

Elegance of simplicity

Client Conference 2023



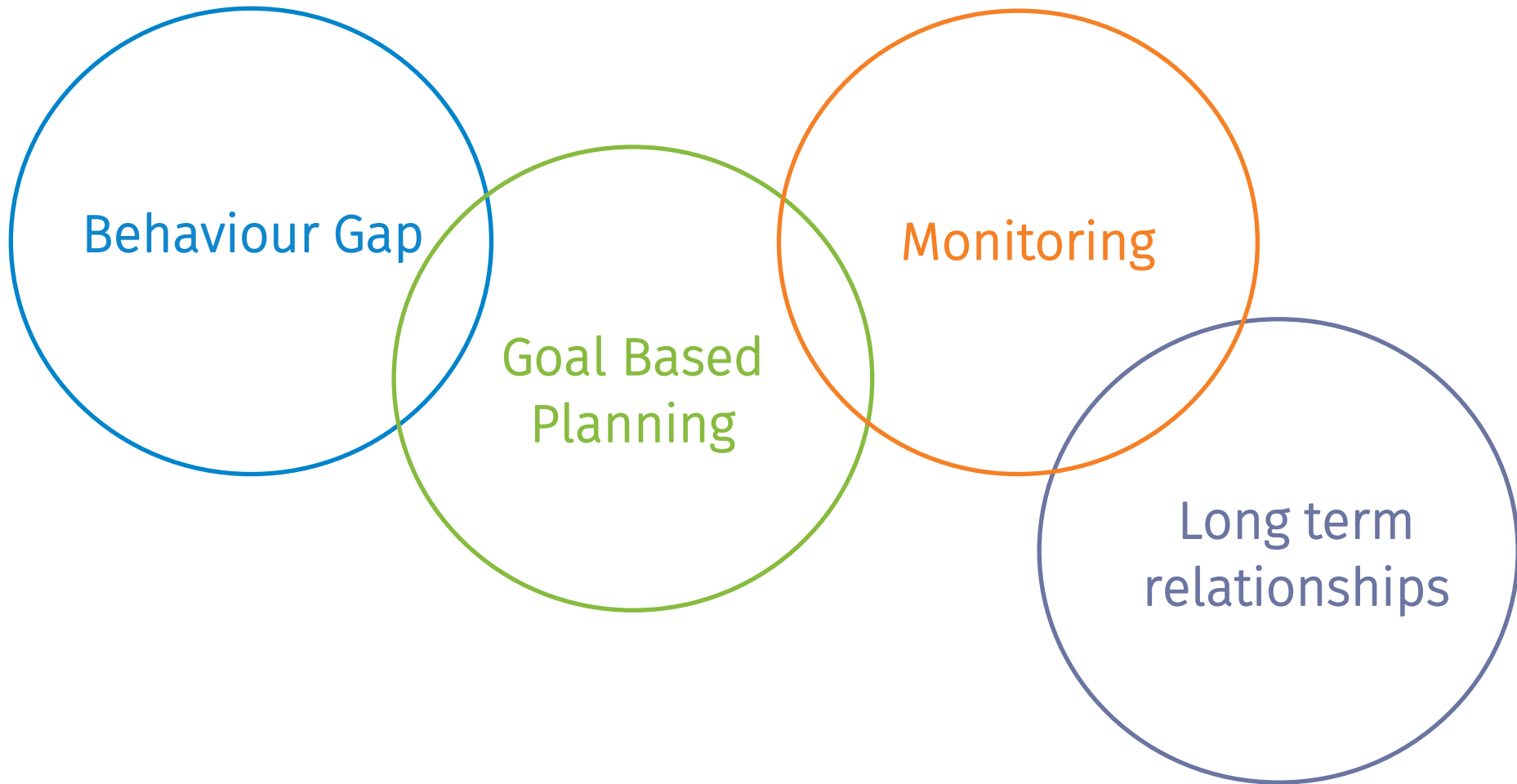
ABOUT US



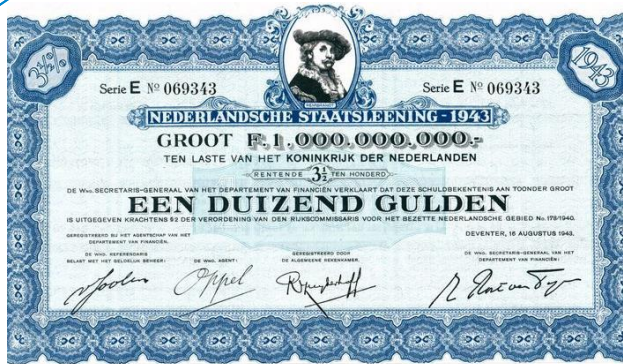
Arnoud Brons



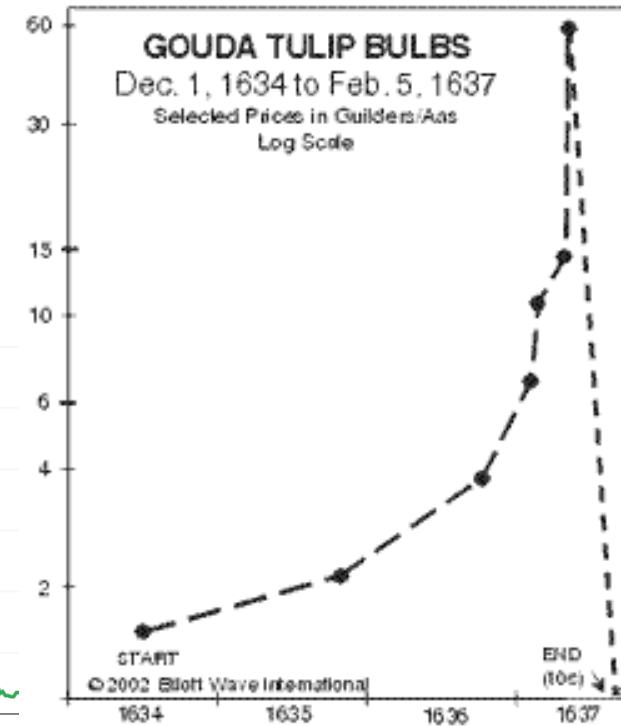
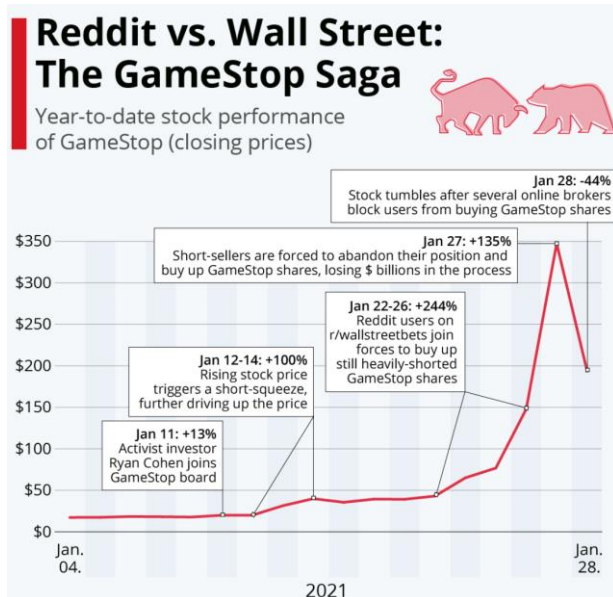
