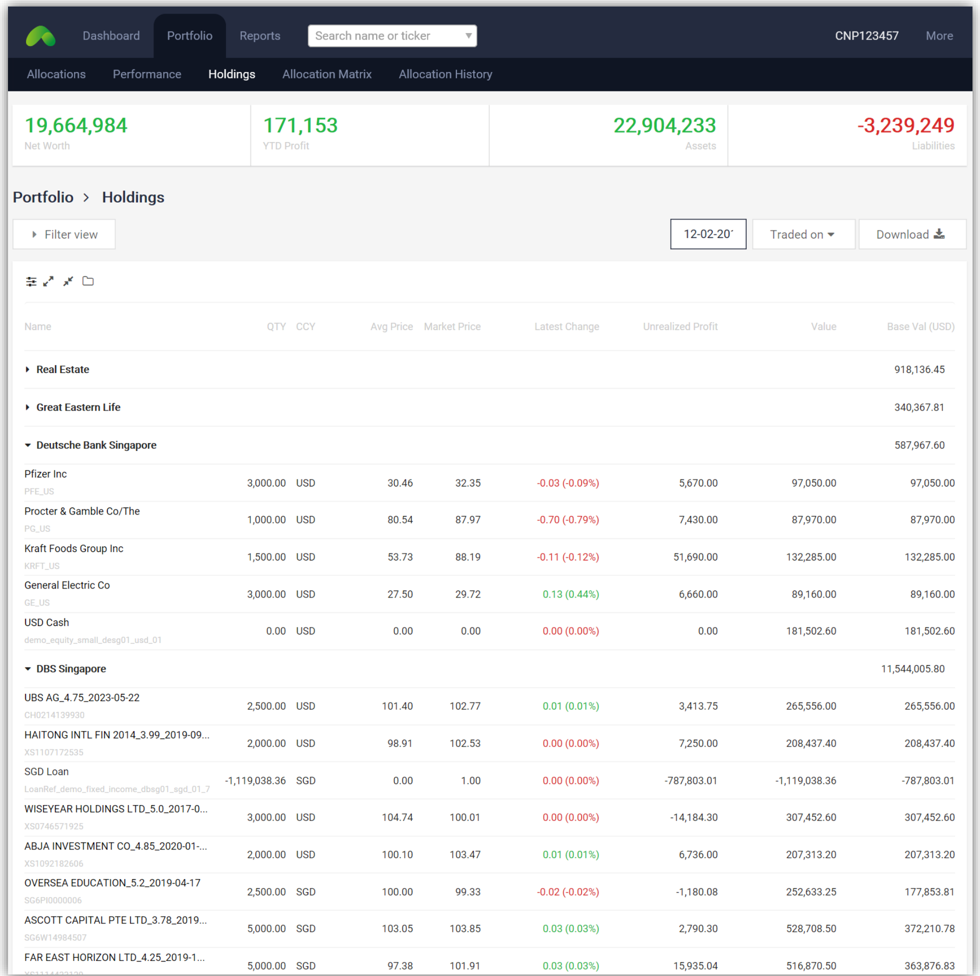
canopy

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.



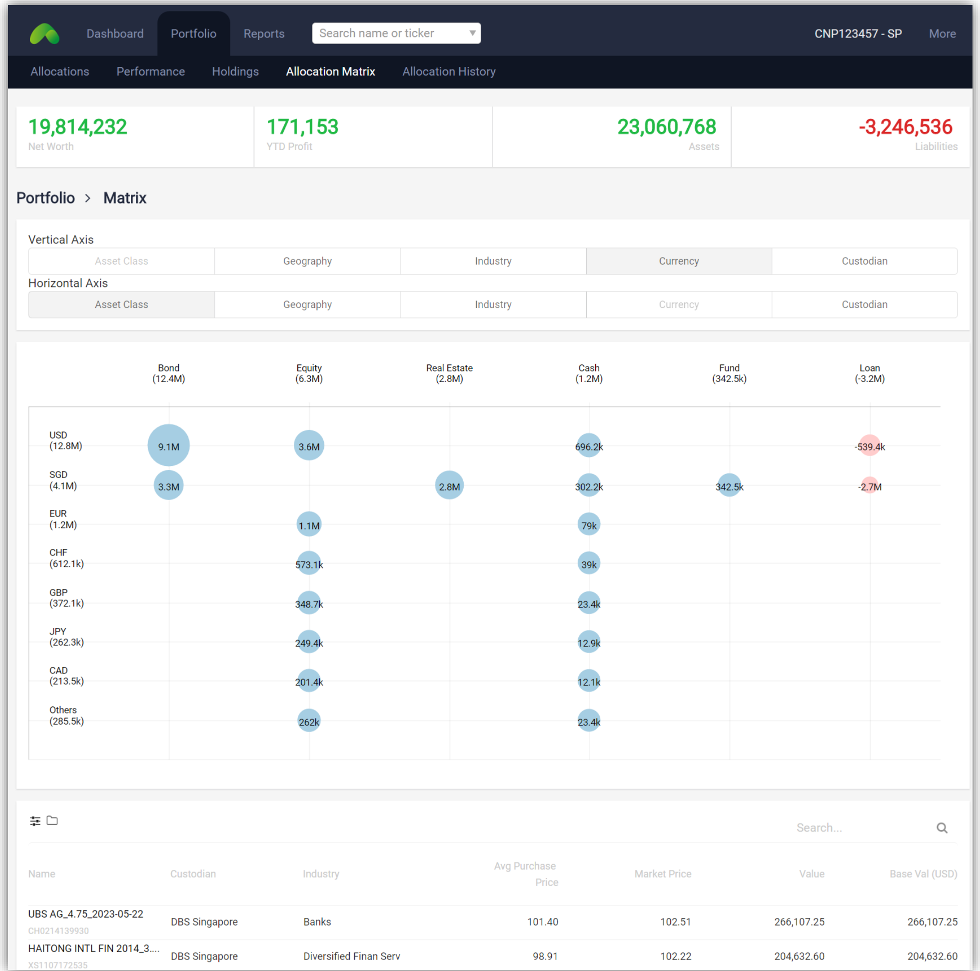
Name	QTY	CCY	Avg Price	Market Price	Latest Change	Unrealized Profit	Value	Base Val (USD)
Real Estate								918,136.45
Great Eastern Life								340,367.81
Deutsche Bank Singapore								587,967.60
Pfizer Inc PFE_US	3,000.00	USD	30.46	32.35	-0.03 (-0.09%)	5,670.00	97,050.00	97,050.00
Procter & Gamble Co/The PG_US	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 KRFT_US	1,500.00	USD	53.73	88.19	-0.11 (-0.12%)	51,690.00	132,285.00	132,285.00
General Electric Co GE_US	3,000.00	USD	27.50	29.72	0.13 (0.44%)	6,660.00	89,160.00	89,160.00
USD Cash demo_equity_small_desg01_usd_01	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 CH0214139930	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... XS1107172535	2,000.00	USD	98.91	102.53	0.00 (0.00%)	7,250.00	208,437.40	208,437.40
SGD Loan LoanRef_demo_fixed_income_dbsg01_sgd_01_7	-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... XS0746571925	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-... XS1092182606	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 SG6PI0000006	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... SG6W14984507	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

