

DIAMAN
PARTNERS
FINTECH MANAGEMENT COMPANY

OPENPHINANCE:

A UNIQUE HYBRID FINTECH BUSINESS MODEL

31st March 2020



THE PROBLEM

Digital tools are used extensively in the wealth industry to **drive down costs** for investors.

Result: **Human interaction is lost** impacting investors' returns and risk exposure.



The problem is how to achieve scalability through digitalisation **without losing human interaction.**

THE SOLUTION

Empowering the Financial Advisers through a **fully digital platform** to manage client's investments in a smart way.

An open architecture B2B2C **hybrid model** that integrates human management of the relationship and behaviour of investors with the efficiency of digital technology.





WHY NOW

- Regulation globally requires strict anti-money laundering processes, transparency, elimination of conflicts of interest and client risk profiling all of which impose **high costs**.
- Wealth industry needs an economic solution that **retains human interaction**.



No other documented open platforms similar to DIAMAN's exist in the investment world.

FINANCIAL BUSINESS MODELS COMPARISON

TRADITIONAL WEALTH MANAGER

HIGH COSTS FOR DISTRIBUTION

✓ **HUMAN INTERACTION**

OWN PRODUCTS ONLY

✓ **SUCCESS FEE ACQUISITION**

OPAQUE RESULTS

OPENPHINANCE

✓ **RIGHT COSTS FOR DISTRIBUTION**

✓ **HUMAN INTERACTION**

✓ **ALL THE PRODUCTS AVAILABLE**

✓ **SUCCESS FEE ACQUISITION**

✓ **TRANSPARENT RESULTS**

ROBO ADVISORY

LOW COSTS FOR DISTRIBUTION

NO HUMAN INTERACTION

ONLY ETFS

REALLY HIGH ACQUISITION COSTS

✓ **TRANSPARENT RESULTS**



MARKET SIZE

€23.1
Trillion+

AUM 2019

European Wealth Management Ind.

