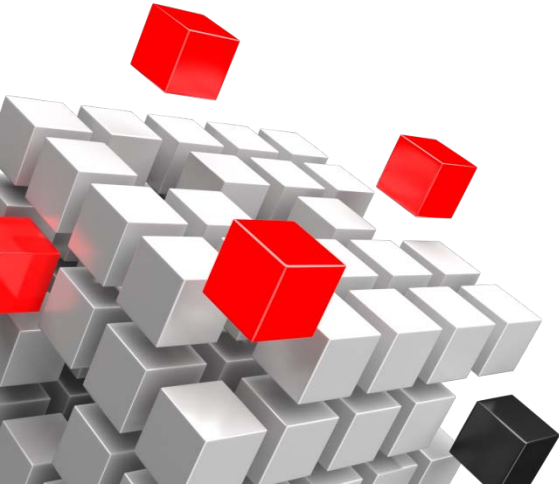


Tailored Sales Material

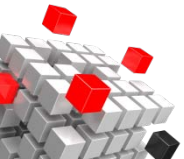
Urs Tanner, CEO



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■ ■ ■ ■ ■
Perfecting Customer Communication

Agenda for today's workshop

- The need, and the need for action
- The Evolution
- Demo
- Conclusion

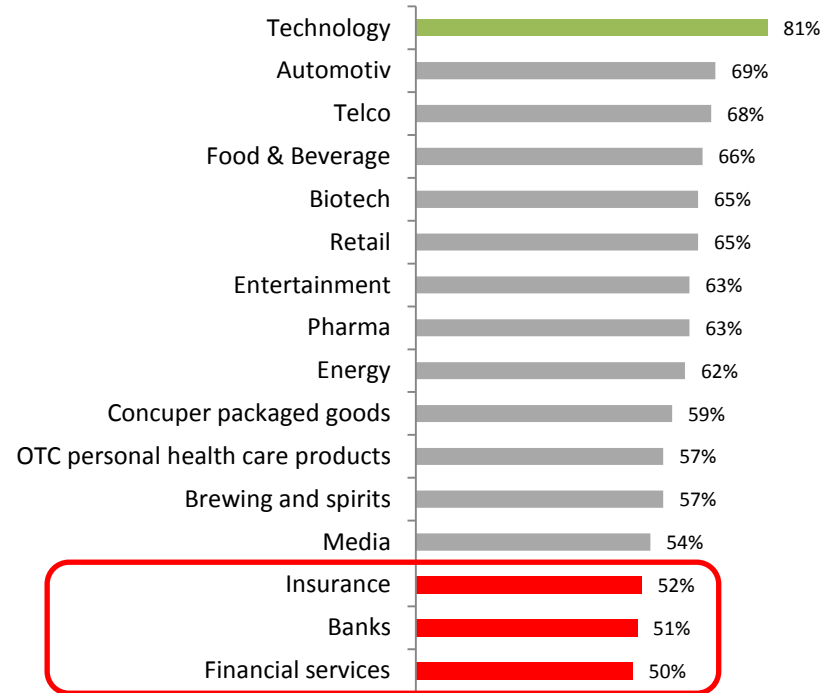




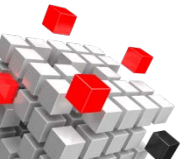
Individualized Client Communication?

Why is it so important for banks?

- Intangible products
- Increasing competition
- Decreasing trust
- Less personal contact
- ...