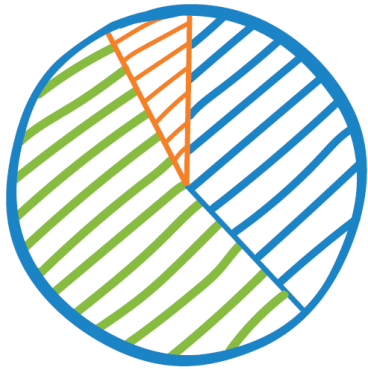
Jochem van Grondelle



When people think about investing...



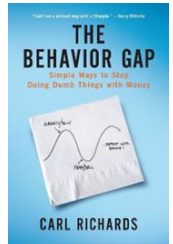
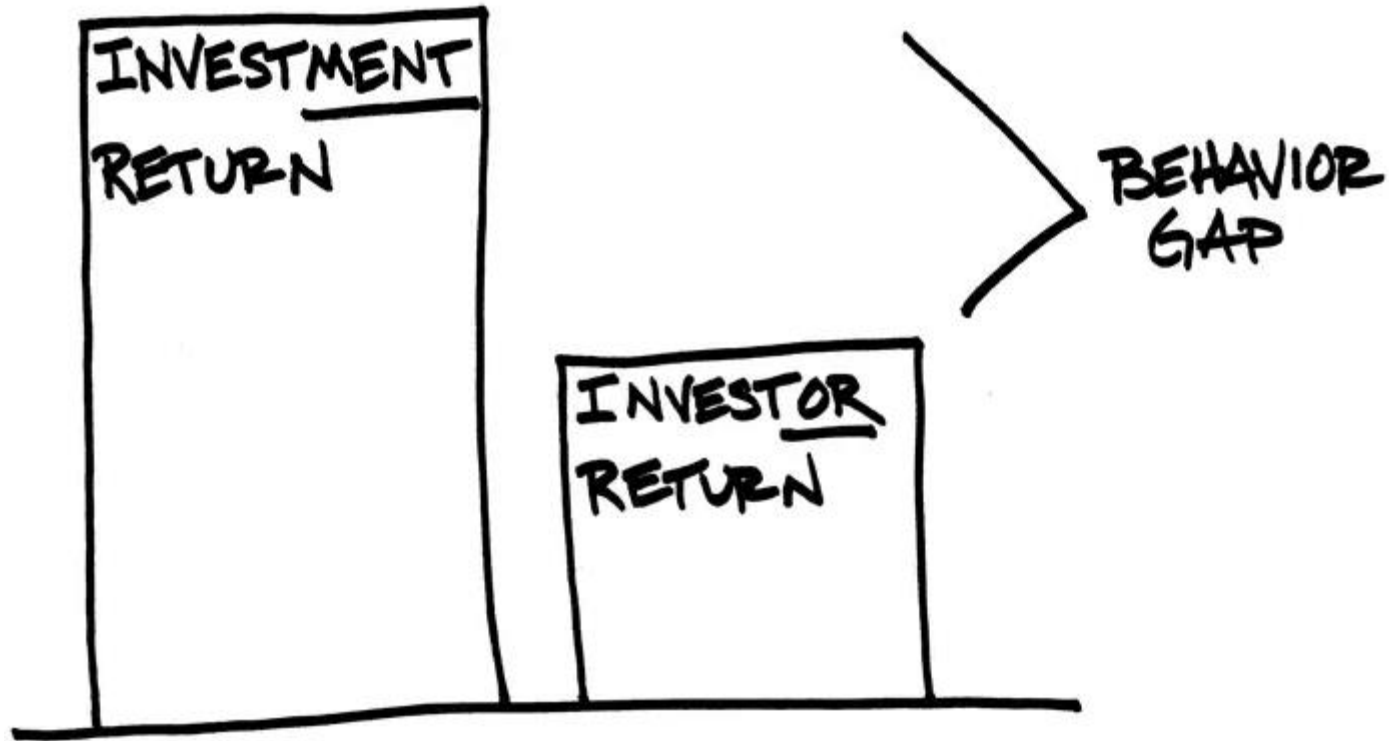
Or just a ...
well-diversified, low-cost &
index-based portfolio