€6,955
Billion

TARGET MARKET

UK, Switzerland and Italy

€7
Billion

MARKET SHARE

0.1% of the Market



BUSINESS MODEL

We take management fee and performance fee

€7 Billion

= €105M + €21M

AUM

0.1% of the
Market

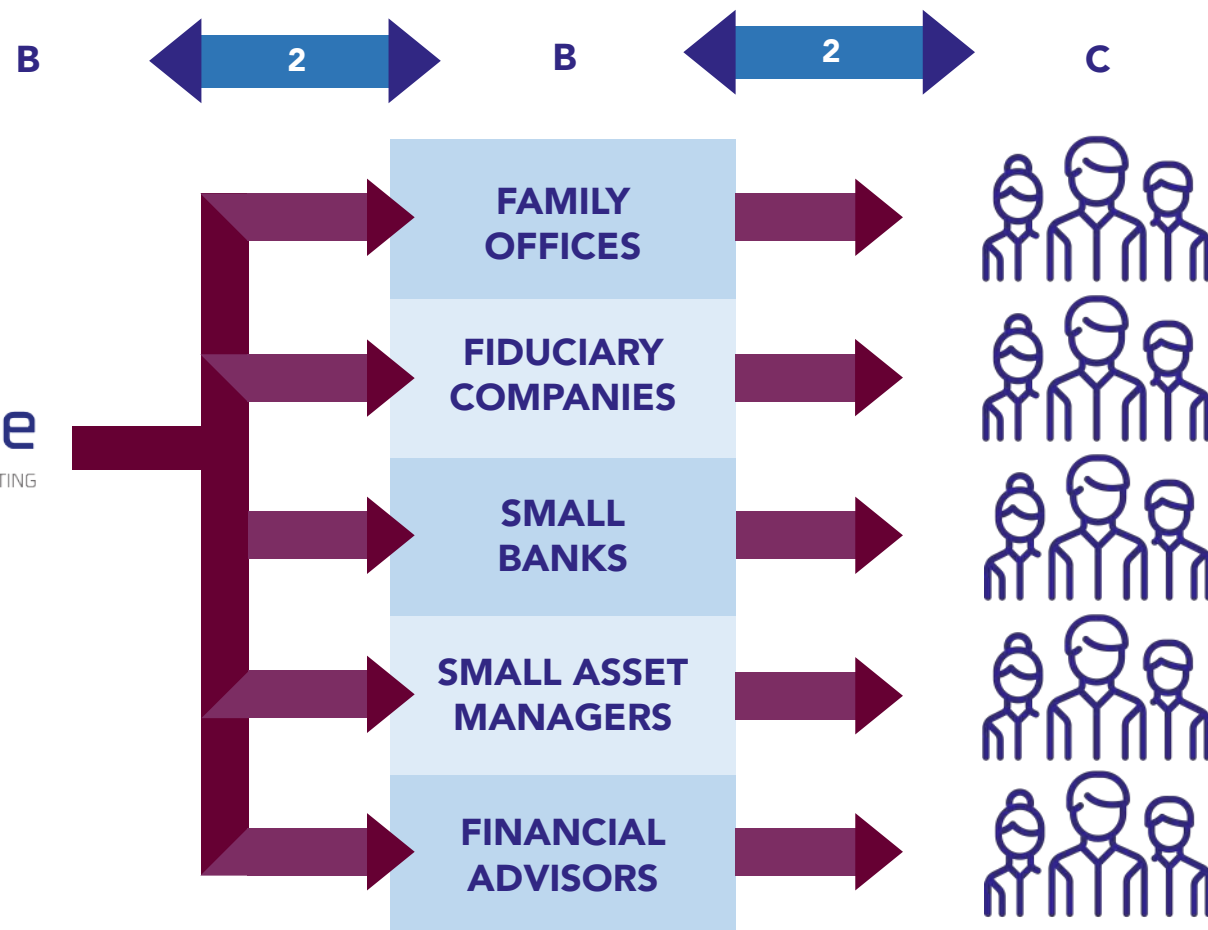
Man. Fee

1.5% Average
Fee

Perf. Fee

3% Annual
Return

DIAMAN'S TARGET CLIENTS



DIFFERENCE IN REVENUE STREAM

| Client Size | TRADITIONAL WEALTH M. | | | OPENPHINANCE | | | ROBO ADVISORY | |
|-------------------------|-----------------------|----------|-------------|--------------|----------|--|---------------|----------|
| | 50k€ | 250k€ | | 50k€ | 250k€ | | 50k€ | 250k€ |
| Management Fee | 1,000€ | 5,000€ | -25% | 750€ | 3,750€ | | 350€ | 1,750€ |
| COSTS FOR THE CLIENT | | | | | | | | |
| Acquistion Cost | - 400€ | - 2,000€ | | - 100€ | - 100€ | | - 1,000€ | - 1,000€ |
| Advisor Remuneration | - 350€ | - 1,750€ | +52% | - 525€ | - 2,625€ | | - € | - € |
| PROFITS FOR THE ADVISOR | | | | | | | | |
| Operational costs | - 500€ | - 500€ | | - 100€ | - 100€ | | - 100€ | - 100€ |
| Revenue for the Company | - 250€ | 750€ | | 25€ | 925€ | | - 750€ | 650€ |

DIAMAN'S UNIQUE VALUE PROPOSITIONS

OPEN

First company to offer a multi-advisor, multi-custodian bank, multi-broker and multi-business model Social Investing platform.

EASY

Enabler and facilitator platform for Financial Advisors.