canopy

Allocation Matrix

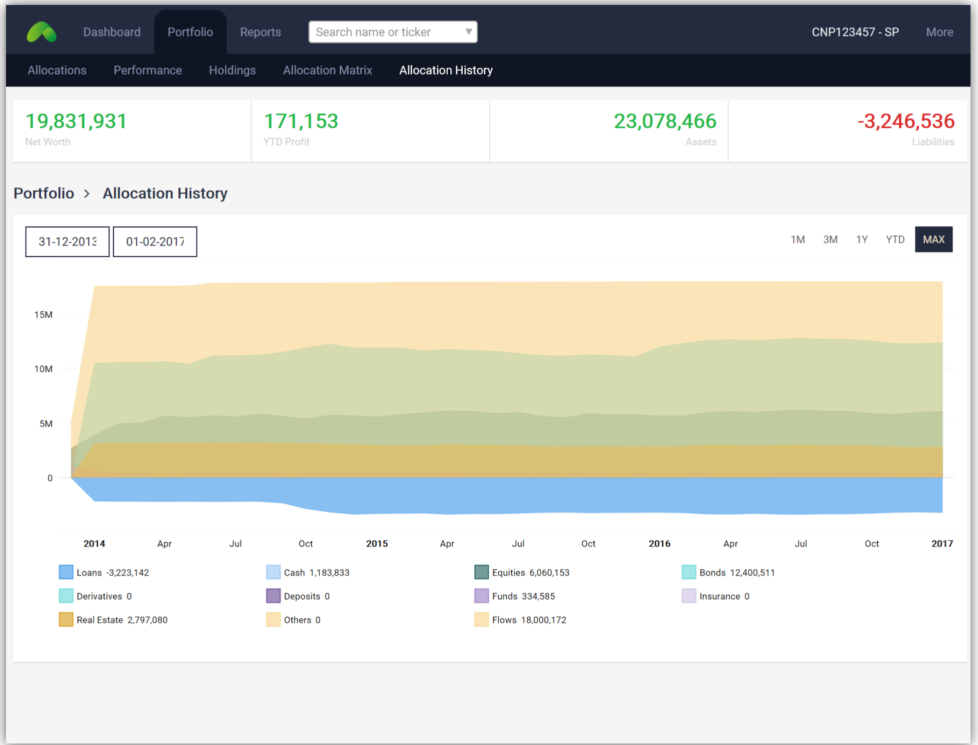
The Allocation Matrix shows the asset allocation in two dimensions and helps the user to understand portfolio exposure quickly.

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.

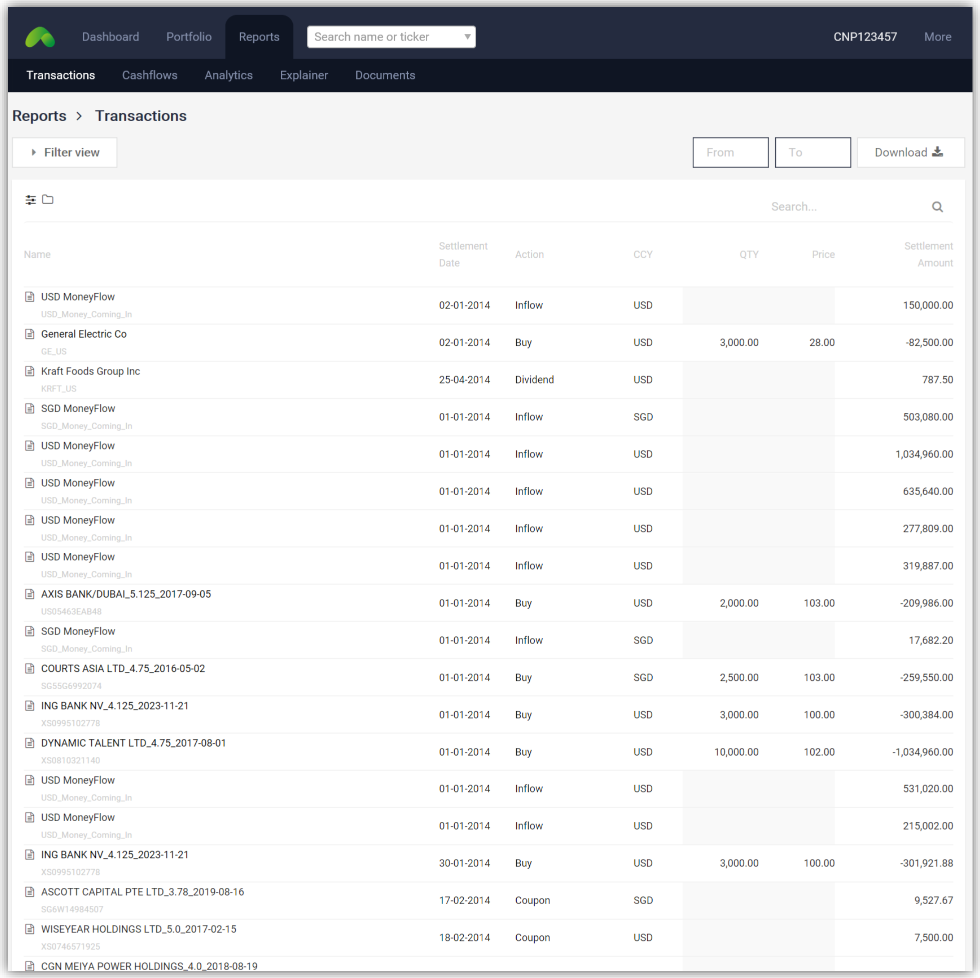


Transactions

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

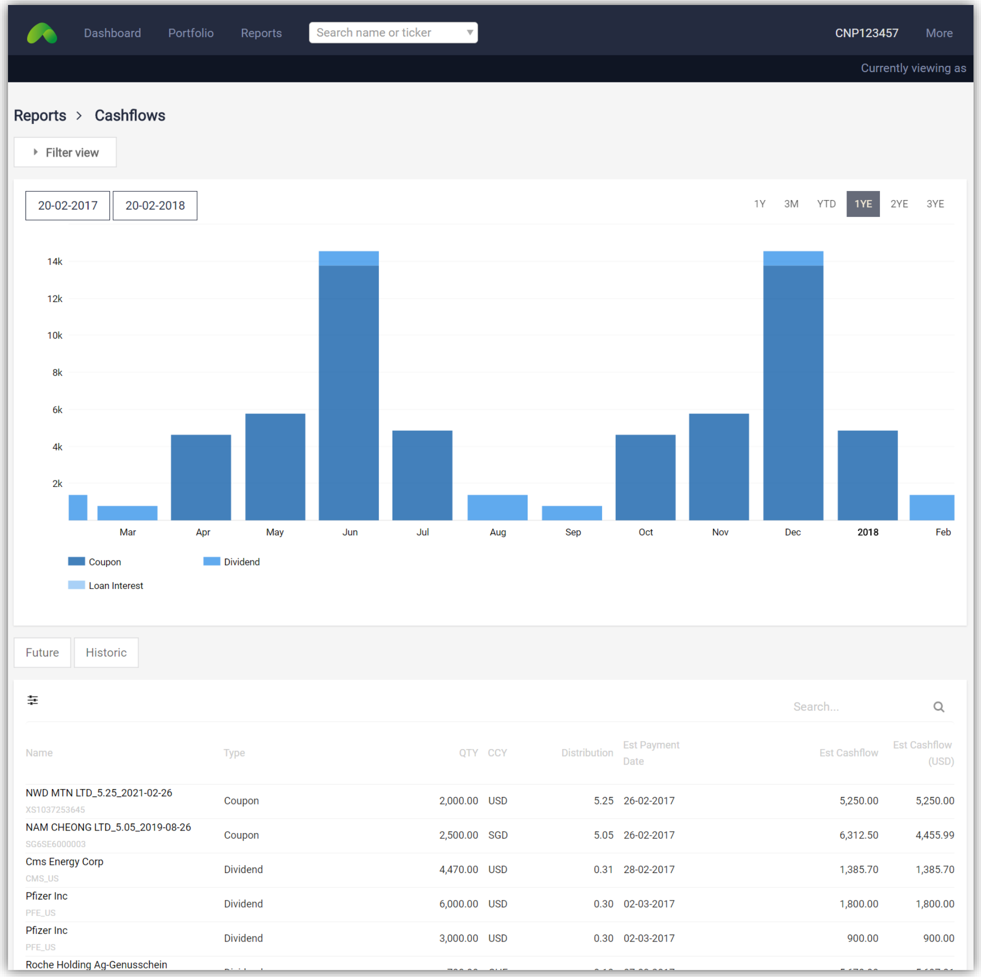
The user can quickly search the list for a specific transaction or use the smart filter to sort by account or transaction type.