And 'why' we need to educate them...



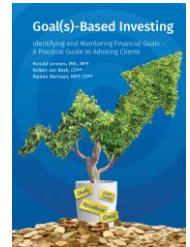
As the often fall into the behaviour gap...



BEHAVIOR GAP



The 'Why' of investing



Measuring success



Assets

or



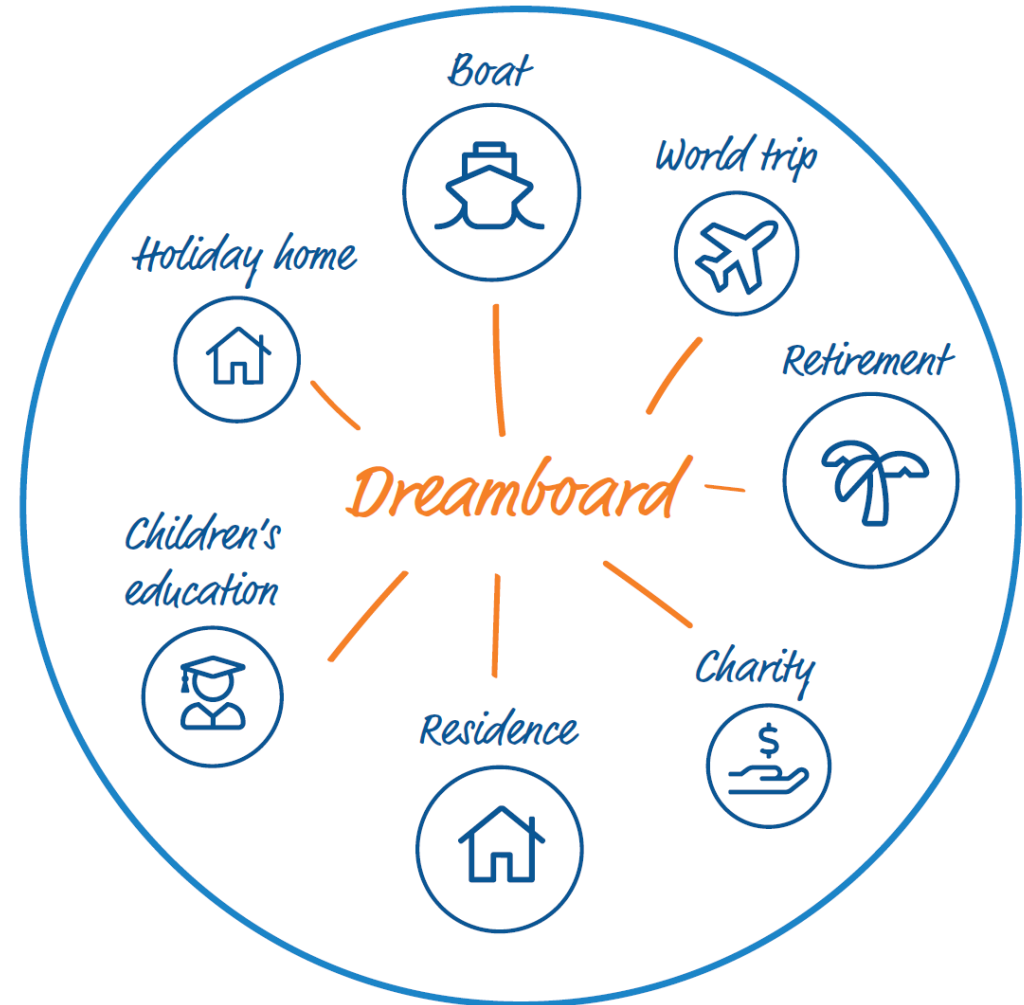
Happiness

Set goals with your clients

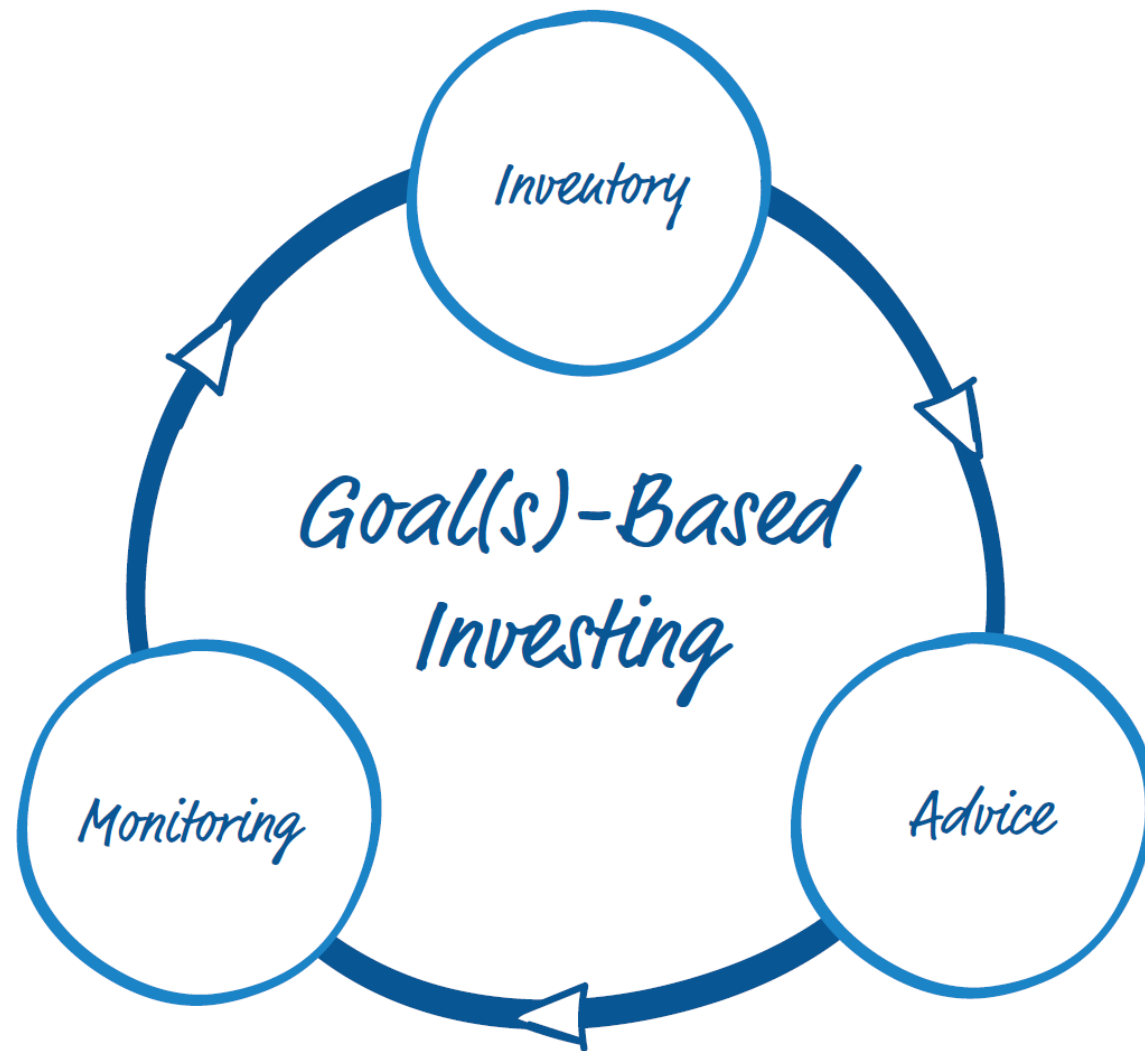
