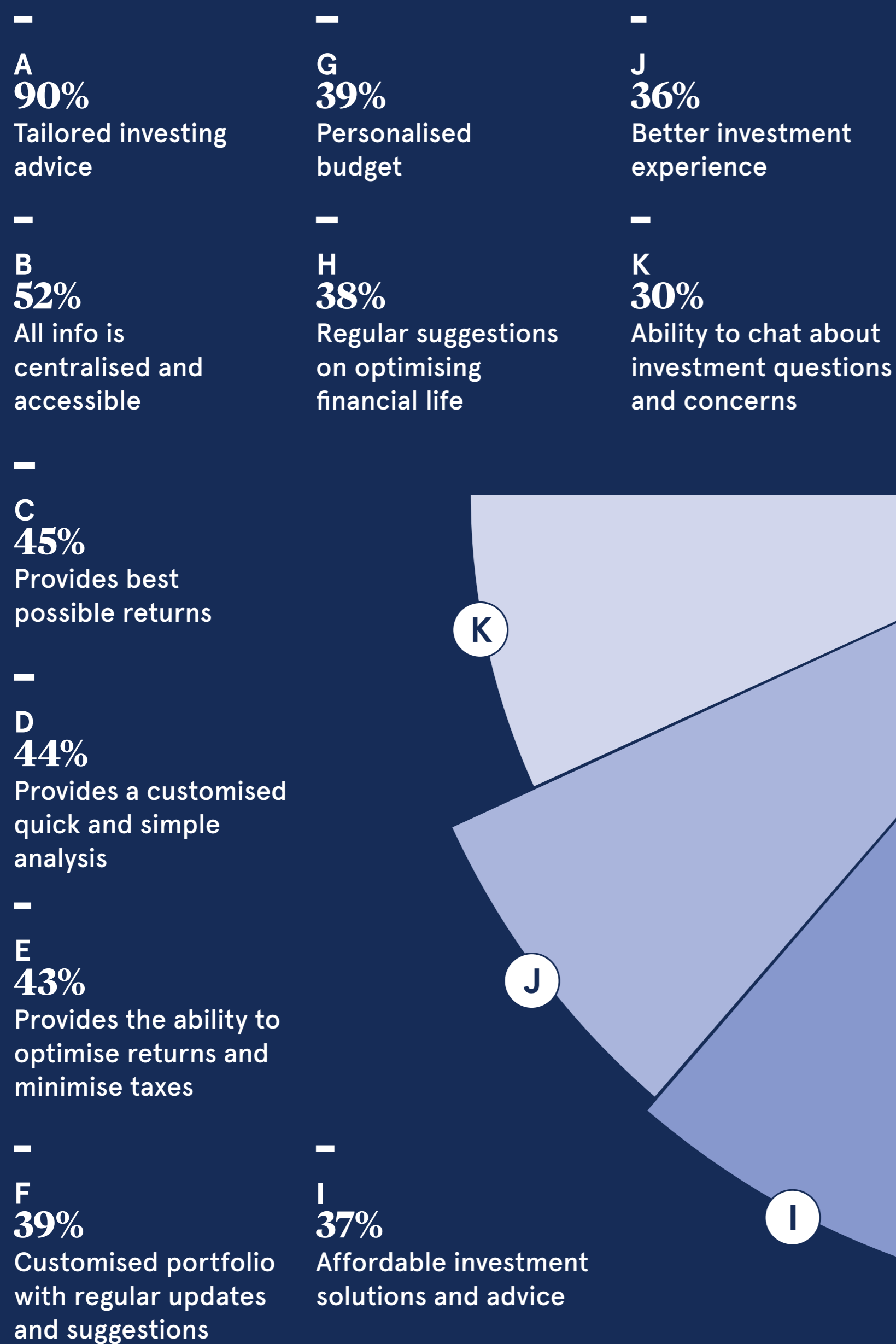


INVESTING TECH

Investors are increasingly interested in apps and tech solutions that can simplify the investing experience, and while this part of the fintech market is still in its early stages, personalisation and customer experience will be key to adoption