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



Cashflows

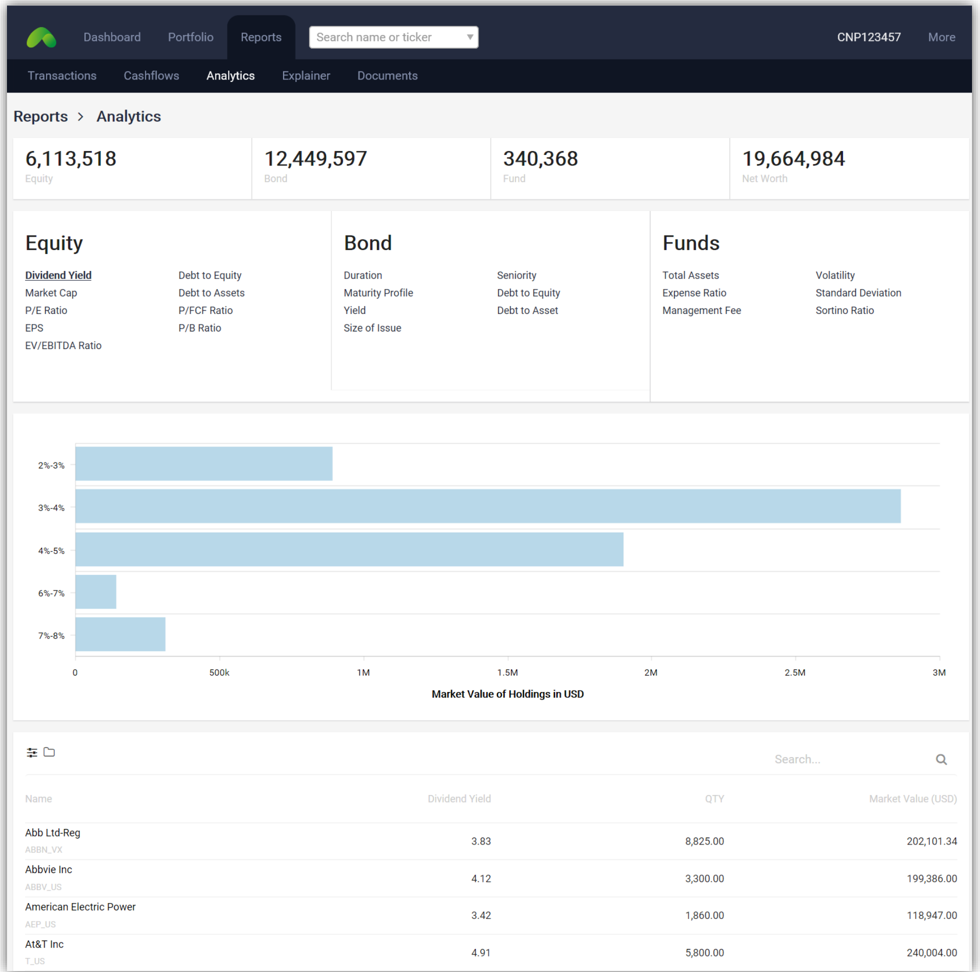
The Cashflows report is a pro-forma historical record and projection of the cashflows from coupons and dividends based on the current bond and equity holdings.



Analytics

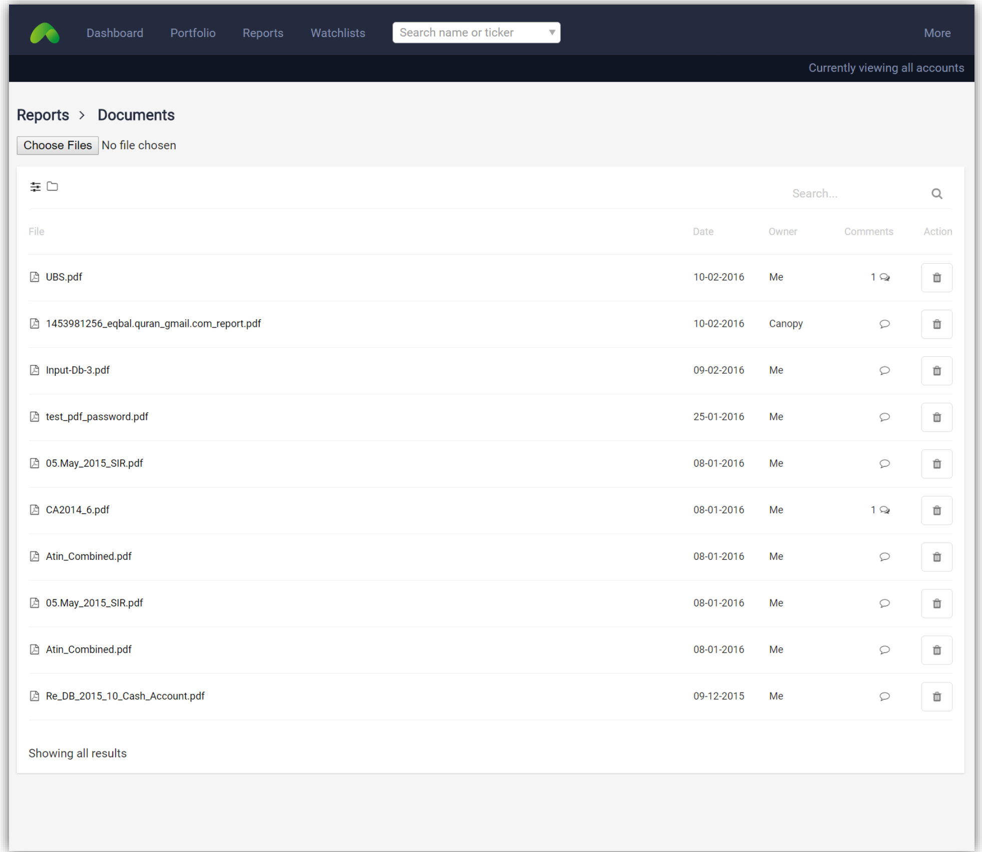
The Analytics page allows the user to slice and dice the equity, bond and fund portfolio by various financial ratios to help the user to understand the financial health of the portfolio.

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

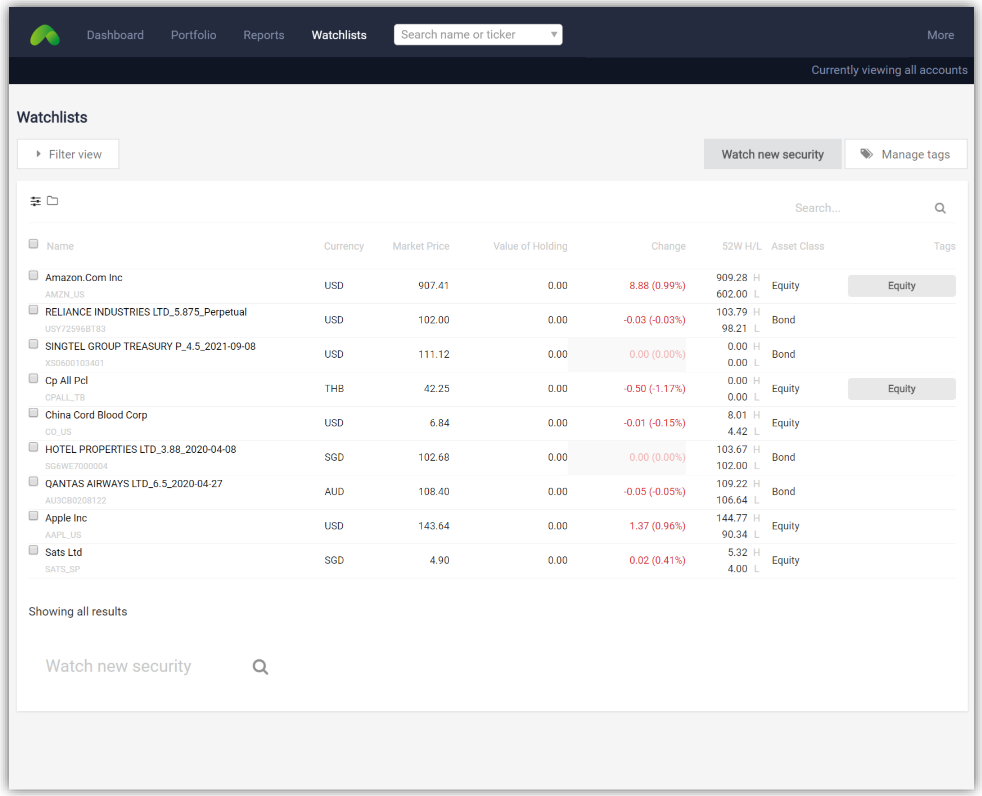
The Documents page allows the user to upload statements and view the list of files shared with Canopy. Documents can include bank statements, investment reports or consolidated portfolio reports.



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.



