

Wealth Management - Your Own Personal Private (Un)Bank

Custom Global Portfolios

Build your own Kristals



Tailor-made Products

Tactical strategies custom made to your views with inbuilt downside protections



Kristal Curated

200+ ETFs, Hedge Funds, Venture Cap, Startup Shares



Discretionary Mandates Available

Allow Kristal.AI to manage your wealth, in part or whole, on your behalf



Pre-IPO Stocks

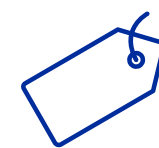
Secondaries such as Grab, Rubrik, SpaceX, Udemy



Features



Compliance approved in banks, law firms and accounting firms



Transparent pricing across all products

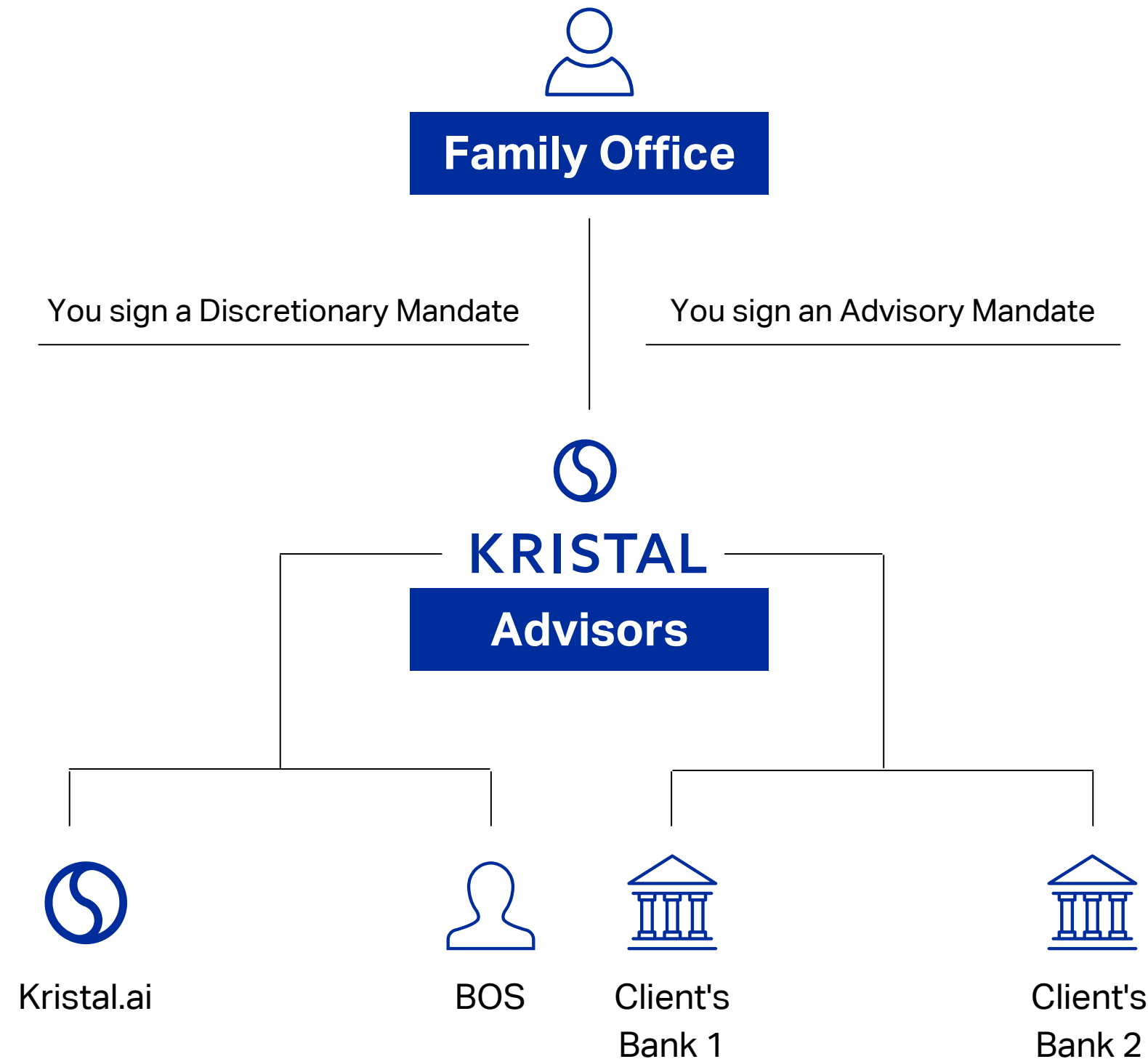


Leverage at all-in cost of 0.90% (min. sizes apply)

Wealth Management- Discretionary & Advisory Mandates

The Kristal.AI Discretionary Mandate

- Kristal.AI Portfolio Manager ("PM") manages your wealth on your behalf
- PM takes investment decisions based on investment strategy finalised in consultation with you
- PM executes transactions in your Kristal.AI/ Bank of Singapore account through an LPOA
- Considerations in favour of Discretionary Mandate:
 - "Hands-off" approach
 - Low time commitment
 - Low availability requirement



The Kristal.AI Advisory Mandate

- Kristal.AI Investment Advisor ("IA") provides investment advisory
- Ultimate investment decisions, based on consultation with IA, taken by you
- You execute transactions in your own account
- Considerations in favour of Advisory Mandate:
 - "Hands-on" approach
 - Higher time commitment
 - High Availability requirement