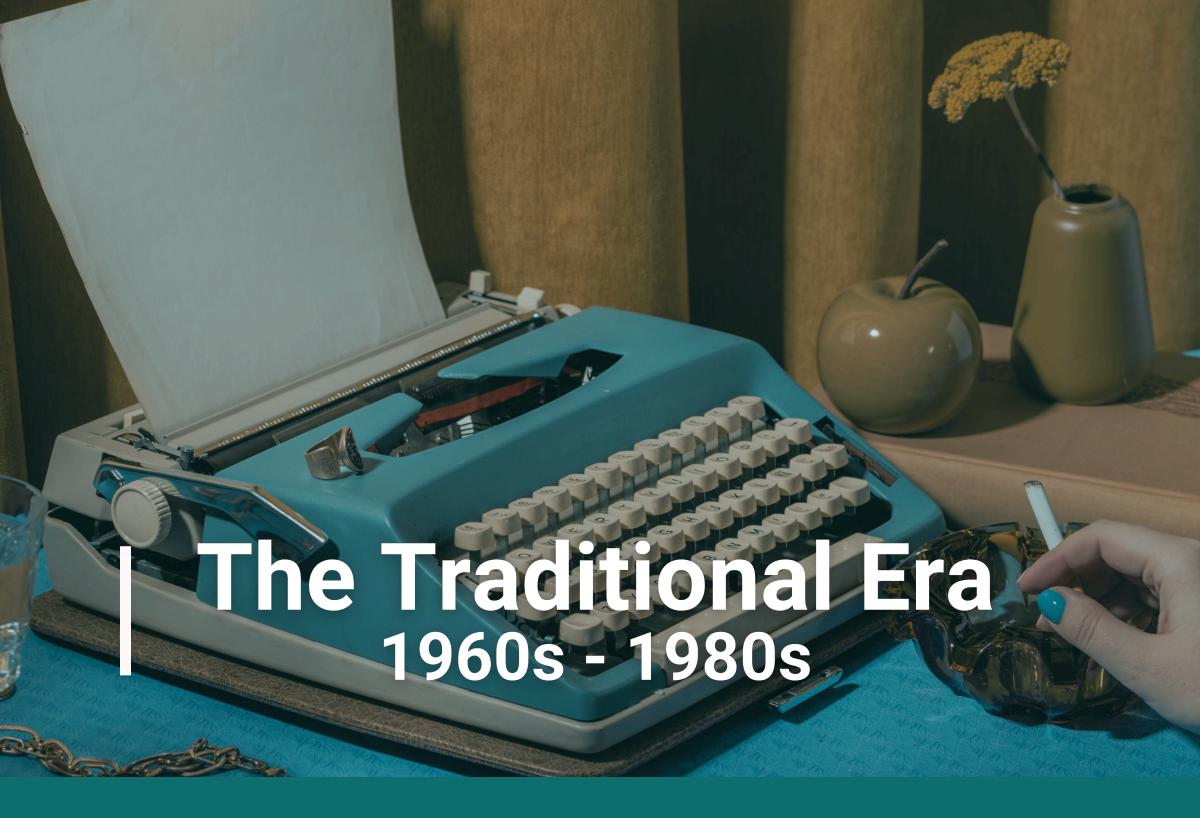


The Evolution of Asset Management

A journey through decades of financial innovation, technological advancement, and changing investor expectations.





- Phone-based trading and manual record keeping
- Limited investment options: stocks, bonds, mutual funds
- **m** Relationship-driven business model
- 5 High minimum investments and exclusive access

Industry Leaders:

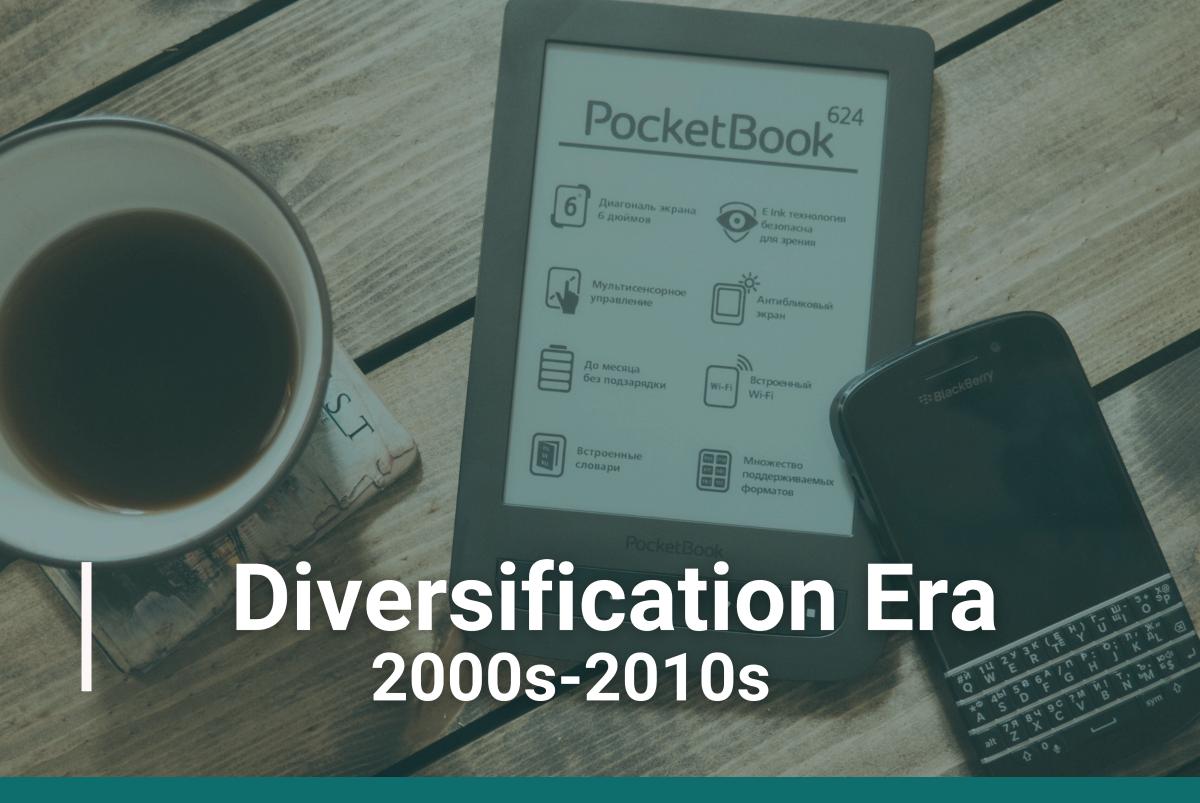
Merrill Lynch, Goldman Sachs, Morgan Stanley pioneered wealth management for high-net-worth clients

Technolo

- Rise of online trading platforms
- ✓ Real-time market data and portfolio tracking
- Democratization of investment access
- Faster execution and lower costs

Innovation Leaders:

Charles Schwab revolutionized discount brokerage, E*TRADE pioneered online trading, Fidelity advanced mutual fund technology



- Introduction of exchanged traded funds (ETFs) and alternative investments
- Target-date funds and lifecycle investing
- **III** Sophisticated risk management tools
- Global market access and emerging markets

Product Innovators:

BlackRock (iShares) popularized ETFs, Vanguard championed low-cost indexing, State Street launched <u>SPDR funds</u>



- Robo-advisors and automated investing
- Mobile-first investment platforms
- Fractional shares and micro-investing
- Gamification of investment experience

Digital Disruptors:

Betterment & Wealthfront created robo-advisors, Robinhood eliminated trading fees, Acorns pioneered micro-investing



- Al-powered investment insights and predictions
- **B** Cryptocurrency and digital assets integration

Current Innovators:

Coinbase made cryptocurrency accessible to mainstream users, while Two Sigma, a quantitative hedge fund specializing in high-frequency trading, pioneered Al-powered analytics for institutional finance. Now, Aisot Technologies is bringing these sophisticated analytics to long-only investors through explainable Al—delivering auditable predictions, enhanced risk-adjusted returns, and significant automation of manual processes while making advanced Al-driven investing accessible to asset managers of all sizes.



Are you a qualified investor and want to see how our solutions can help you optimize your portfolio and manage riks? <u>Schedule a demotoday to learn more.</u>

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