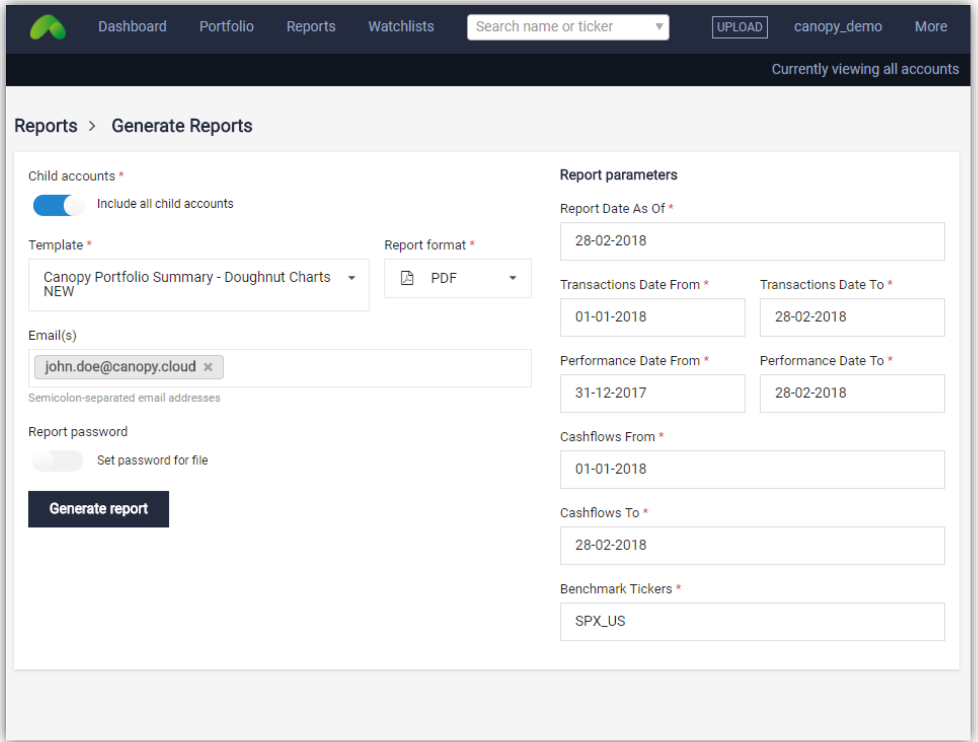
Accessing Canopy Reporter

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.



Return to Reporter

canopy

G. Format

Infinitely Configurable Reports

Customers / RMs can configure Dashboards

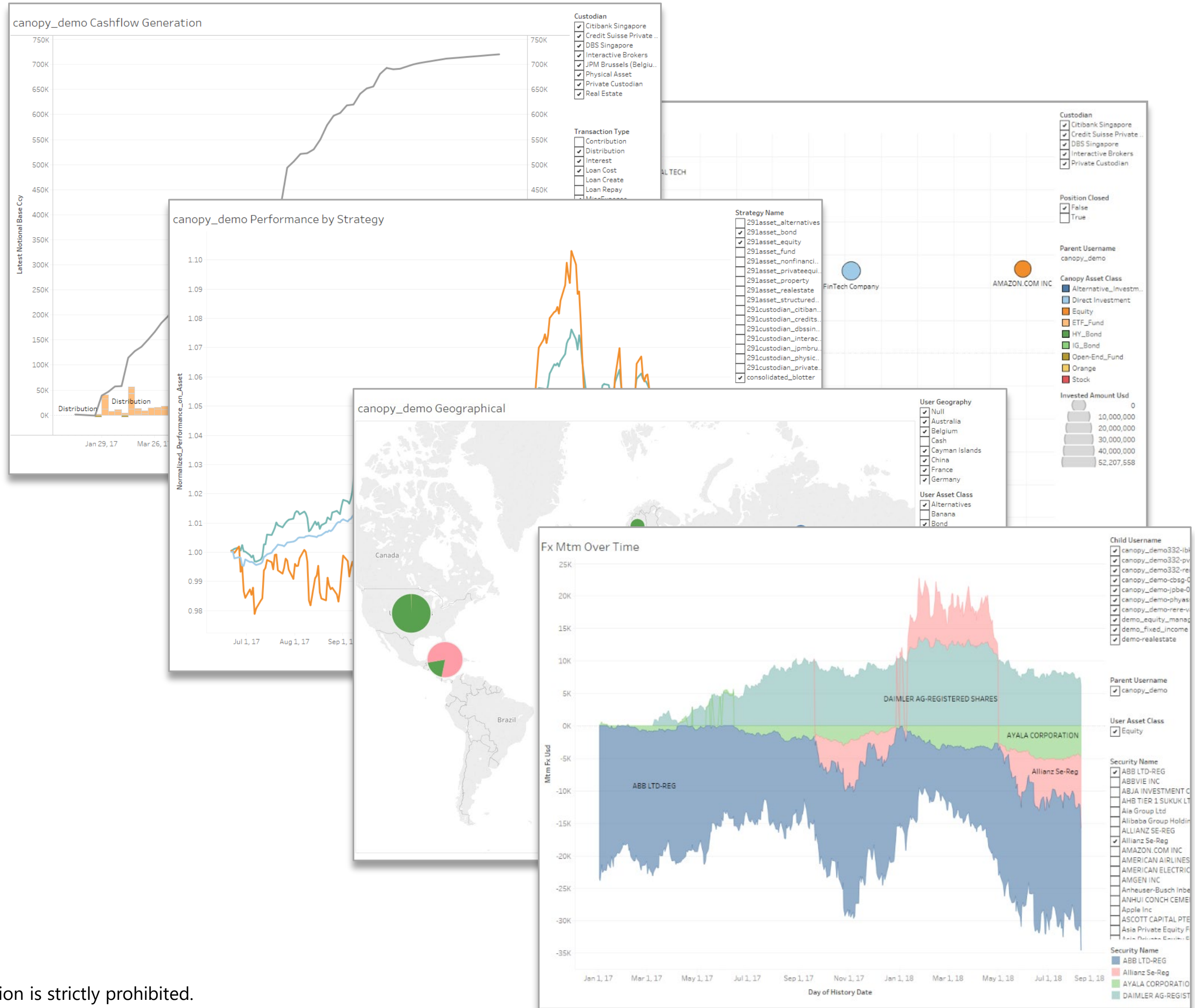
Every client wants to see their data in their own way. Canopy dashboards provide clients with customized, deeper and richer analytics.

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.

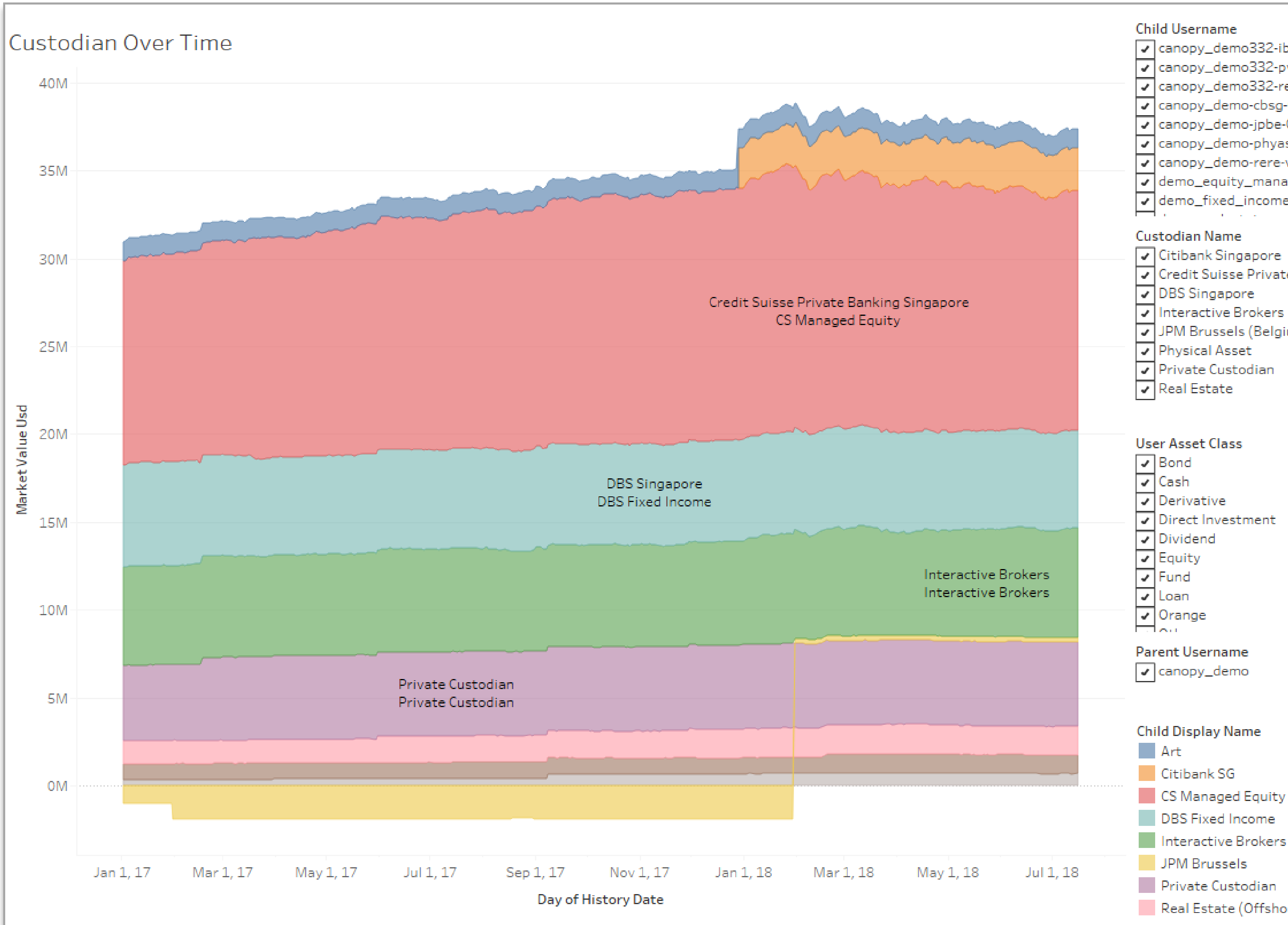
We are also getting walk-in queries from banks / brokers in Switzerland and Latin America(!)