Prevent clients from doing dumb things

Educate clients by setting concrete goals and attaching **'happiness'** to them

Commitment to goals and investments leads to AUM



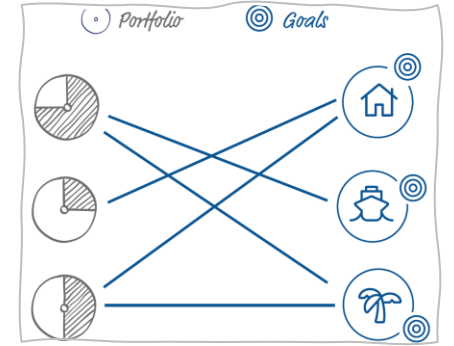
The process



Goals and investments

● Portfolio

◎ Goals



Goal feasibility

 *Cost of living*
★★★★★

 *Children's education*
★★★★☆

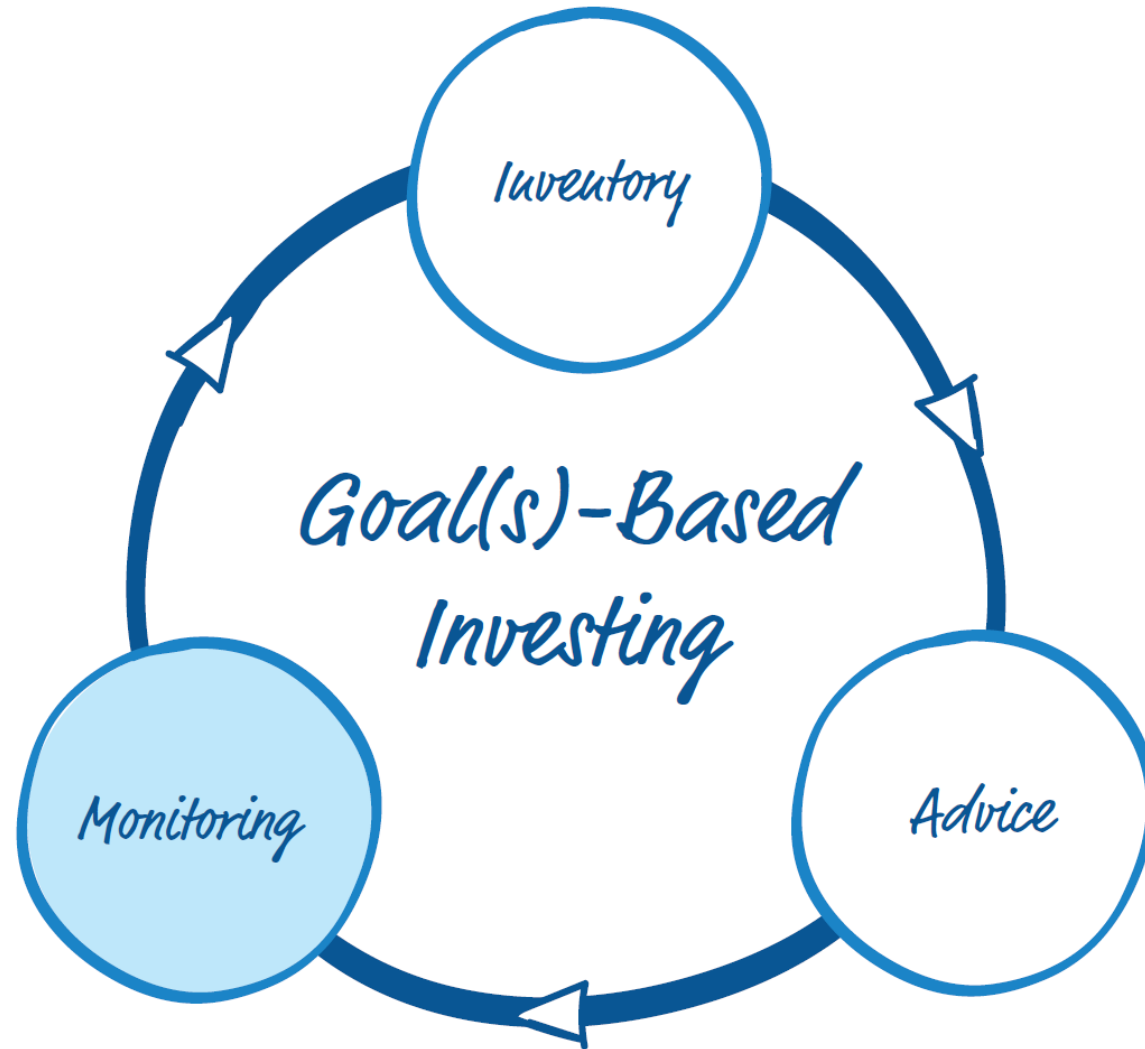
 *Holiday home*
★★★☆☆

 *Boat*
★★☆☆☆

Current situation



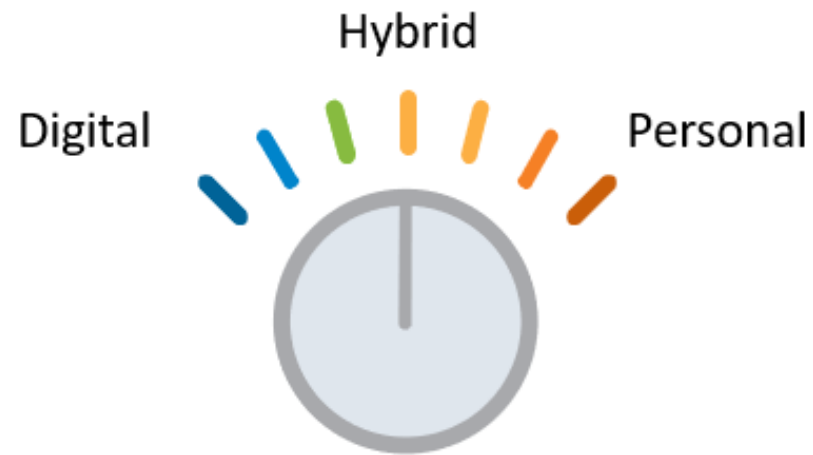
Monitoring in practise





OPAL Platform → demo 'OPAL Wealth'

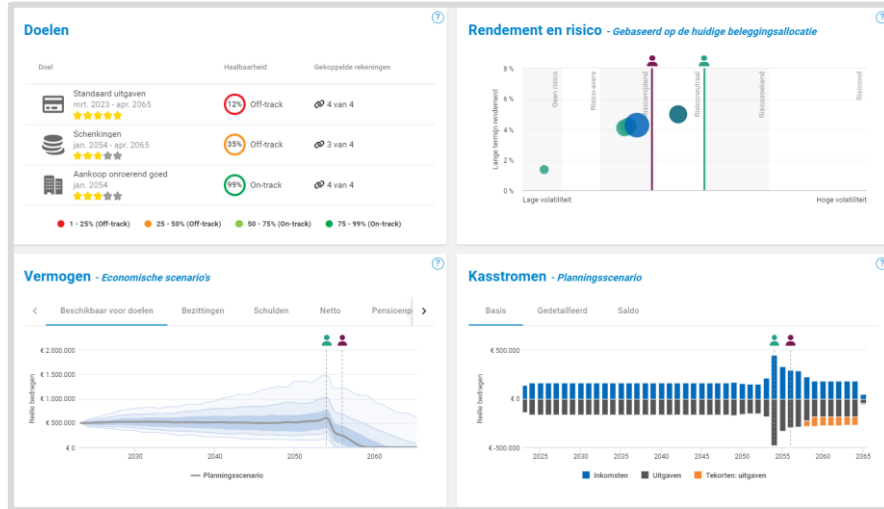
→ But of course, this concept can be implemented through our **UI-tools** and our **API's** (or both: **hybrid**)