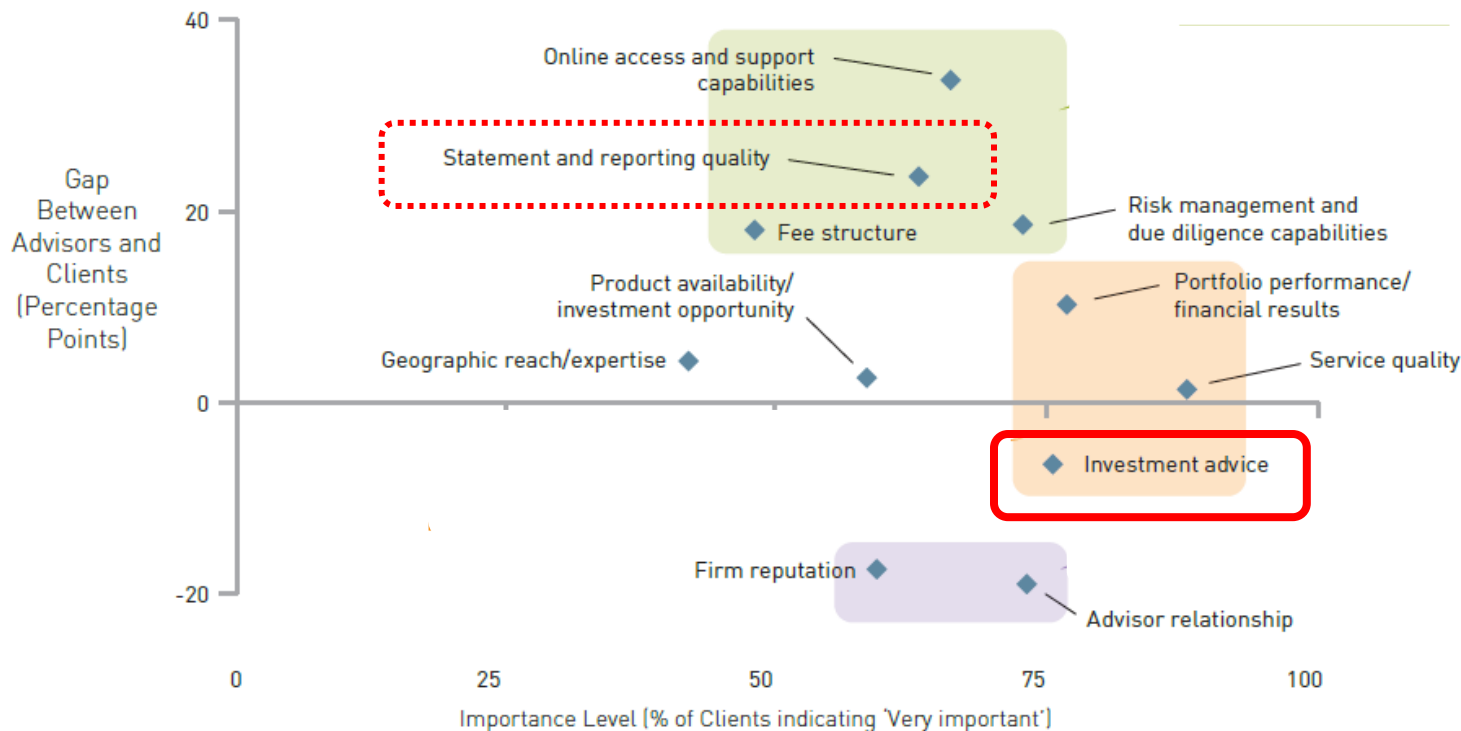


Source: 2011 Edelman Trust Barometer



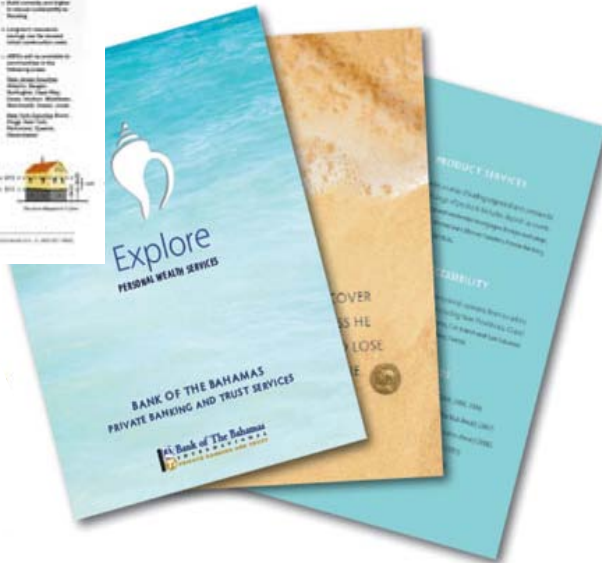
Perception Gap: The Importance of good Advisory

Advisory is very important, for both – the Client and the Advisor

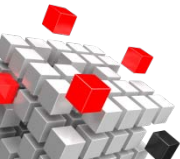


Today: Sales material is not individualized ...