Share of AUM over time

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



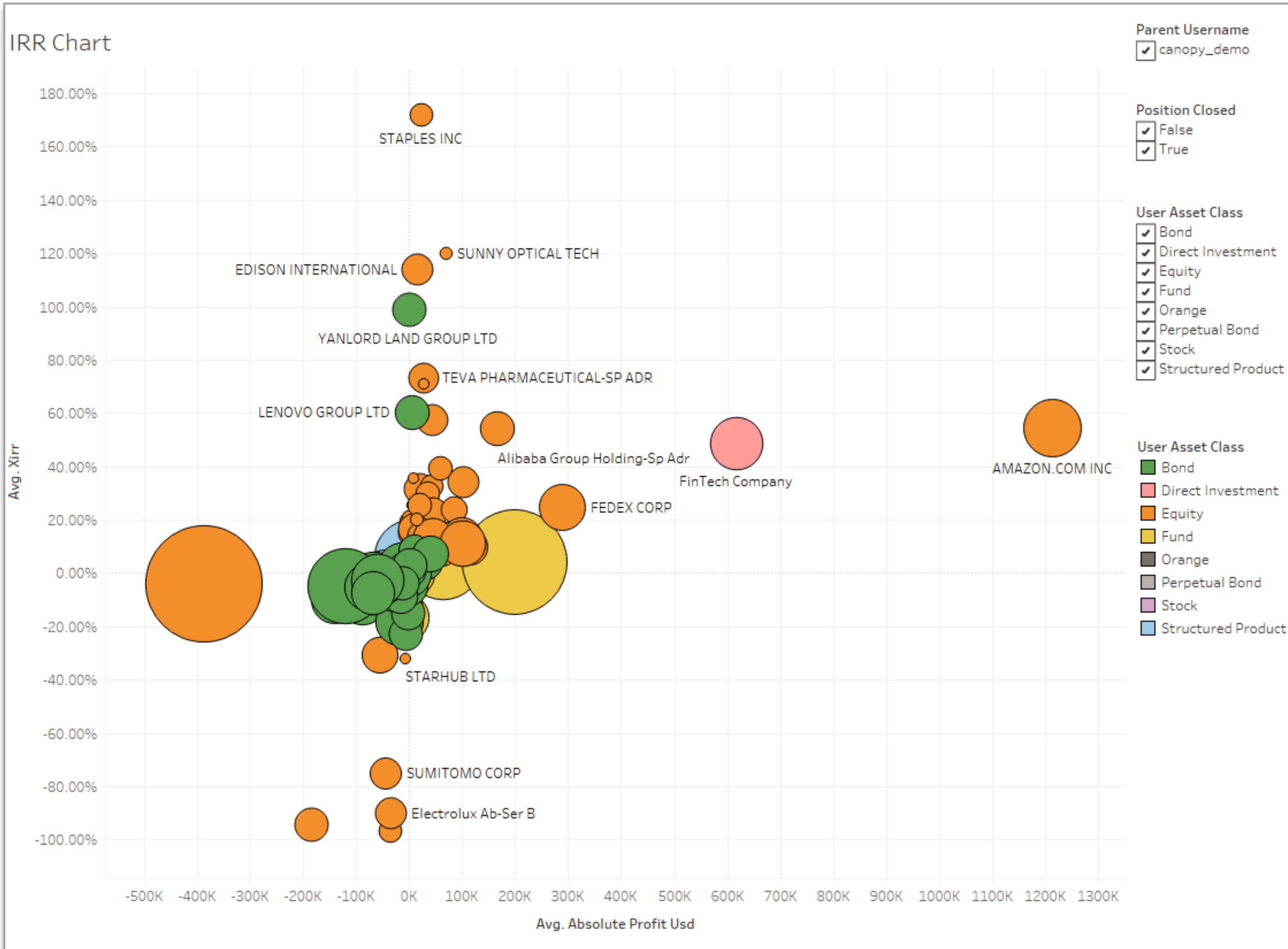
IRR vs. Absolute profit made

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.

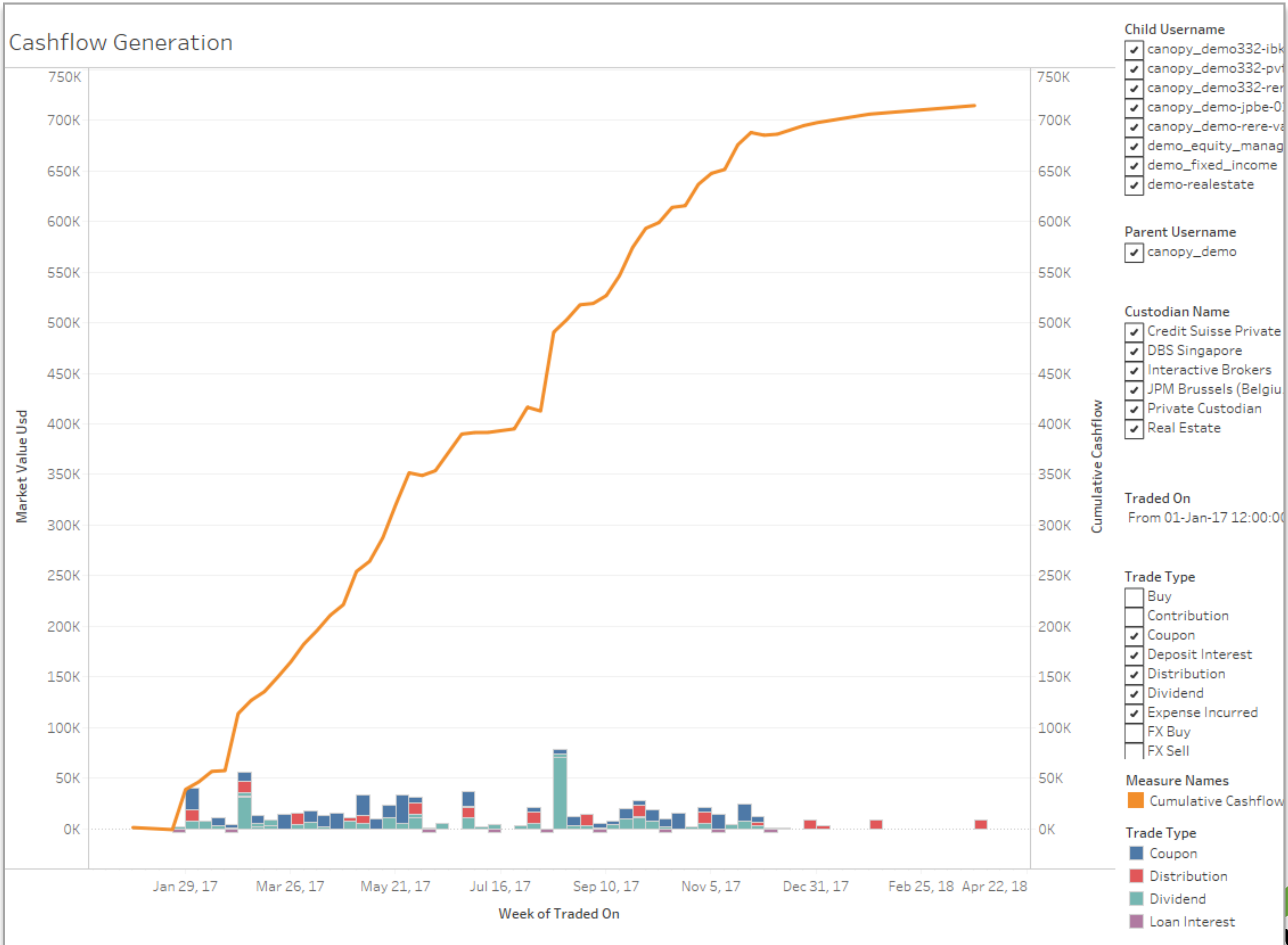
An RM can guide the client towards rebalancing / exit of outlier positions as and if appropriate