INNOVATIVE

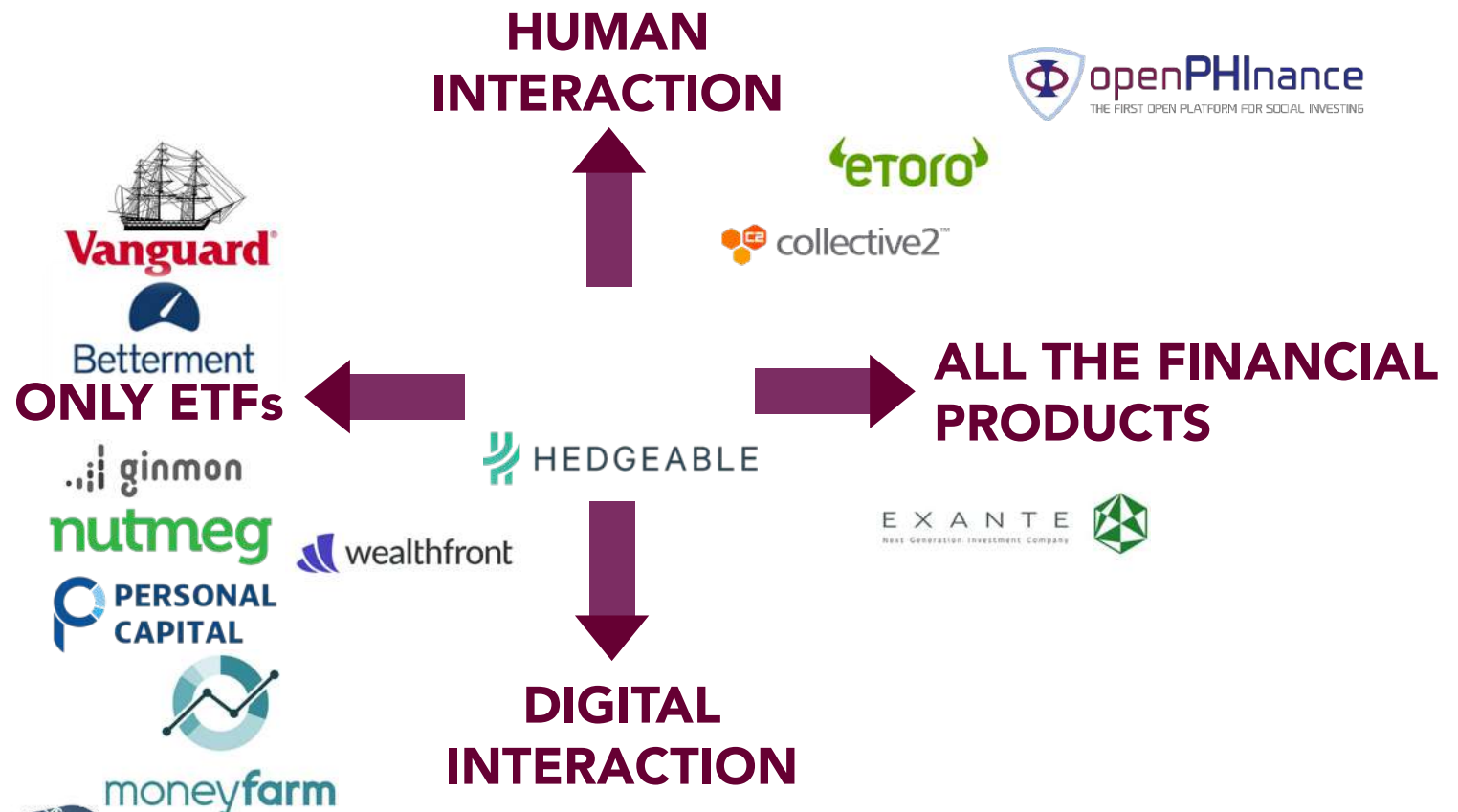
Patented pending "Risk profile in gamification".

TRACK RECORD

Business network - 15 years of the international event Quantitative & Asset Management workshop (www.quant.it)



COMPETITOR COMPARISON



PRODUCT – OPENPHINANCE DIGITAL PLATFORM

TECHNOLOGY

CLIENT RISK PROFILE
IN GAMIFICATION

SMART FINANCIAL
PLANNING TOOLS

KYC AND AML

DIGITAL QUALIFIED
SIGNATURES

H24 ONLINE
REPORTING

BUSINESS

MULTI ADVISORS

MULTI CUSTODIAN
BANK

MULTI BROKERS

MULTI FINANCIAL
SERVICES

OMNIBUS ACCOUNT
TECHNOLOGY



LEVERAGE OPPORTUNITY

FUND RAISING



100%



DISCLAIMER

This document has been prepared by DIAMAN Capital Ltd exclusively with the aim of providing a representation of the projected development of the management activities in place with DIAMAN Partners LTD.

This presentation is a summary extracted from our comprehensive business plan which is a single document describing both the business idea, the action plan and the expected results of the activity in the period 2020 — 2024.

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