

Festina Advisor

The Future in Digital Financial Advice

Festina Advisor is an intuitive, flexible and advanced solution for providing financial advice. It allows financial advisors to fundamentally improve their services to customers

Quality is Key

High-quality financial advice depends on an holistic and detailed financial overview. From this foundation, accurate simulations, recommendations and

risk assessments can be calculated. Festina Advisor is based on a core principle of quality, enabling you to provide exceptional financial advice.

Making it Easy

Today, very few banking customers are offered advice based on a high level of detail, because it is considered too time consuming and expensive. Festina Advisor revolutionizes this. We automate as much data gathering as possible, and we let the customer create or update the financial overview from their home at any time.

Your employees can quickly access the customer dialogue related to home purchases, retirement planning, investments, and so on. Equally important, they can work from an accurate updated financial overview and have at their disposal game-changing tools that build on that overview.

Holistic Overview

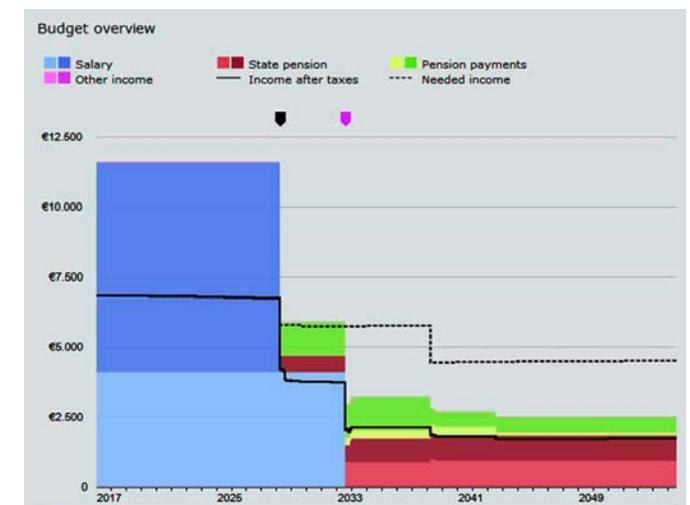
With Festina Advisor, you can help your customers to acquire a financial insight that they have never experienced before. Festina Advisor begins with a "current situation" overview, which brings together all financial aspects of a household economy. The customer can then chose relevant elements and adjust them.

Festina Finance

Advisor is as smart as you could possibly expect. When, for example, a home address is entered, Advisor automatically looks up important information about the home. Heating costs and maintenance costs are estimated based on the size and age of the house, etc. Similarly, car expenses can be estimated depending on the type of car. The overview clearly displays a "net worth," along with the balance between monthly income and expenses.

Eye Opener

This overview is enormously valuable and sometimes surprisingly detailed, yet it is only the start of what Festina Advisor offers. The advanced calculation engine, which is at the core of Advisor, gives a view of the future. For this purpose, Advisor uses a large set of formulas, such as pension



rules, child benefit rules, estimates on housing prices, and interest rates.
 In this way, Advisor provides the customer with a clear view of the future - first and foremost, the development in net worth. For most people, this is truly an eye opener.

Making the right decisions

Within seconds, Festina Advisor calculates "what-if" scenarios, allowing you to alter external factors that influence the economy, such as future interest rates or property prices. The effect is easy to see in the "before" and "after" illustration, which Advisor provides. In the same way, a multitude of other scenarios can be simulated, such as buying a new home, changing jobs, taking early retirement, or the conversion of loans. If you wish, you can even let Festina Advisor offer suggested actions in relation to saving and spending, for example.

Together, the financial advisor and the customer can use these tools to make the best possible decisions.

Managing Risk

The details provided by Festina Advisor allows you, as a financial institution, to calculate and document risk associated with each customer.

This overview is of great value to the advisor when determining which solutions to offer customers. Offering a loan should always be based on careful consideration.

Equally important, Advisor provides the data needed for internal risk management and for documentation required by regulatory authorities.