Cashflows over time

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

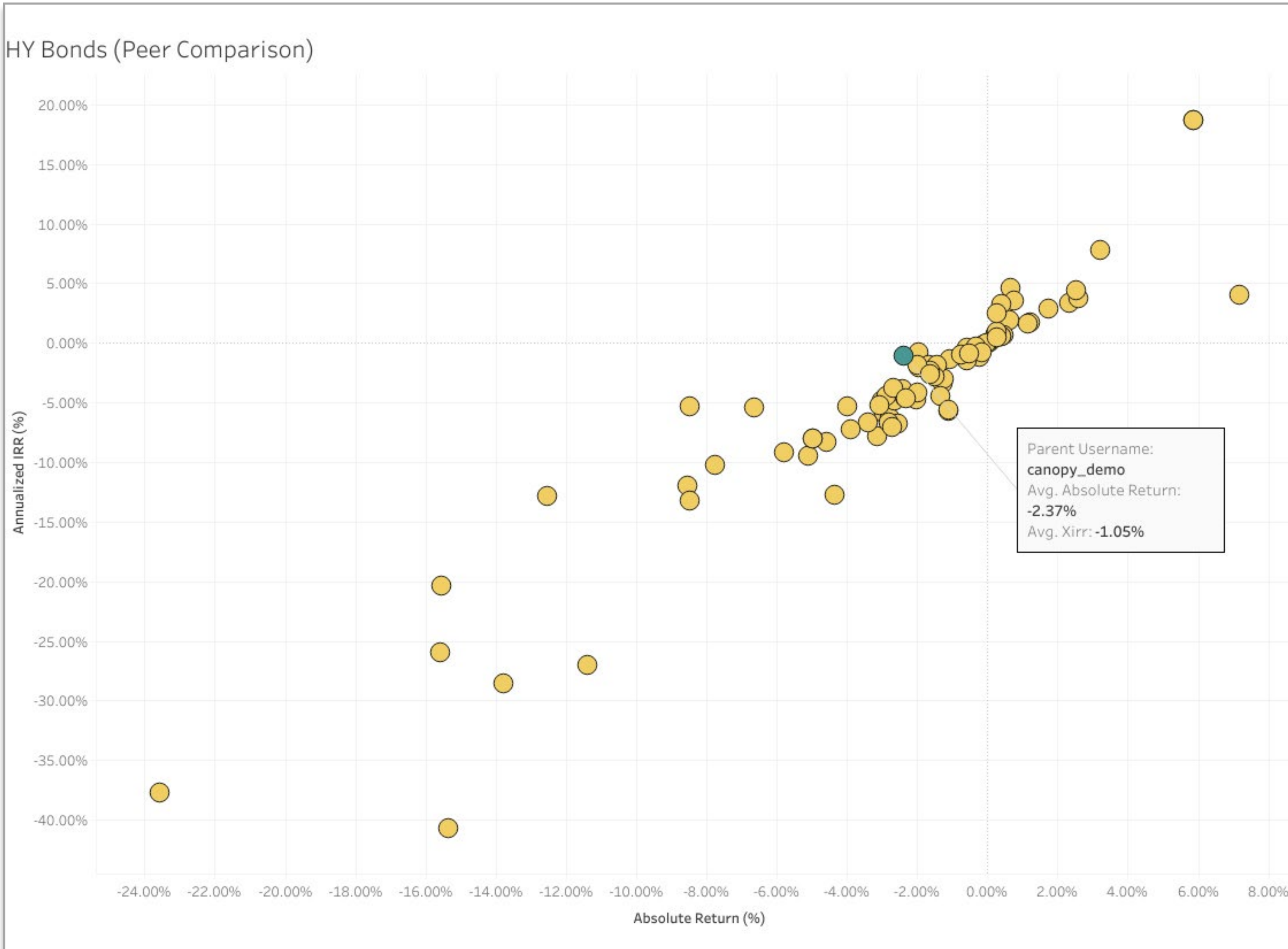
In our experience this chart has always resulted in a very active discussion and traction with client



Peer Comparisons High Yield Bonds

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

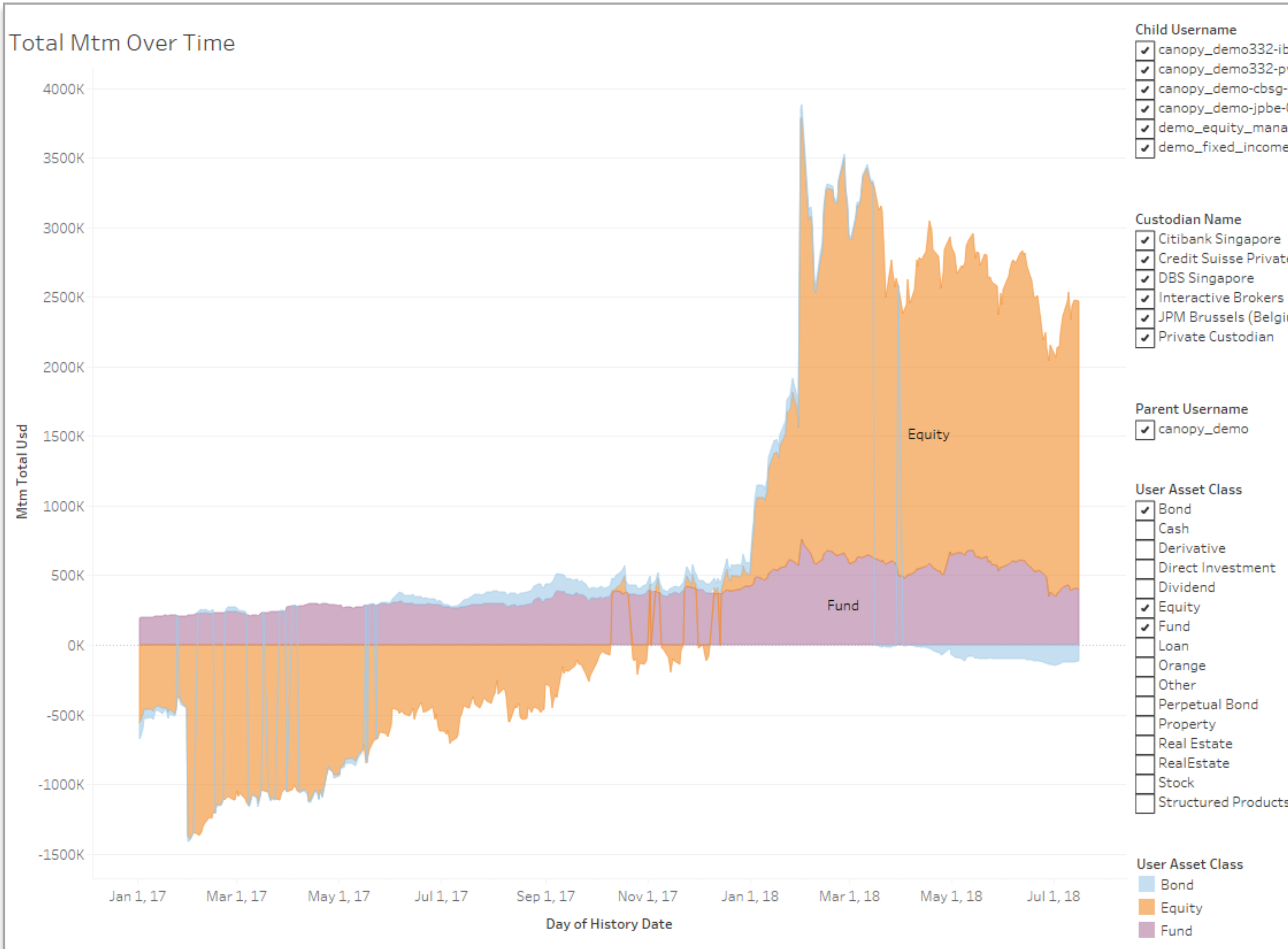
An RM can guide the client towards tweaking the existing strategy as appropriate



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.



