

Are you interested in a white label solution?

Please get in touch with us

hello@clevercircles.ch

Sebastian Comment

Managing Director

sebastian@clevercircles.ch

☎ +41 61 264 14 69

🌐 [linkedin.com/in/sebastiancomment](https://www.linkedin.com/in/sebastiancomment)

www.clevercircles.com

Samuel Scheidegger

Member of the Executive Board ti&m

samuel.scheidegger@ti8m.ch

☎ +41 31 960 15 57

🌐 [linkedin.com/in/samuelscheidegger](https://www.linkedin.com/in/samuelscheidegger)

www.ti8m.ch

Powered by Banque CIC (Suisse) www.cic.ch

Invented and made in Switzerland



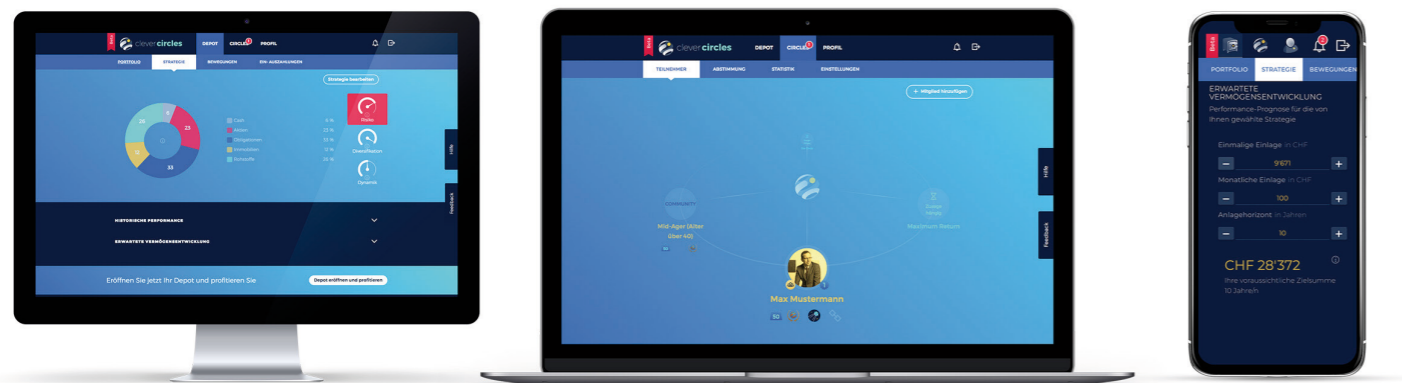
We combine
collective intelligence
with financial investments.



Variety instead of monotony –
Time for new solutions in asset management.

Clevercircles, the digital investment management platform of Banque CIC (Suisse), is the first multi-advisor in the world to combine the intelligence of human beings with the efficiency of machines. This brings the idea of community into the world of investment.

Together, Banque CIC (Suisse) and ti&m have developed a new digital investment management platform which differs markedly from existing current services. The platform, which will enter the market in the spring of 2018 under the name clever**circles**, will, for the first time ever, link the advantages of robo-advisors with the potential for the client to strategically manage their asset allocation themselves. In the process, the client will be able to check his opinions with chosen trusted third parties or with the crowd.



clever**circles** offers a new approach, winning over users not only with hard factors such as low costs and easy access, but with soft factors too. The customer, the individual, is at the center of things. This includes both experts and novices. Before making an important decision, an individual usually validates their opinion with trusted acquaintances. In the age of social media, this process is increasingly taking place online too: communities are being created there that are often bigger and more varied than purely personal contact. Having recognized this key aspect, clever**circles** has accordingly incorporated community opinion into the investment world.

Important requirements

For this reason, the new platform places the focus on client participation as an important requirement. clever**circles** allows clients to regularly adjust their investment strategy at a tactical asset allocation level using simple and intuitive questions. In doing this, clever**circles** has bridged the gap between the automated investment management systems and complicated trading platforms in the digital range offered by banks.

Much more than a robo-advisor

On clever**circles**, the client specifies his individual investment strategy. The client can determine the investment ratio of 16 underlying asset classes which can be specified and completely customised to suit their individual requirements. Each one corresponds to an ETF or an index fund respectively from clever**circles**' investment universe. Additionally, the client sets strategic ranges for each investment class, within which the weightings can be regularly adjusted. This means that the client has a great deal of flexibility and they also have the option to specify asymmetrical ranges.

A small detail that makes a big difference.

Every two months a restructuring cycle is carried out. At the core of this lies co-operation. Every participant can submit their forecasts for the most important markets using a simple questionnaire. The questions are worded intuitively and they can be answered without any previous knowledge. There are no technical financial terms used in the additional accompanying texts. This makes a subtle but important

difference to the platform in terms of its user-friendliness.

The clever**circles** client can compare their own opinion with that of their own "circle", as is usually the case with families, friends and especially in the case of expert investors. You can imagine the circle as a self-compiled "investment committee" with the one difference being that the account holder can verify his/her views with those of the people that they trust the most, but in the end, makes their own decisions regarding effective restructuring. Win-win situation for investment managers, clevercircles is client-compa-

tible and can be used by other investment managers, banks and insurance companies using the white label model. It is a quick and cost-effective method of providing a multi-advisor. The existing clever**circles** community can be shared with your own community. This leads to an increase in

collective intelligence for all participants which creates a real win-win situation. The partner institute can draw on the existing community and the existing community also benefits from the new opinions on the platform. The client benefits the most from this, with a high level of diversity and a stronger foundation in the collective votes.

Sebastian Comment, the managing director of clever**circles** has been the head of marketing at Banque CIC (Suisse) for the past ten years. He was responsible for public relations and communications in the bank and various other projects. Prior to this, he had set up and led the investment management with mutual funds. In his role as managing director of clever**circles**, he is responsible for the development and marketing of the new investment platform with the same name, and also other FinTech innovations. Comment is a business economist and has a Masters in Corporate Communication.

Samuel Scheidegger, a board member at ti&m, has both an IT background with his diploma and training in computer engineering, and an economics and finance background with his dual degree from the University of Bern (Executive MBA) and University of Rochester (MBA). He began his career as a trainee media technologist and then later progressed into software development. He now has more than 15 years of experience in IT and has held various management positions in global organisations where he has expanded his knowledge by implementing projects in software development, organisational structure, and strategy.



Sebastian Comment,
Managing Director
clever**circles**