Static brochures dominate the «reality»



- Static Brochures
- All customers and prospects are treated the same way
- General Product description for all different field of application
- Created by marketing department
- High time to market





Call for Action! Client Communication needs improvement!

... this is a Hot Topic discussed in the industry – and also applies for Sales Material

CRM initiatives, being the forefront of customer touch-points, play a major role in creating a **positive perception of the bank** by providing the best possible customer experience

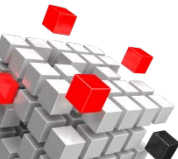
Technology in Banking, Insight and Foresight
Ernst & Young 2010

Wealth Reporting – **hugely important** for wealthy clients, **but rarely done well**

MyPrivateBanking Interview with Carey Wealth Reporting in Zurich. 2012

Institutions face **increased competition** from each other and from non-traditional new entrants — those banks unable to adapt in time will be at risk.

Making the right moves, Global banking outlook 2012–13
Ernst & Young





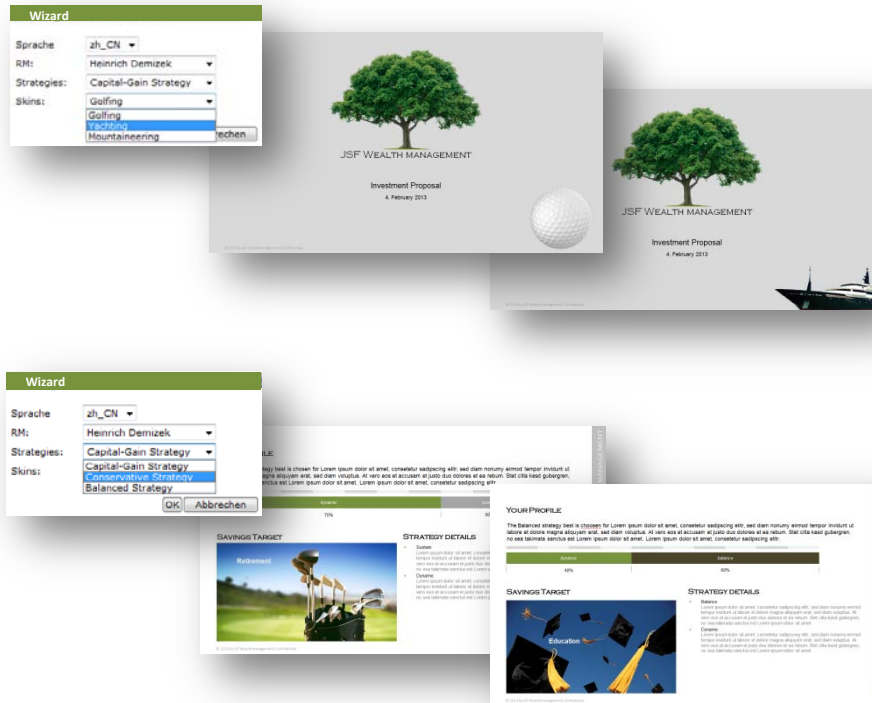
Direct to the point: Sales material must be relevant

Modularization is an approach to address this need ...