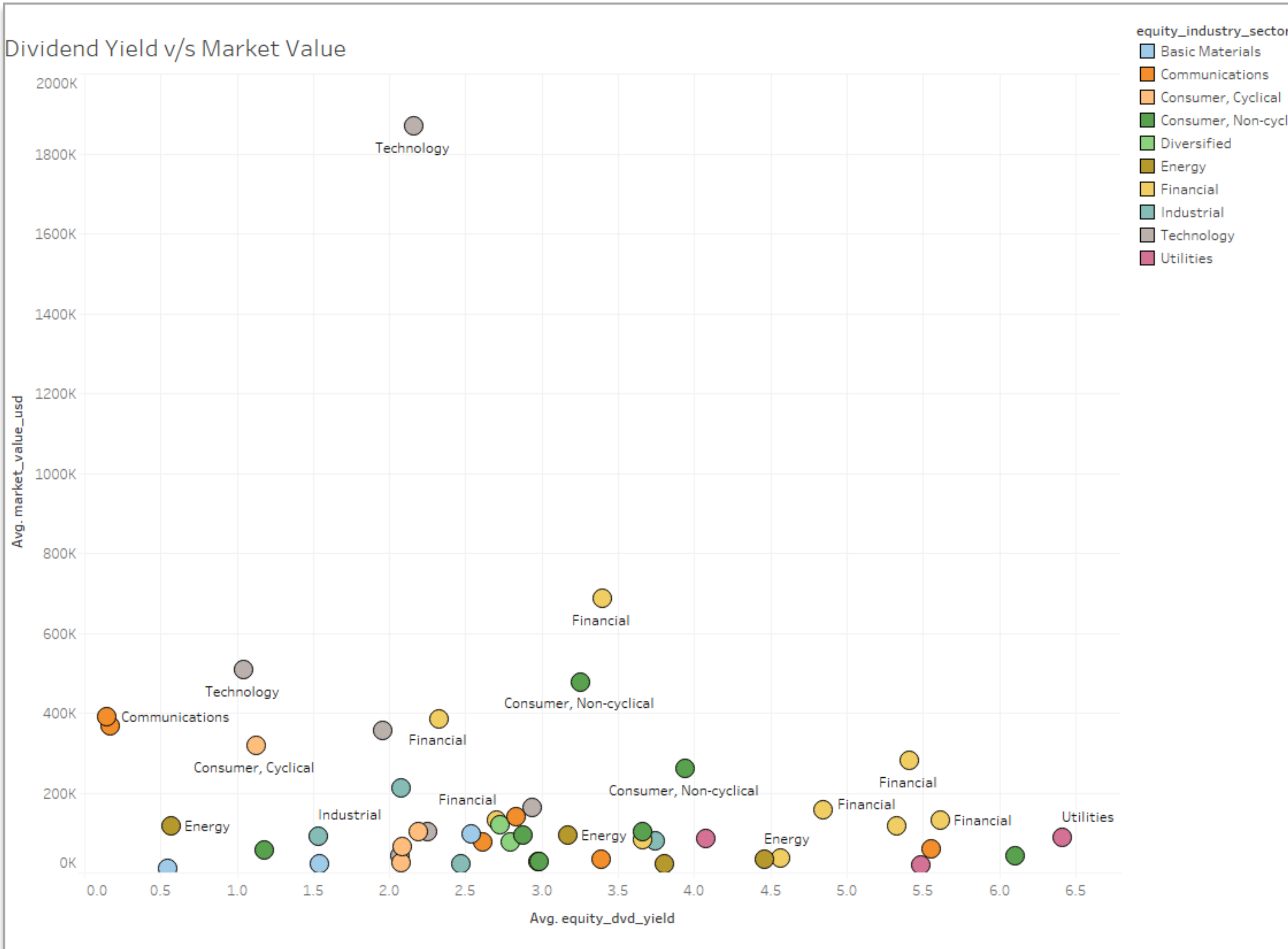
Fund Fees / AuM / UCITs compliance

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

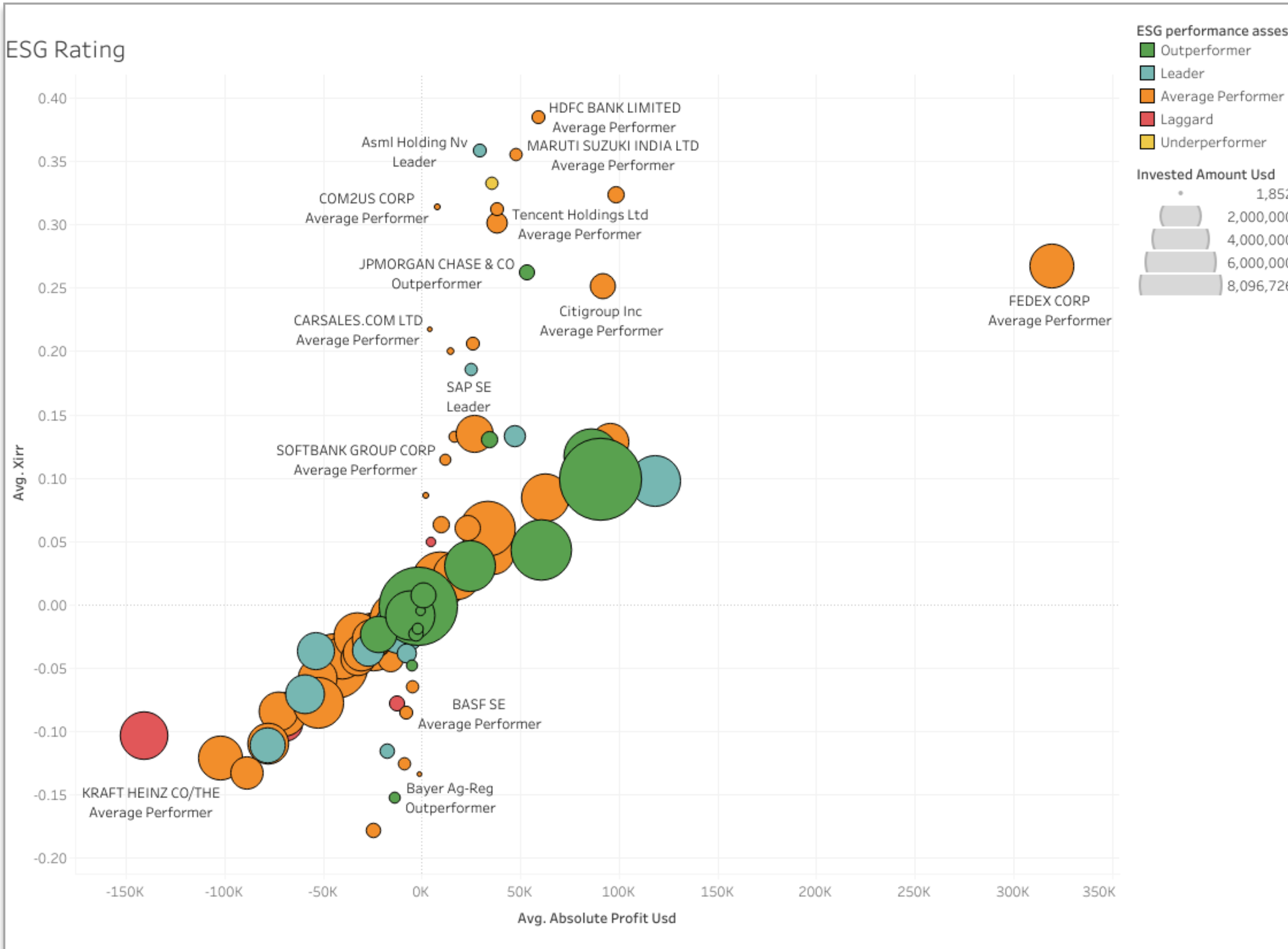
The chart is currently color coded by industry but other metrics e.g security name or P/E ratio can also be used as required



