



Press Release

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everyoneINVESTED included in WealthTech100 list

Digital anchoring of savings into investments now also in Germany and Italy thanks to targeted partnerships.

everyoneINVESTED, which was included in the reputable WealthTech100 list of the world's most innovative companies barely a year after its inception, takes another important step in its mission to get everyone investing.

- The WEALTHTECH100 is an annual list of the 100 most innovative Wealth Tech companies in the world compiled by a panel of experts and analysts from over 1,000 companies. everyoneINVESTED brings technology components to professional wealth managers and financial institutions, built around its expertise in behavioural economics, to make digital investing more accessible. It focuses on determining investor preferences and anchoring savings into investments, each time explicitly through digital channels such as mobile banking apps and thus without human encouragement. The digital application for determining investor preferences was launched last year in partnership with Objectway.
- Today everyoneINVESTED announces partnerships with Fincite and Prometeia for the digital anchoring of savings in Germany and Italy respectively. On a European level, these are the countries with the highest savings volumes. Both partners are strongly embedded in the financial landscape of their home market and offer complementary expertise as integrators of technology in mobile banking apps.

everyoneINVESTED develops software and applications for asset managers and financial institutions that contribute to the digitisation of investment processes and thus reduce the step towards digital investing. Examples include :

- The Profiler: a digital application for investor profiling that has been distributed internationally in collaboration with Objectway. This application leads to better investor profiles for financial institutions thanks to the scientifically substantiated quantitative method that improves on the traditional questionnaire. It also leads to more investor profiles because more users successfully complete the interactive process of investor profiling. As a technological component, The Profiler is modular. This means that additional modules can easily be added (for example, in response to new legislation regarding sustainability preferences) or can be offered and stored on a staggered basis (for example, in order to gradually build a hyper-personalised digital identity based on investment preferences).
- The Conversion Engine: an application that introduces savers to digital investing in an innovative manner. The application is integrated into the digital sales channels of financial institutions, such as their mobile banking app, and generates a digital flow from saving to investing. The Conversion Engine will be offered

by everyoneINVESTED in partnership with Fincite and Prometeia to financial institutions and asset managers in Germany and Italy respectively.

In addition to these solutions that KBC also uses itself, everyoneINVESTED also offers digital components that keep investors invested. Furthermore, everyoneINVESTED continues to expand its own commercial network and to develop specific applications at the request of professional counterparties.

Peter Andronov, Managing Director International Markets Division KBC Group is proud of the recognition for everyoneINVESTED: *"Innovation is one of the driving forces of our Group. That is why the presence of everyoneINVESTED on the WealthTech100 list is so relevant. Indeed, FinTech Global thereby catalogues us among the most innovative providers in 2021 of tech solutions to the challenges and opportunities that digital transformation poses for financial institutions. Across all entities of the KBC Group, employees take initiatives to launch innovative ideas, challenge them and develop them into powerful tools that support our customers and KBC and enable them to take a further step into the digital world. They are encouraged in this by our corporate values, which offer them the scope to take innovative action themselves. everyoneINVESTED is a clear illustration of this. The experience and expertise they bring together now not only benefits KBC and its stakeholders, but also the investment community as a whole, and that elsewhere in the world as well."*

Jurgen Vandenbroucke, managing director at everyoneINVESTED, explains the partnership with Fincite and Prometeia: *"The high volatility of the financial markets in recent years and the persistent low interest rate environment mean that private savings volumes continue to grow at home and abroad. For many financial institutions and asset managers, this represents an opportunity to embed these deposits into investment products. everyoneINVESTED can help them do this by providing ready-made, specialized wealth tech solutions that they can fully integrate into their own product offerings. With everyoneINVESTED's Conversion Engine, they can appeal to wealthy savers via a fast, digital way and - via an automated process based on behavioural insights - induce them to convert part of their savings volume into investment products. This creates a win-win situation: they can diversify their income and investors see an accessible investment opportunity arise for part of their savings. In turn, the improved investor profiling based on The Profiler allows financial institutions to provide more personalized advice and thus build a long-term relationship with the investor."*

Note to editors

About everyoneINVESTED (www.everyoneinvested.com)

At the end of March 2020, KBC Asset Management combined its expertise in digital investment applications into a new, separate company, everyoneINVESTED. In recent years KBC Asset Management has built up a great deal of knowledge and experience about enriching the investment process with insights from behavioural economics. This has resulted in innovations in the field of profiling investors, positioning investment products and constructing personalised investment portfolios. everyoneINVESTED makes this digital investment know-how and applications available directly to professional asset managers, brokers and large investment product providers outside the KBC Group's home markets.

About Fincite (www.fincite.de/en/)

Fincite is a fintech software house and one of the fastest growing companies in Germany. Fincite enables retail banks, private banks and insurers to offer digital or digitally driven investment services to their customers, all through one software seamlessly integrated into their current processes, channels and architectures. Fincite counts major banks like Deutsche Bank and ABN Amro in its customer base.

About Prometeia (www.prometeia.com)

Prometeia was founded in 1974 in Bologna (Italy) as an independent economic research institute. Since 1981 it has offered analytical services to companies and financial intermediaries. Since the 1990s the focus has shifted to research, consultancy and software development, making Prometeia a leader in the field of risk analysis and asset management solutions, as well as services for institutional investors. In Italy, Prometeia provides services to each of the largest 15 banks and 80% of the financial advisors' networks, among others.

About Objectway (www.objectway.com)

With 30 years of business expertise in delivering technology and services for wealth management and asset management, Objectway enables its clients to meet their future challenges while delivering strong performance today.

Objectway is a Global Top 100 fintech provider (IDC ranking); it counts more than 200 leading asset managers, banks, wealth managers, fund managers, insurers and outsourcing providers in over 15 countries among its clients. Objectway supports around 100,000 investment professionals in managing over £1 trillion of assets. Objectway operates from offices in Italy, the UK, Ireland and Belgium and serves clients on 4 continents.

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