Interactive Brochure with Augmented Reality - June 2022

The New Digital Wealth Management Experience

BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world

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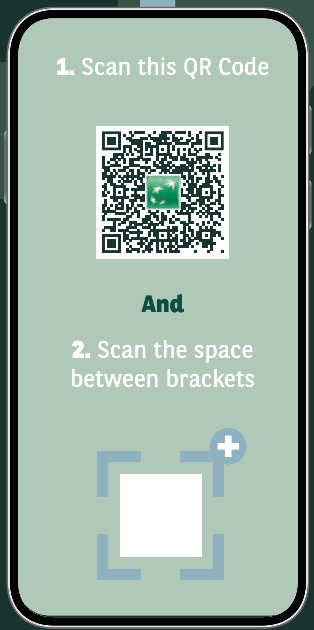


Come with us on an immersive journey!
Thanks to augmented reality,
discover content that will expand your
New Digital Wealth Management Experience.

Thank you for stopping by!

We invite you to discover the **New Digital Wealth Management Experience**.

We launched our Client Experience Program in 2017, with the conviction that we must **anticipate the evolution in our clients' expectations**.
Over the past years, our clients and ourselves have lived an unprecedented **acceleration of digital transformation** in our professional and personal lives.

To meet this challenge, we have created a New Wealth Management Experience, combining the best of human interaction with digital technology, for an unparalleled experience that offers new opportunities to interact and discover, for our clients and private bankers.

Our development of digital services is a continuous cycle that keeps pace with the ever-changing needs of our clients, across 3 key themes:

#Holistic: designed to cover all steps of the client life cycle and our areas of expertise

#Personalised: relevant information and services in line with our clients' own distinctive profile;

#Hybrid: available anywhere, through our clients' preferred channel;

As a recognised leader in private banking, BNP Paribas Wealth Management offers distinctive **financial expertise to our clients**, notably in advisory, private equity, impact solutions and wealth planning, with dedicated innovative digital solutions all along the client journey.

Our commitment?

To give our clients the power **to manage their wealth the way they want**, ensuring the highest level of **security** and the highest level of **expertise, quality and support**.

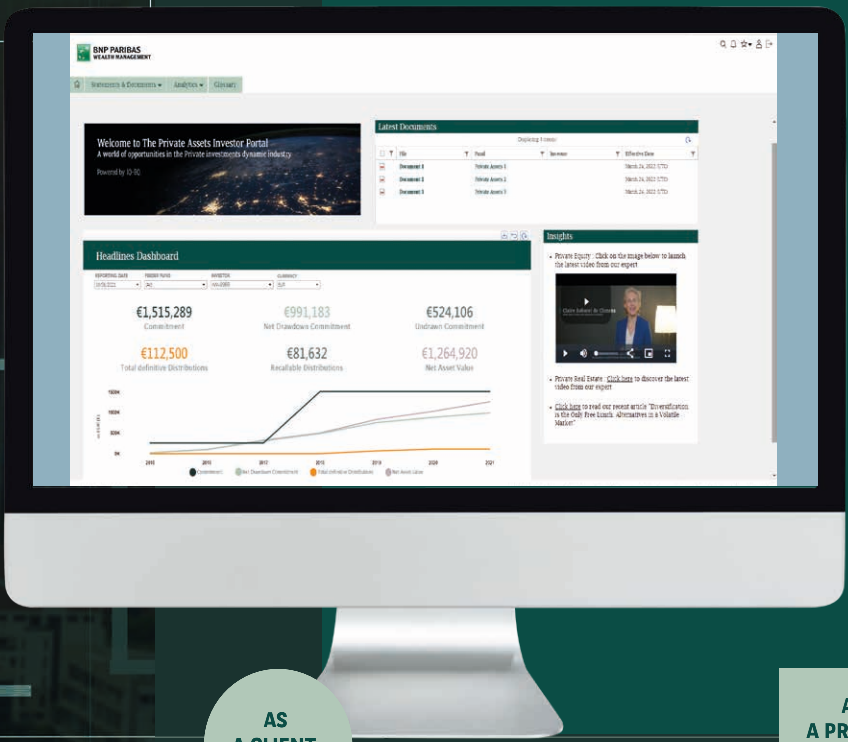
We hope you'll enjoy the New Digital Wealth Management Experience!

Private Assets Investor Portal

Your best-in-class private assets portal

The Investor Portal provides you with 24/7 digital access to all the information you need on your investments in private asset funds proposed by BNP Paribas Wealth Management. It's an impressive one-stop-shop to access your fund activity, reporting and performance.

Key features



Investments Overview

Access to all documents 24/7

- Investor's Capital Call Notices
- Investor's Distribution Notices
- Investor's Statement of Accounts
- Fund's Quarterly Reports
- Fund's Financial Statements

Real-time digital reporting on my private assets portfolio

- Investment Summary
- Commitment *(insight into Drawn and Undrawn Commitment)*
- Allocation by geography, vintage, currency and strategy
- Evolution of Investment Multiples
- Fund Cash Flows *(insight into yearly flows by operations' type)*
- Transactions *(Insight into each fund's transactions)*

AS A CLIENT, I CAN...

- Have 24/7 access to all information about my private equity, private real estate and private infrastructure investments with BNP Paribas Wealth Management;
- Receive notifications when a communication related to one of my investments is available in my Investor Portal private space;
- Enjoy a 360° view of my private asset investments and follow their activity and their performance;
- See, at any point in time, what my drawn and undrawn commitments are on each fund;
- Access dedicated content on private assets (videos, articles).