OPAL Platform → demo 'OPAL Wealth'

UI's

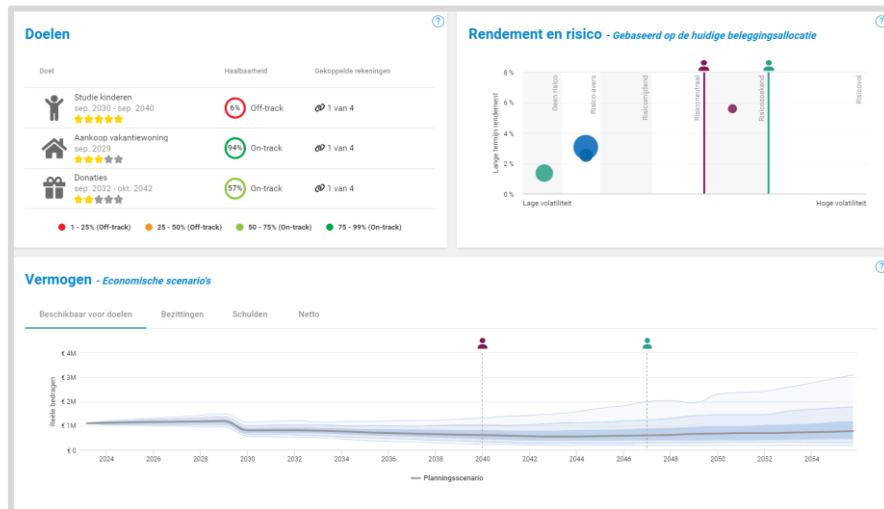
OPAL Financial Planner



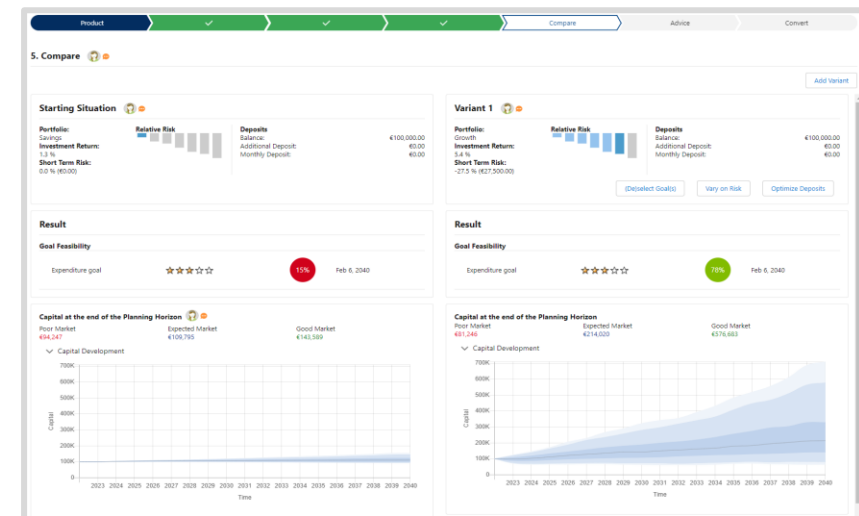
OPAL Wealth



OPAL Wealth Planner



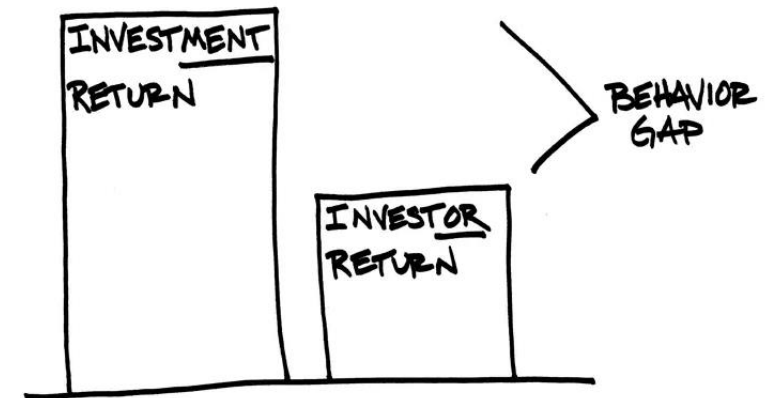
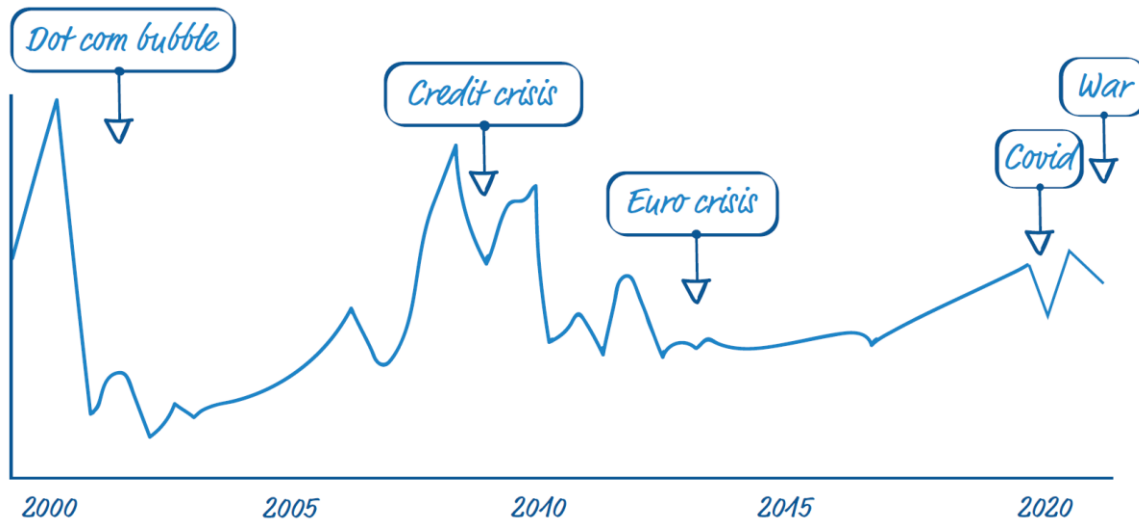
OPAL for Salesforce



Demo OPAL Wealth

The case

- In real life the value in an investment portfolio will fluctuate over time
- How to cope with this, without falling into the behaviour gap (& losing €/\$/£)



BEHAVIOR GAP

Timing the Market Can Be Costly




Performance of a \$10,000 investment between January 2, 1998 and December 29, 2017