Emotions ... Common and proven

... by giving the client a feeling of begin “understood” and “personally addressed”



Relationship Managers need individualized sales material as an important touch point to reflect their understanding on the upcoming client relationship

With individualized sales material, RM's can

- reflect the conversation they had with their prospects
- advise its client with innovative investment recommendations
- create cross selling opportunities

RM's need to create individualized sales material

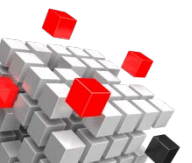
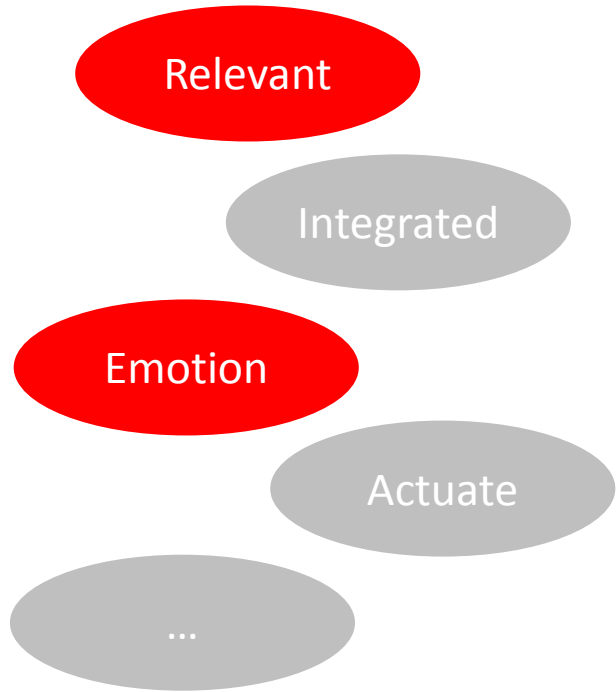
- by skinning the materials to the clients expectations
- by using wizards to customize the presentations

Slide based: Helps to address some needs ...



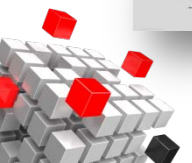
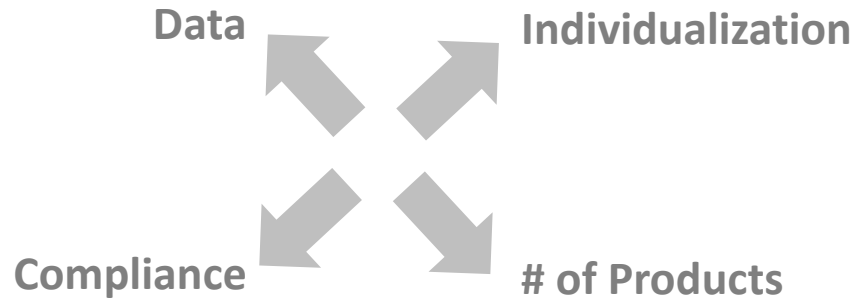
Preprinted static paper sales material.
No individualization
All customers treated the same

Highly individualized slide based sales material
Including personalization
All customers are treated with respect to their expectations
High automatization and solution support
Individual set of documents



Slide-based Sales Material is more flexible ...

... Client-needs can be addressed better, but there is a downside ...



Challenges of slide based sales material

Challenge

- Inflation of slides caused by booking centers, languages, currencies, etc.
- Highly manual repetitive work mostly identical layout differ in language, currency, or product-specific content
- Low maintainability Updates and changes to slides require huge efforts
- Error prone process due to the highly repetitive amount of manual work

Expectation

- Management of slide templates rather than managing individual slides
- Business-data driven conditions to automatically update data
- Expressions and Rule-sets to automatically individualize content
- Maximum of flexibility enabling the user to add information
- Filters and user-scopes to facilitate handling of slide libraries

Amount of slides to manage, to update, or to apply potential layout changes to can be decreased dramatically by using IT supported development process!

The next Evolution: Integrated ...

Static brochures

Slide based sales material

Integrated sales material

Preprinted static paper sales material.
No individualization
All customers treated the same

Highly individualized slide based sales material
Including personalization
All customers are treated with respect to their expectations
High automatization and solution support
Individual set of documents

Cross line integrated sales material
Individualized sales messages cross channels and documents
Compiled into one set of sales material



Integrated Sales Material

... Data and Content, please!

Übersicht Management Summary

Zu allen Bausteinen eines kurzen Überblicks. Out of eleven digital components (Blue Class).
 Ein Blick auf alle Bausteine eines kurzen Überblicks. Each of eleven digital components (Blue Class).

