



Wealth Management Suitability

as a

Source of profit

Riskinnov ltd.

Bertrand Munier - CEO and Founder



Why Riskinnov?

- ▶ **30 years trips:** Academic, business as well EdF, Agrifood, financial institutions
- ▶ **2 convictions:** Scientific achievements - Models of Man, Yet, business still think quantities
- ▶ **1 Encounter:** Geneva blind test: Chairman / Trader - Suitability-compliant / Profit
- ▶ ⇒ Riskinnov - Turn compliance into profit!

Yin-Yang



Two visions of suitability requirements

A time-consuming useless (« we know our customers ») constraint deprived of any meaningful tool

- ▶ ⇒ minimise the cost of implementation by:
- ▶ ...Using currently available and *apparently* compliant questionnaires
- ▶ ...Disregarding their problematic meaning, if customers so wish

A risk management issue: controlling costs to maximise profits, while being fully compliant

- ▶ ⇒ mitigate risks from investor's behaviour
- ▶ ⇒ mitigate image risks of financial business
- ▶ ⇒ mitigate risks of bulky silos management in finance

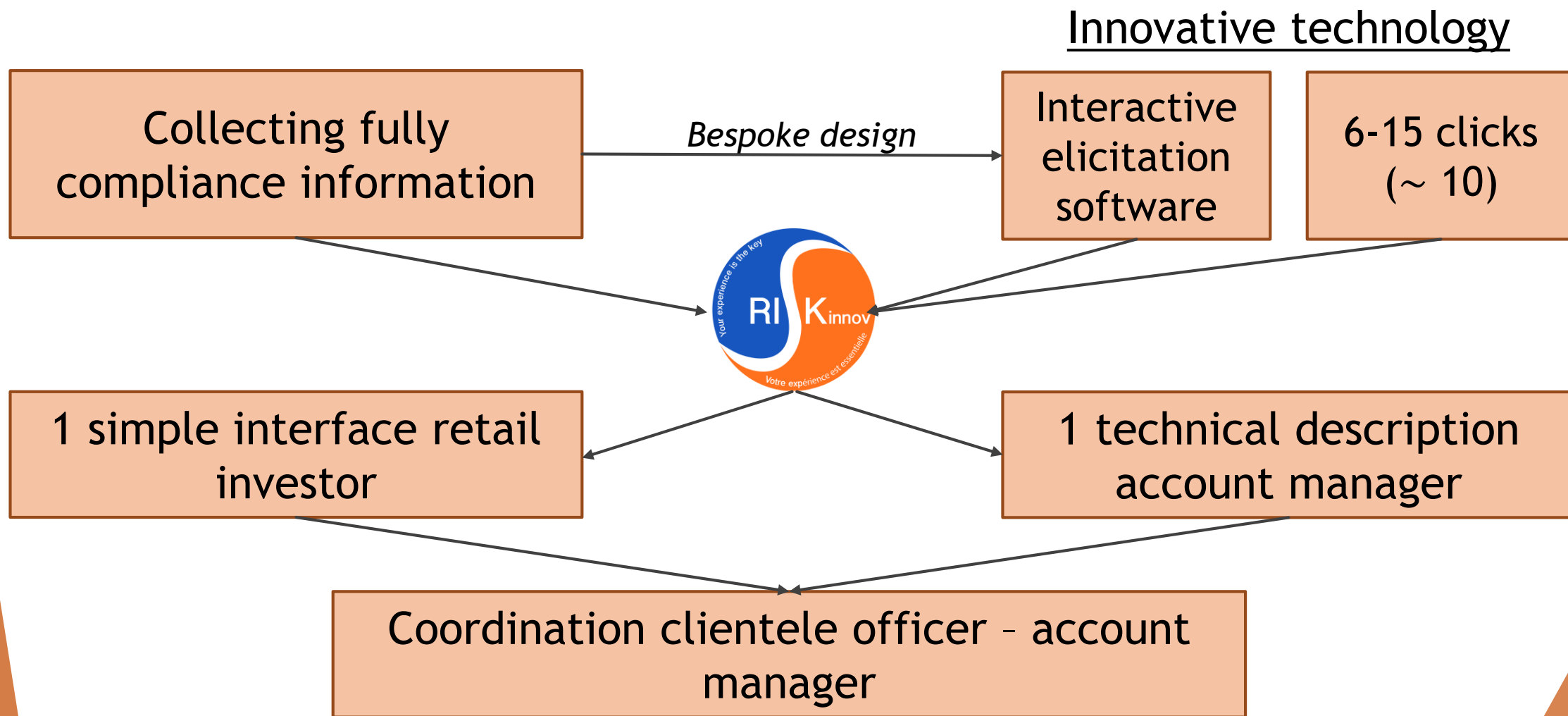


Riskinnov techniques outperform routines

	Routines	Riskinnov ltd.
Average errors	77%	25%
Professionalism	weak	well grounded
Annual miss of income equivalent (per client)	3 000 \$	900\$
Outputs correlated	< 20%	> 80%
Image of the profession	poor	strong
Marketing impact	negative	positive



Our technology's skeleton in 6 points





For a demo, contact us!

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