Source: PMFA, Standard & Poor's

Our client

Profile



Name
Smith, Stephanie

Date of birth
1 June 1974

Family status
Married

Situation & context

Stephanie Smith currently is 49 years old. She is happily married, has a great job which she loves to do and will have more than sufficient pension according to her current plan (pension date = June 1st, 2040).

Her goal is to buy a dream holiday home in about 10 years. As you can see below, she has a medium risk profile.

Risk attitude (2022)	'Medium' 1-2-3-4-5
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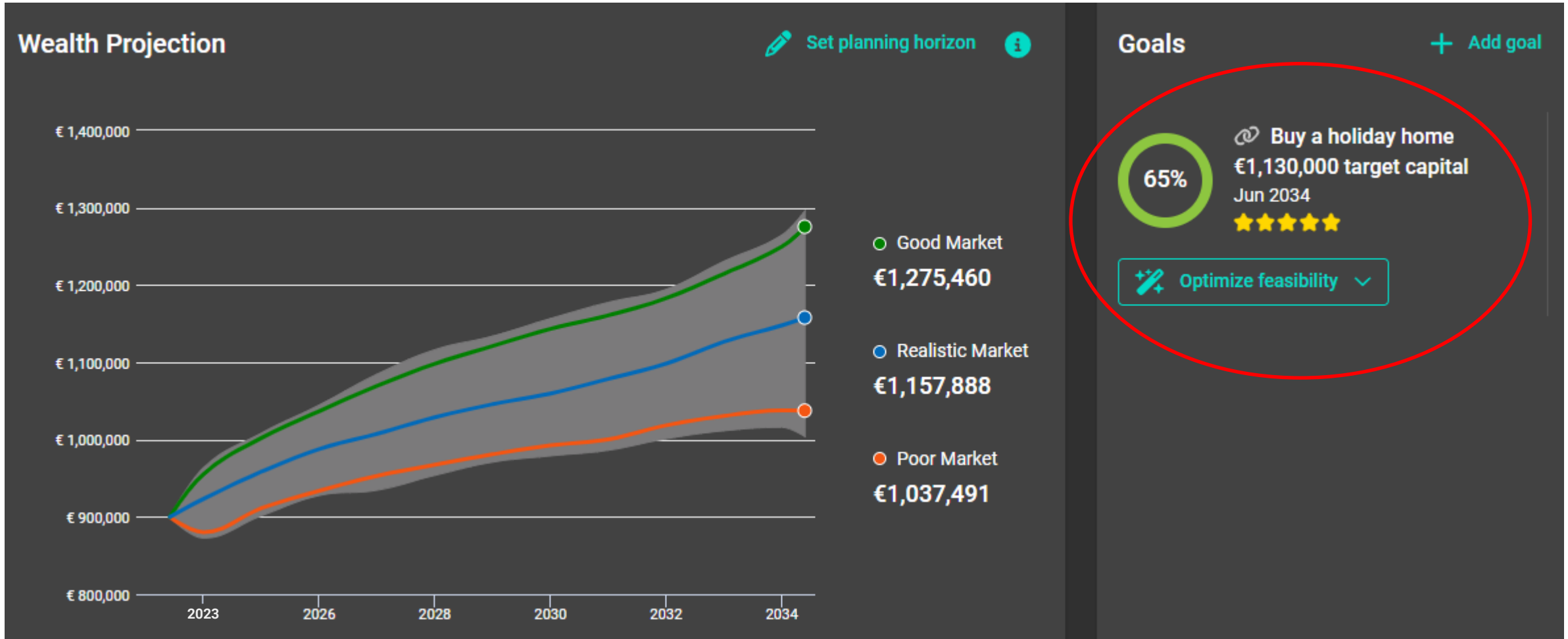
Capital