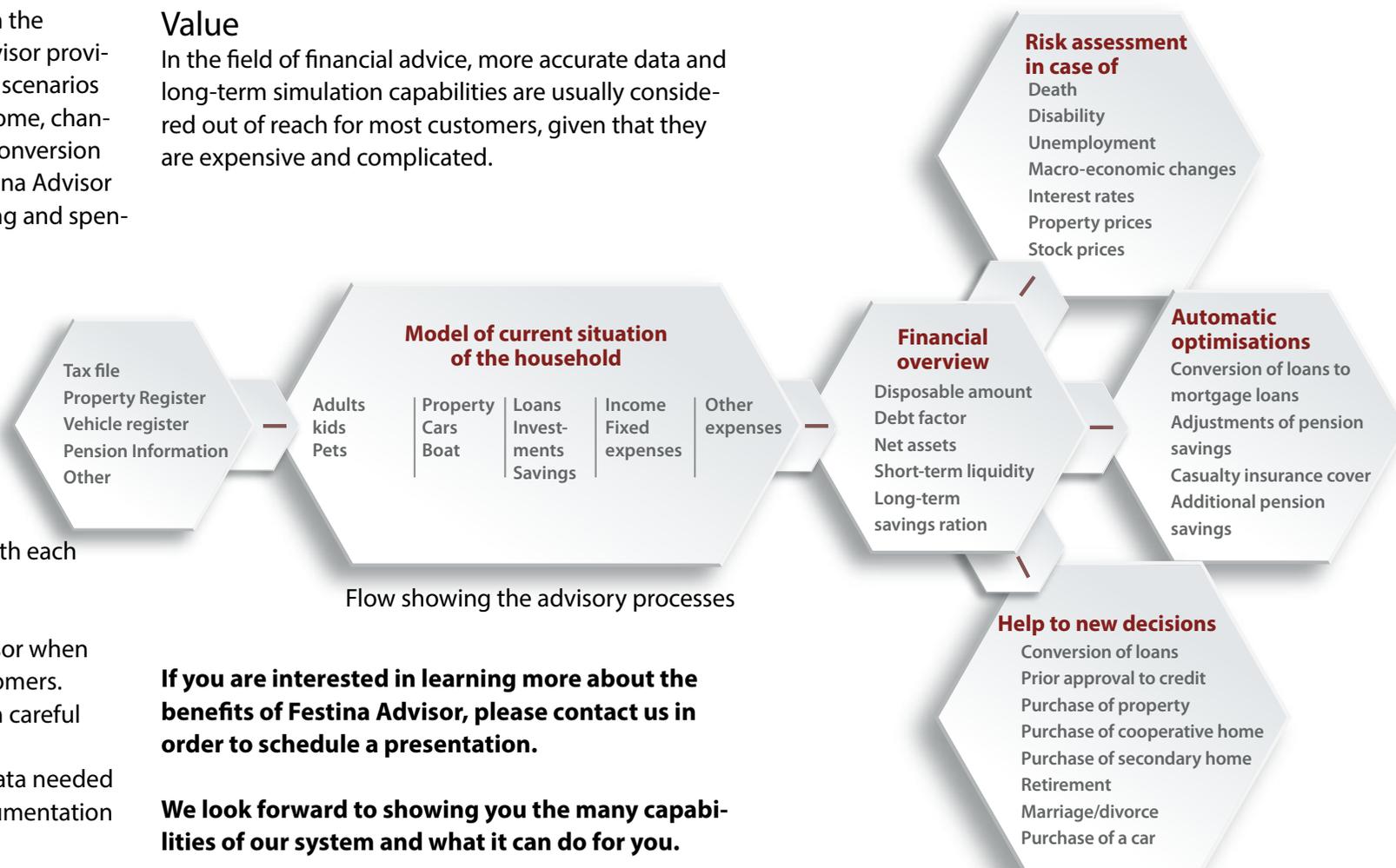
Adaptable

Festina Advisor is built to support a complete holistic analysis of a household economy. However, you can also use Advisor in cases that require more specific support, such as online loan applications with more limited input.
 In either case, we will work closely with you to ensure that Advisor matches your business processes. This typically includes custom integrations to your existing systems.

Value

In the field of financial advice, more accurate data and long-term simulation capabilities are usually considered out of reach for most customers, given that they are expensive and complicated.

Festina Advisor combines a wealth of experience, advanced integration technology and an intuitive user interface. As current Advisor customers have shown, this truly makes a difference in today's competitive environment.



If you are interested in learning more about the benefits of Festina Advisor, please contact us in order to schedule a presentation.

We look forward to showing you the many capabilities of our system and what it can do for you.