Ein Blick auf alle Bausteine eines kurzen Überblicks. Out of eleven digital components (Blue Class).
 Ein Blick auf alle Bausteine eines kurzen Überblicks. Each of eleven digital components (Blue Class).

| Segment | Q1 | Q2 | Q3 | Q4 | 1H | 2H | YTD |
|----------------|--------|--------|--------|--------|---------|---------|---------|
| Equity | 210000 | 200000 | 190000 | 180000 | 410000 | 370000 | 780000 |
| Debt | 100000 | 100000 | 100000 | 100000 | 400000 | 400000 | 400000 |
| Real Estate | 50000 | 50000 | 50000 | 50000 | 200000 | 200000 | 200000 |
| Commodity | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 100000 | 100000 | 100000 | 100000 | 400000 | 400000 | 400000 |
| Administrative | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 360000 | 350000 | 340000 | 330000 | 1410000 | 1370000 | 2780000 |

Integrate Sales Material in one set of document personalized to customers expectations

Cross line integrated sales material
 Individualized sales messages cross channels and documents
 Compiled into one set of sales material

Übersicht Management Summary

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Performance chart showing a steady upward trend from 100 to 125 over 12 periods.

Environmental Rating: A- (Green)

Fund Facts:

- Assets: \$1.2B
- Assets per Share: \$120
- Expense Ratio: 1.2%
- Dividend Yield: 2.5%
- Dividend Payout Ratio: 20%
- Dividend Frequency: Quarterly
- Dividend Growth Rate: 5%
- Dividend History: 10 years
- Dividend Payment Date: 15th of each month
- Dividend Payment Amount: \$3.00
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PRODUCT SHEET JSF Equity Fund Blue Class A(EUR)

JSF Equity employs a systematic equity market neutral strategy which aims to produce consistent returns regardless of wider market conditions with relatively low volatility. The fund can achieve capital gains by short-term trading on the performance of stocks that are expected to outperform the overall market. A market neutral portfolio is created by hedging leveraged equity positions with index futures. The fully systematic trading strategy trades on the performance of equities listed on major stock exchanges primarily in Europe, Asia and America. It is intended to have minimal or even no correlation to other asset classes, and therefore has the potential to be an effective diversifier for most portfolios.

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2010 | 113.1 | 112.8 | 112.5 | 112.2 | 111.9 | 111.6 | 111.3 | 111.0 | 110.7 | 110.4 | 110.1 | 109.8 |
| 2011 | 112.6 | 112.3 | 112.0 | 111.7 | 111.4 | 111.1 | 110.8 | 110.5 | 110.2 | 109.9 | 109.6 | 109.3 |
| 2012 | 119.1 | 120.6 | 122.1 | 123.6 | 125.1 | 126.6 | 128.1 | 129.6 | 131.1 | 132.6 | 134.1 | 135.6 |
| 2013 | 121.9 | | | | | | | | | | | |