MOST DESIRED BENEFITS OF TECH-BASED INVESTMENT SOLUTIONS

Percentage of US investors who would use the following if provided

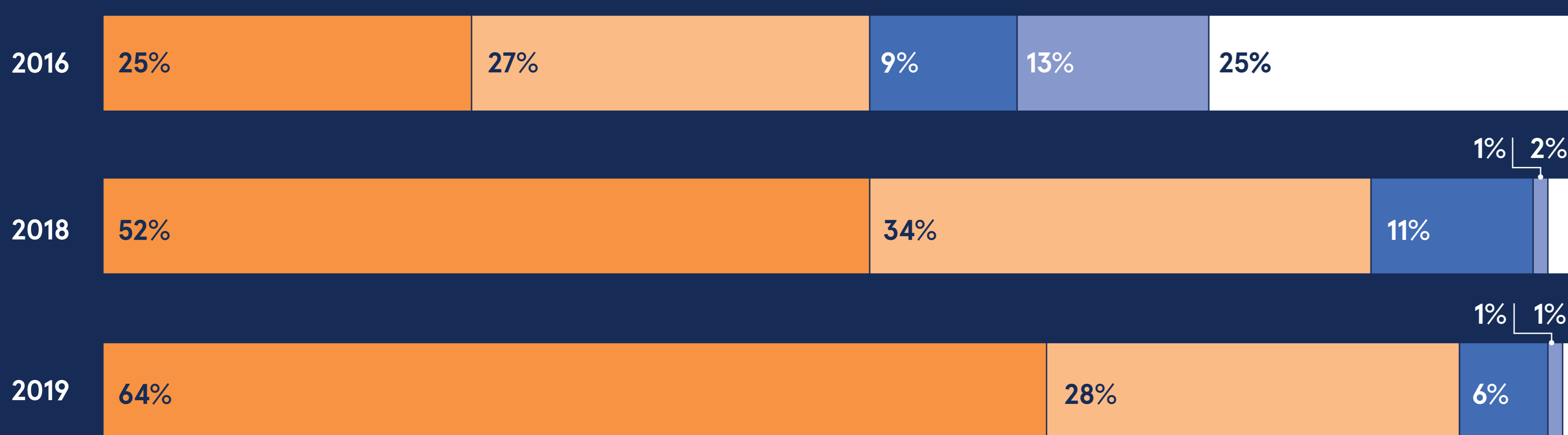


Ameritrade 2018

WEALTH MANAGERS' OPINION OF DIGITISATION

Global survey of wealth managers' attitudes toward the digitisation of wealth management services