ESG Rating of Investments

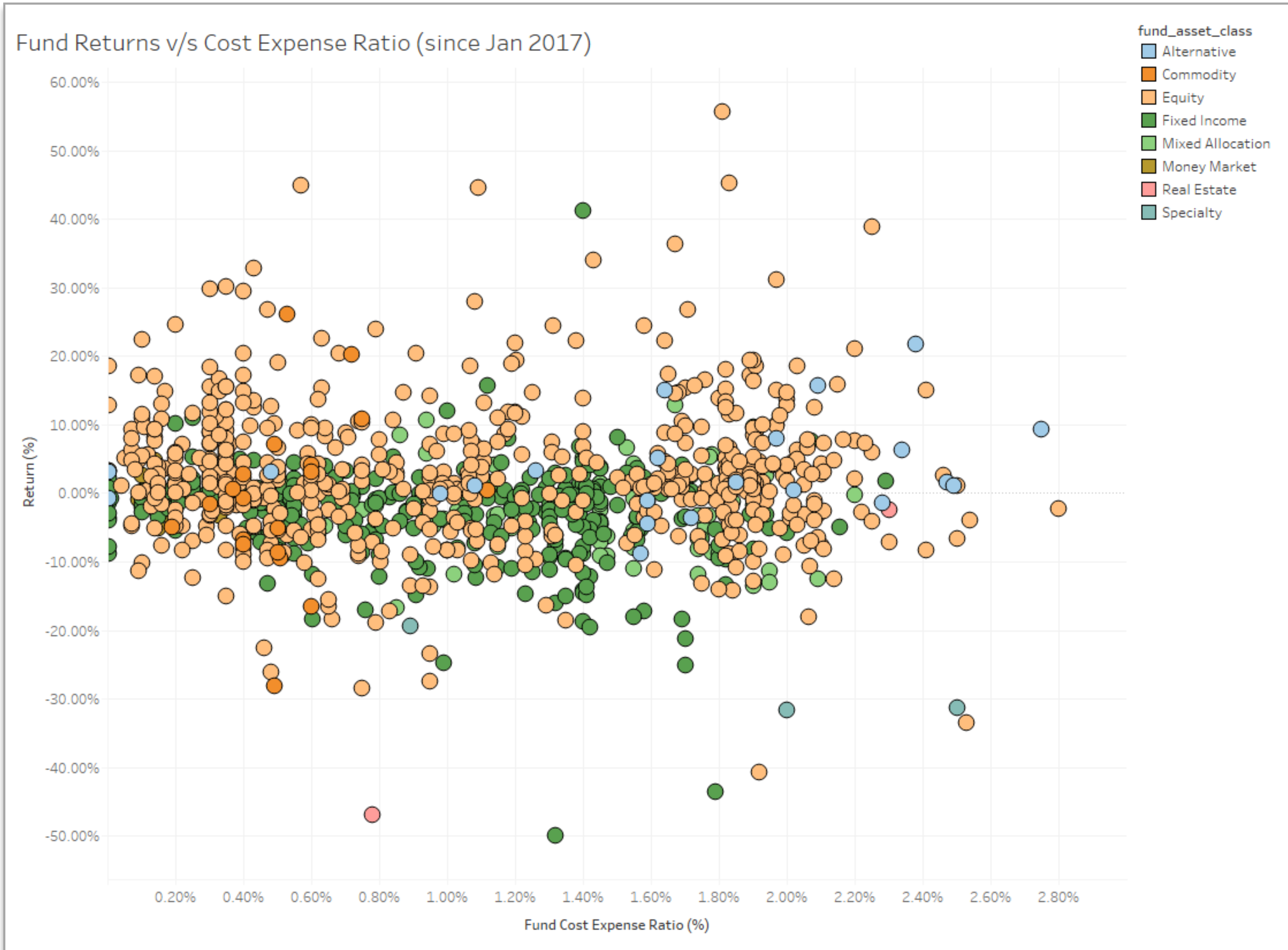
Environmental, Social and Governance ratings of investments is a very hot topic right now.

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



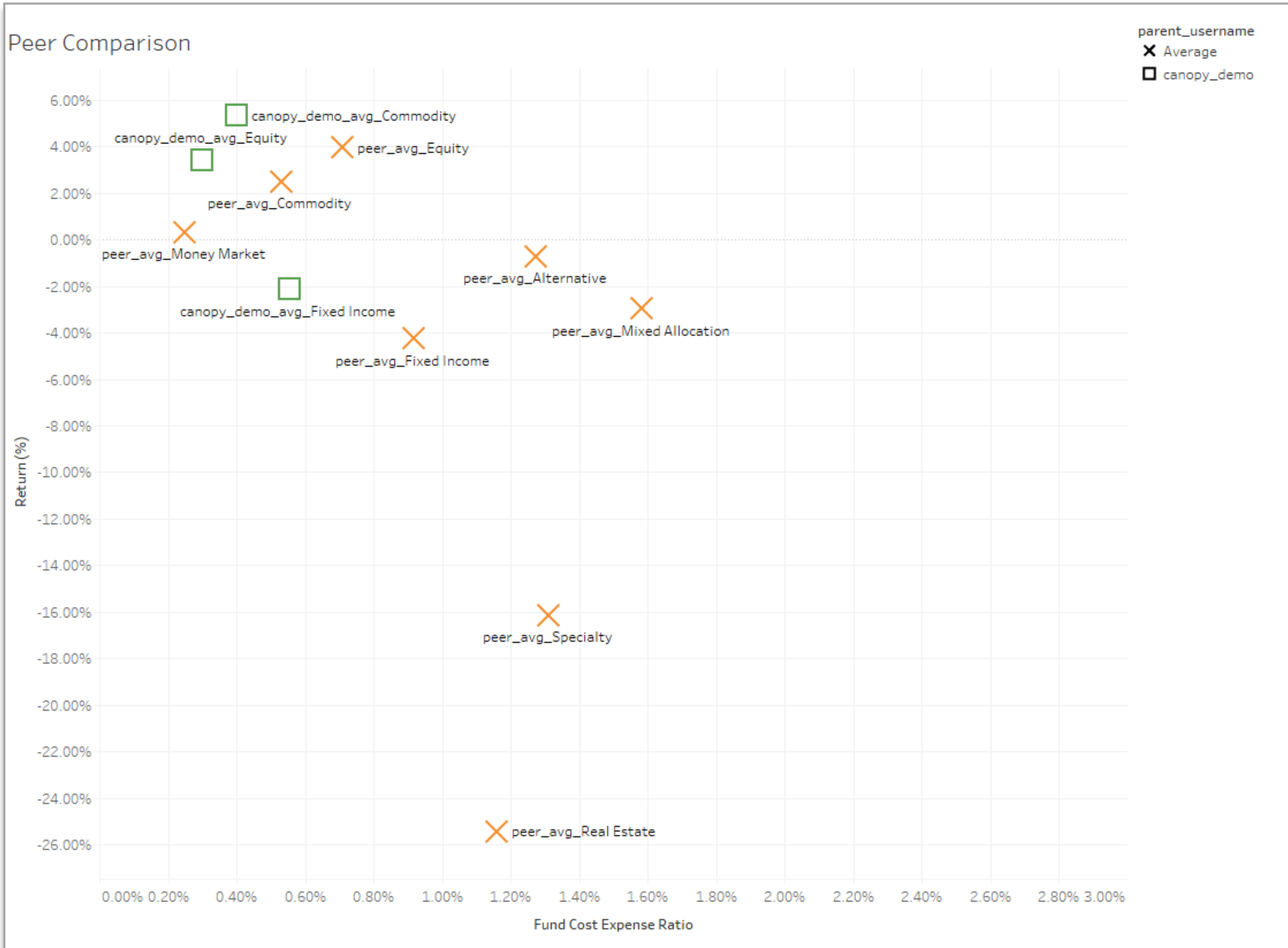
Fund Fees v/s Return for Peer Group

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 b
- Almost always read emails
- Embedding dashboards into measurable impact on client i
- Each customer gets a weekly