

New Finance Wealth Management Novofina Executive Summary

Deloitte in their latest FinTech report singled Novofina out as **The Next Generation Robo-Adviser**.

Net performance counts in wealth management, like the +25.3% our top product made last year with our ...

- ✔ Low-risk, high performing **financial algorithms** – no guessing, no human errors, no greed/fear/panic.
- ✔ Executed **fully automated** with Novofina's order engine: directly at the exchange, individually per client.
- ✔ Combining **machine learning** and **AI** with decades of **successful trading** as renowned system experts.

Novofina's **New Finance** is exactly what clients – young or seasoned, those building wealth or already affluent, private or institutional – **nowadays demand** from asset management, advisers, funds, or private banks. Clients are fed up with low returns and the pompous attitude of banks. They feel betrayed as they realize the hidden fees and kick-back commissions they have been paying to asset managers and even robo-advisers.

Our clients simply love Novofina's combination of fairness and state-of-the-art financial products! That is why we already trade millions for them every day, flawlessly and directly on their managed account.

Actually, we are **not a robo-adviser**. We lead what comes next. We stay ahead with FinTech made in-house.

- ✔ We offer better, state-of-the-art financial products, trading stocks directly, and at better prices.
- ✔ We do **not just sell kickback-maximized**, discretionary products as it is usually done.
- ✔ We are **not just bundling** ETFs by simply matching online entered profiles as robo-advisers do.
- ✔ We speak to clients directly but they stay in control, forming the **first Social Investment Community**.

Novofina is fully operative, offering an investment solution others can't copy (or not fast enough, if trying).

- ✔ We are a **fully regulated, EU-wide licensed investment firm** and can take on clients worldwide.
- ✔ Our founder combines trading expertise (e.g. the Helnwein Method for trading algos) and international success as entrepreneur and CEO of companies in Europe and the US.
- ✔ The senior management as well as the core developers are committed and shareholders themselves.

Poised to explode all over Europe & globally as we know how to generate leads and convert into clients.

- ✔ We have raised **1.6 Mln Euro seed financing**, now **accepting series A funding** to accelerate traction.
- ✔ Novofina's business model is both, highly profitable and appreciated by our clients! We generate **recurring(!) revenue with margins of 3.75% from AUM**, 3 to 7-times that of robo-advisers.
- ✔ Our clients start with 10 to 20-times the deposit of online advisers, making onboarding highly effective. **Novofina generates with 1 client the same net margin as robo-advisers do with 100!**
- ✔ New funding will go into sales growing AUM, a wider product range, a clear new look & feel, easy to catch investment themes for the client community, and pending sensations: like the Novofina Matrix!

Novofina is the leader of the next generation of wealth management and private banking. We are New Finance: More for You! Better financial products with a whole new level of fairness and transparency, a combination that is key in a new, dramatically changing financial world that is no longer ruled by banks and big money. Clients do no longer accept that and at the same time demand more for themselves:

Modern, algorithm-based **wealth management**.
Exactly **the way people want it**.