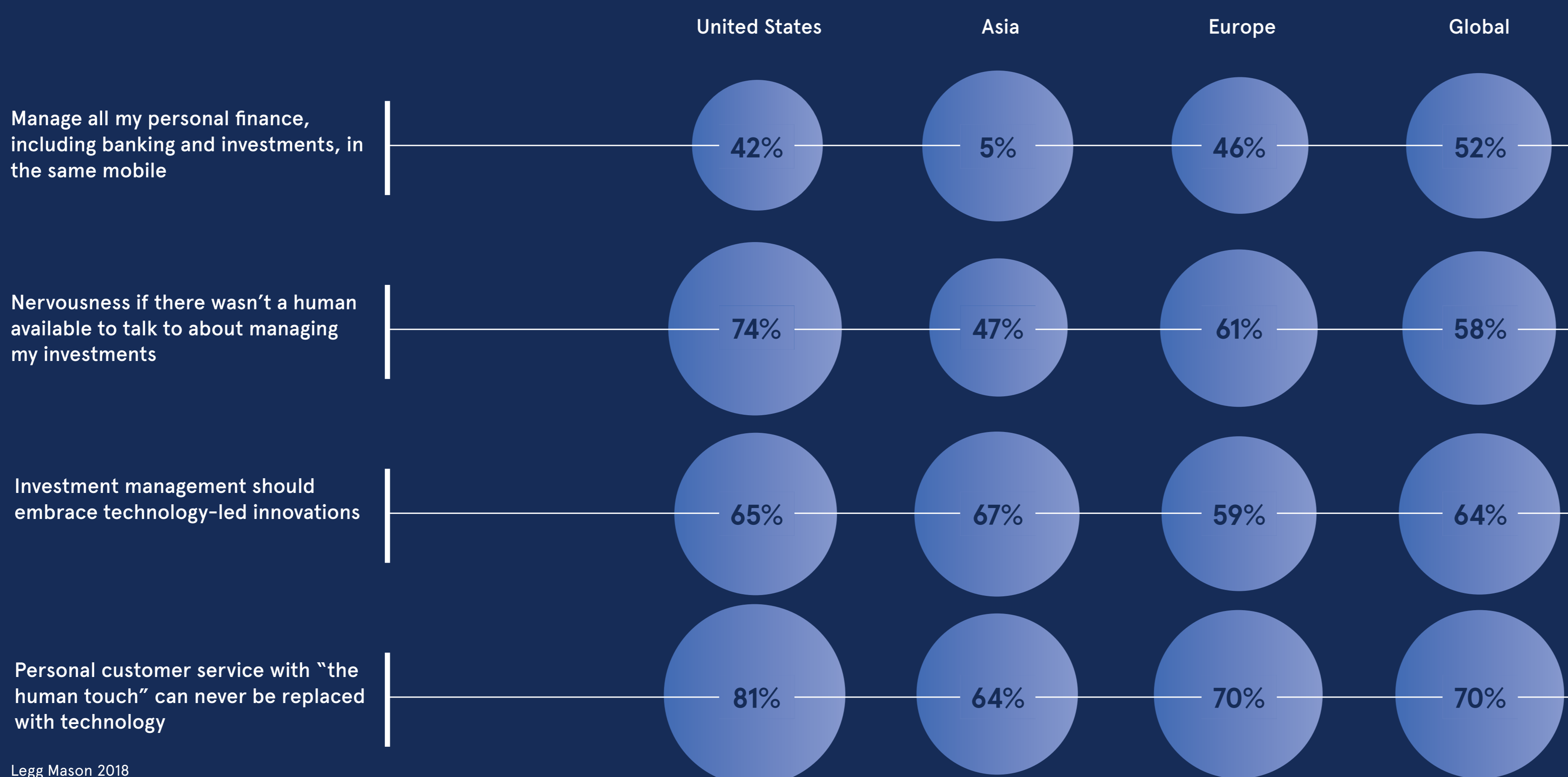
● It is essential; I need a virtual platform to do my job and enhance the client experience
 ● It is good overall, but it frustrates my traditional clients
 ● It frustrates me because I spend so much time wrestling with technology
 ● Digitisation is harmful to my business because it reduces personal service
 ● I have no opinion