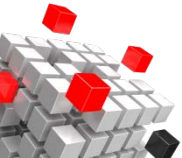
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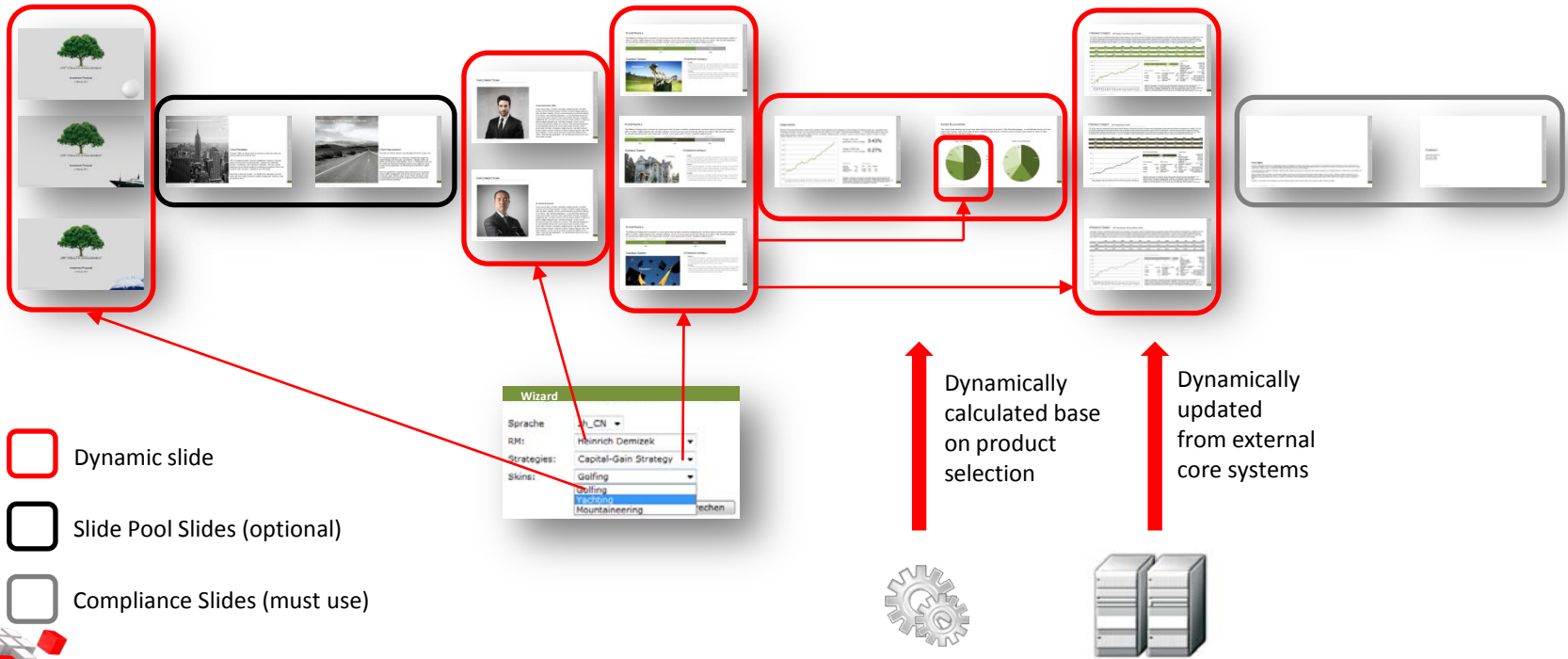


Market Data
 Reference Data
 Client Data
 Advisory Data



Dynamic and Integrated ...

... Presentations are composed based on static and dynamic content, fully automated



How big is the gap between “Reality” and “Should be”?

Challenge

- Complex IT System
- High involvement of IT department, with long development periods
- High time to market
- Dependency from non client focused departments
- Loss of information in explaining current customer needs



How to bridge the gap?