Name	Organization	Amount	Portfolio	Notes
Investment account 1	Bank A	€ 695.000	Conservative	
Investment account 2	Bank A	€ 200.000	Savings	
Savings account	Bank B	€ 200.000	Savings	

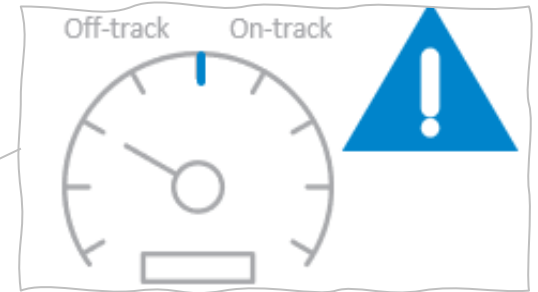
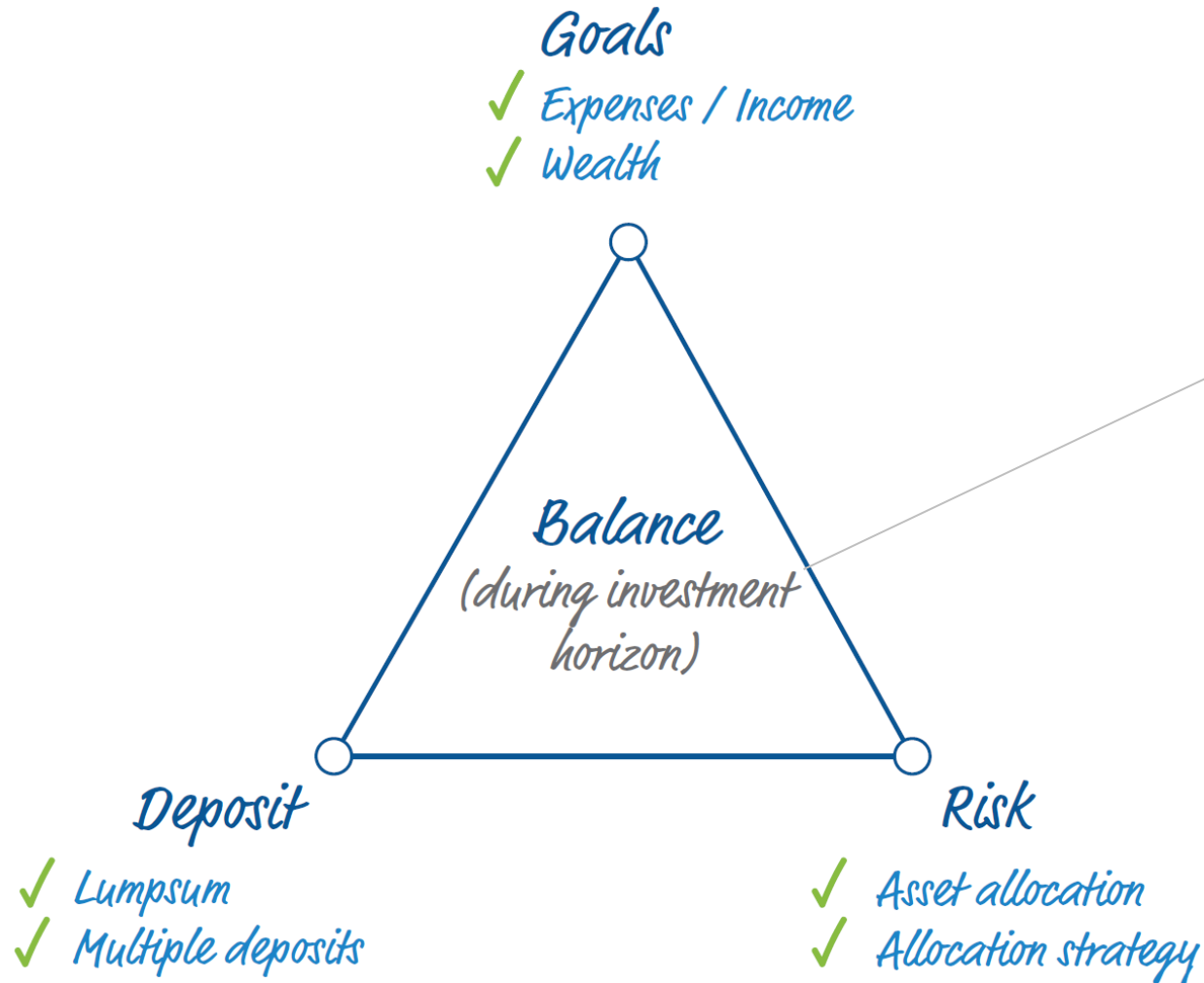
Goals

Goal	Priority	Amount	Horizon	Linked to	Notes
Buy a dream holiday home	*****	€ 1.130.000 one time	Apr 2034	1 & 2	Incorporating inflation

Stephanie her goal in May 2022 -> 65% feasibility



(Keep) finding the good balance







Thanks!