Forbes/Temenos 2019

INVESTOR ATTITUDES TO TECHNOLOGY

Percentage of investors who agreed with the following

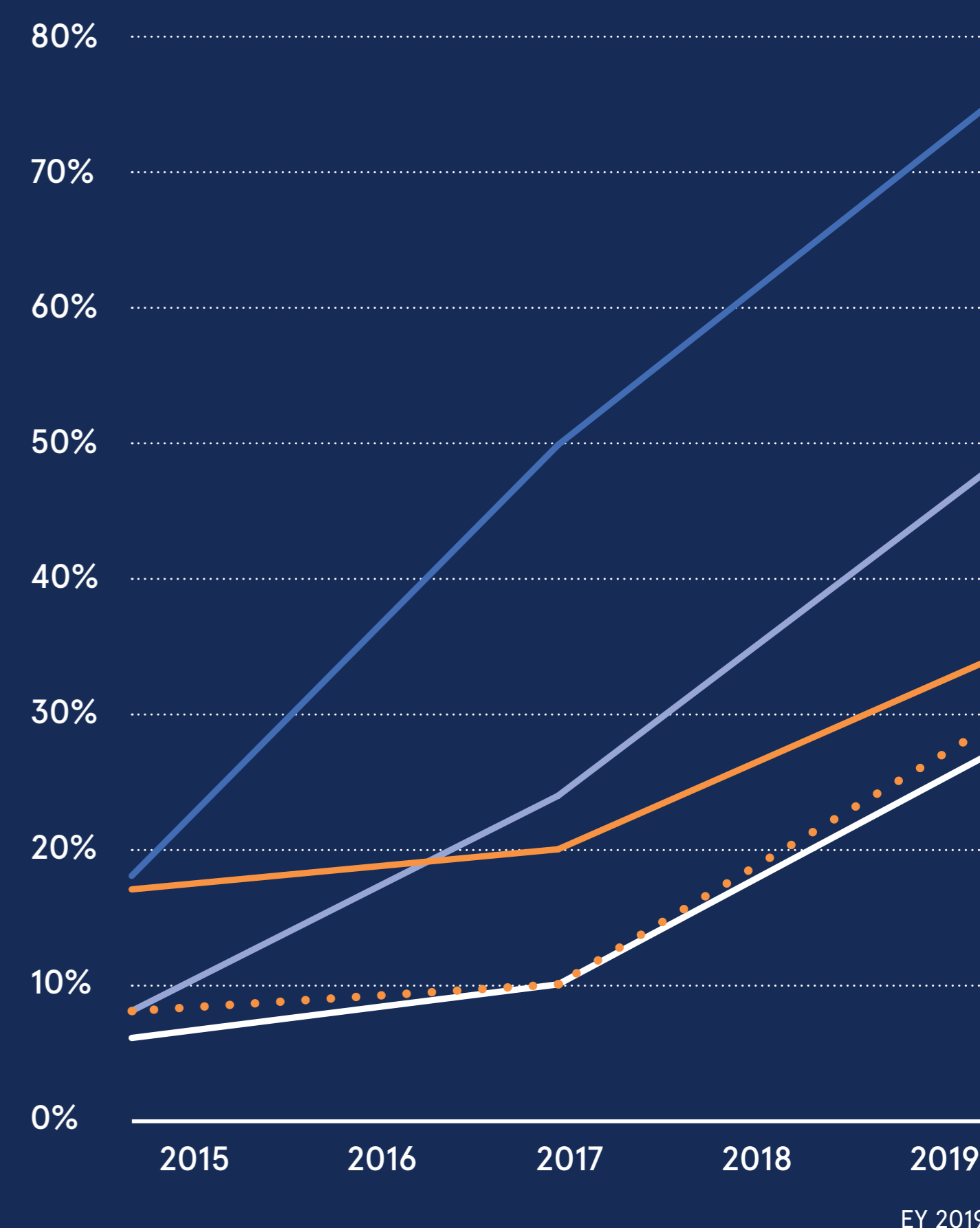


Legg Mason 2018

ADOPTION RATES HAVE RISEN, BUT REMAIN BEHIND OTHER FINTECH SERVICES

Percentage of digitally active global population who have used the following fintech solutions

— Money transfer and payments
 — Insurance
 — Borrowing
 — Savings and investments
 — Budgeting and financial planning

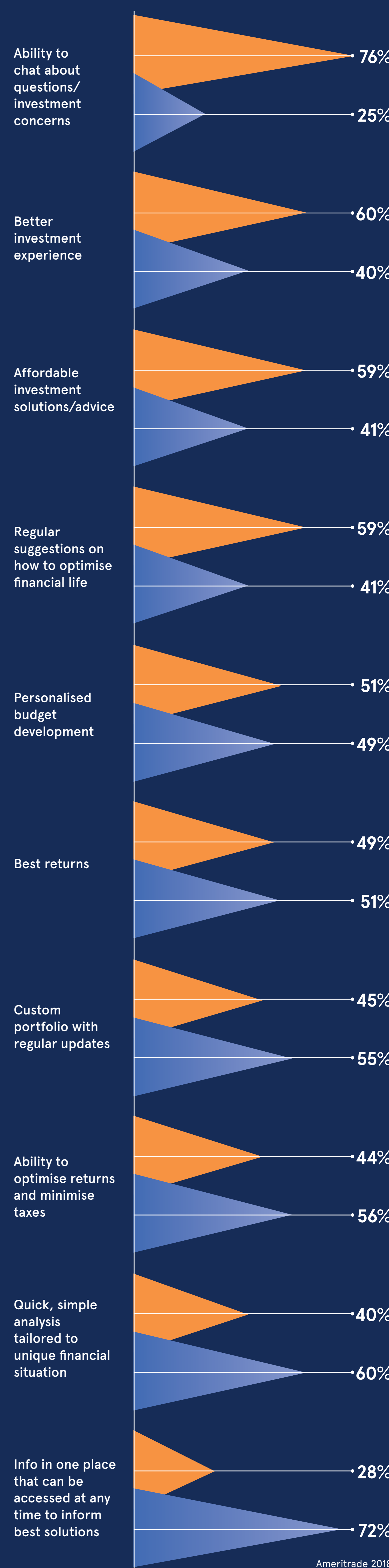


EY 2019

ATTITUDES TOWARDS HUMAN AND COMPUTER CUSTOMER EXPERIENCE

US investors were surveyed over whether a human or computer would do a better job with the following

● Human
 ● Computer



Ameritrade 2018