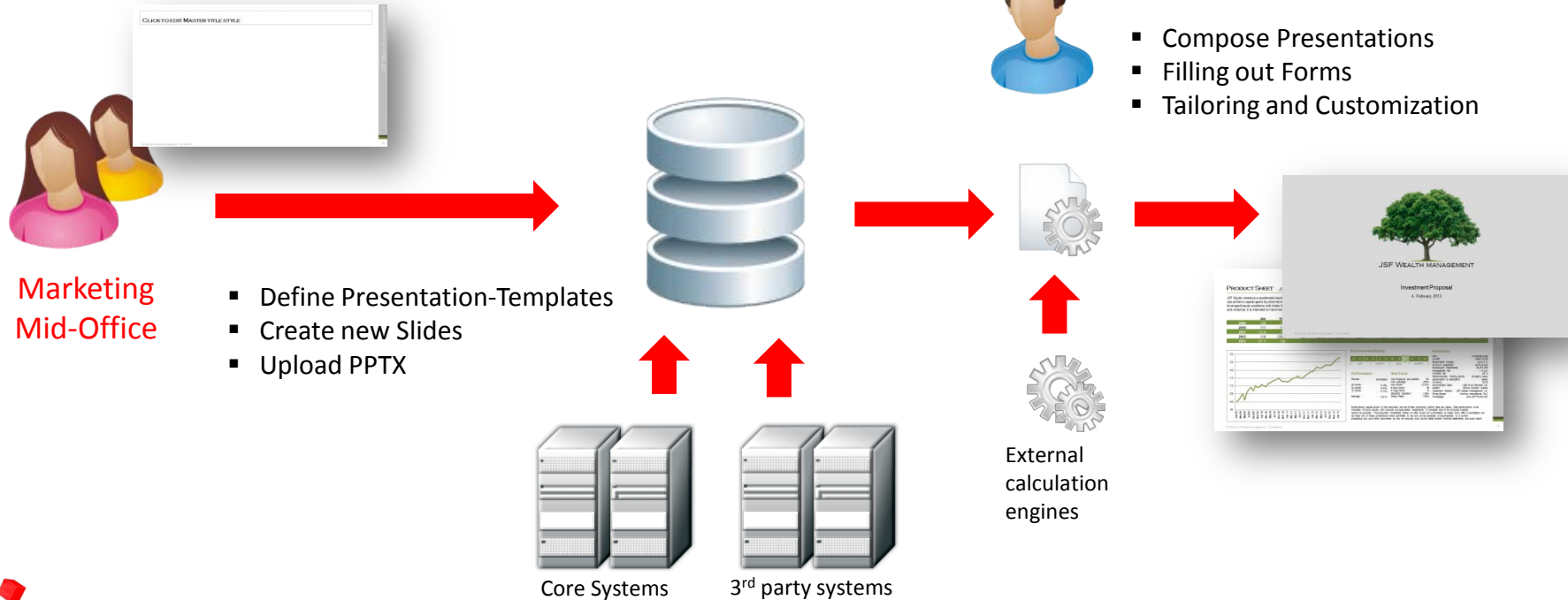
Expectation

- Intuitive user interfaces
- Reuse of existing sales material
- Support of slide creation using the Business users' most familiar tools
- Present current business data in pre-defined and reusable charting or table templates
- Multi-language and multi-tenant capability avoiding content redundancy
- Output in editable format

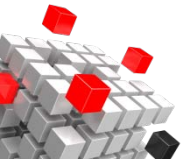
Account Managers and Mid Office have to be enabled to play a major role in the sales material development phase!

Marketing manages the content and rules ...

... RM's generate the individualized material



DEMO



Individualized Sales Material - Conclusion

- Efforts in individualized sales material are highly effective
- Content needs to be aligned and relevant
- Enable Business to develop and manage “Sales Material”, this will fasten your time to market
- Think out-of-the-box when you design and implement your “Customer Communication” strategy

WE SERVICE WHERE OUR CLIENTS ARE.

OUR PROMISE
 Founded 1968, we always kept our promise to take care about our clients wealth as it would be ours.

JFSF is a leading provider of asset management, fiduciary, banking, asset servicing and fund administration solutions for individuals, families, corporations and institutions worldwide. We have earned distinction as an industry leader by combining exceptional service and expertise with innovative capabilities and technology.

More than a financial provider, we identify and understand your life goals and then create a dynamic wealth management solution to help you achieve them.

PRODUCT SHEET
 JFSF Equally employs a system to achieve capital gains. It manages equity positions with value factors. The fully system and America. It is intended to have transparent asset allocation.


| | Jan | Feb | Mar |
|------|-------|-------|-------|
| 2018 | 111 | 110 | 109.5 |
| 2019 | 118 | 120.5 | 122 |
| 2020 | 117.5 | 118 | 118 |

Performance

| Period | Investment | Risk Factor | Return |
|---------|------------|-------------|--------|
| 1 Year | 10% | 10% | 10% |
| 3 Year | 12% | 12% | 12% |
| 5 Year | 15% | 15% | 15% |
| 10 Year | 18% | 18% | 18% |
| Average | 13% | 13% | 13% |

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 Perfecting Customer Communication

Questions? Many thanks for your attention.



Perfecting Customer Communication

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CEO

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