AS A PRIVATE BANKER, I CAN...

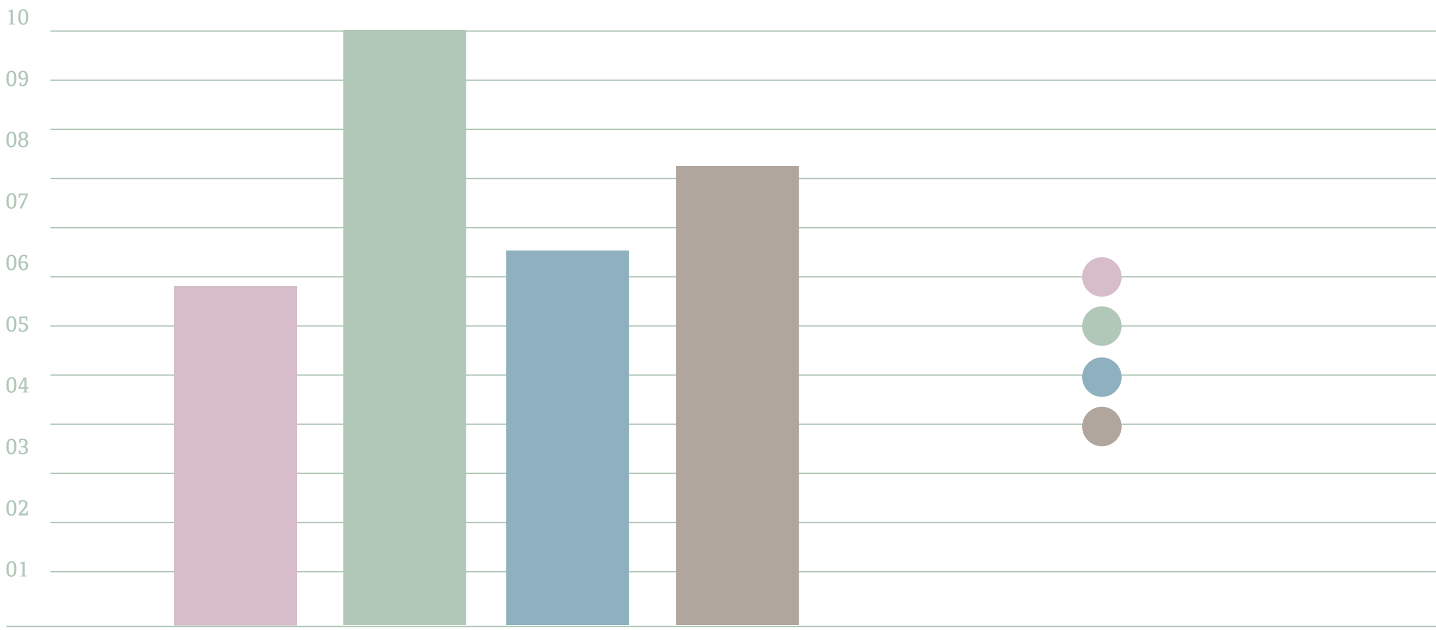
- Access a unique website where I can find all information related to my clients' private asset investments proposed by BNP Paribas Wealth Management;
- Benefit from a consolidated and individual view on all of my clients' private asset investments;
- Be notified as soon as a communication is sent to my clients' Investor Portal related to one of their investments;
- Provide guidance and advice leveraging the Private Assets Investor Portal.

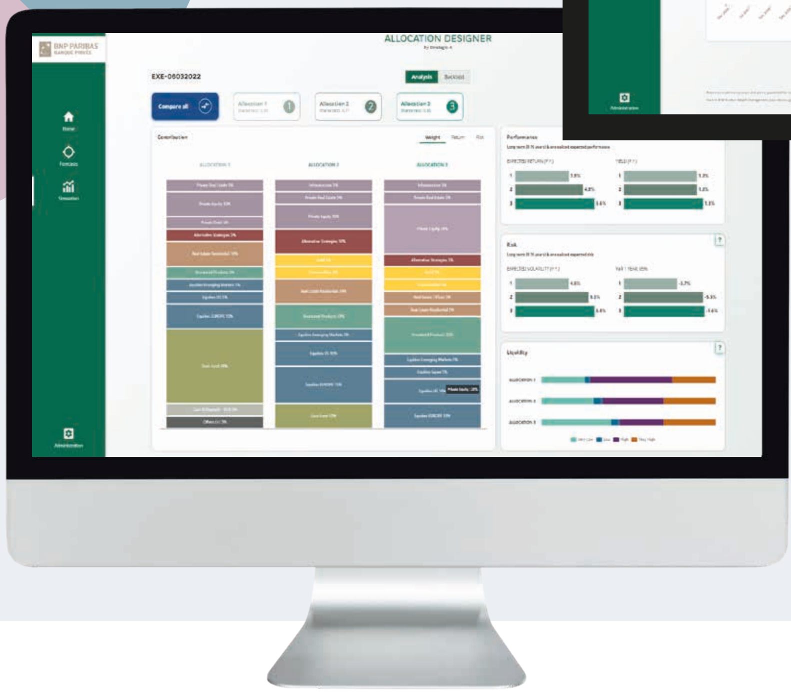
Allocation Designer is an interactive modelling tool for private bankers to run strategic asset allocation simulations and visualise associated expected risk and returns in real time.

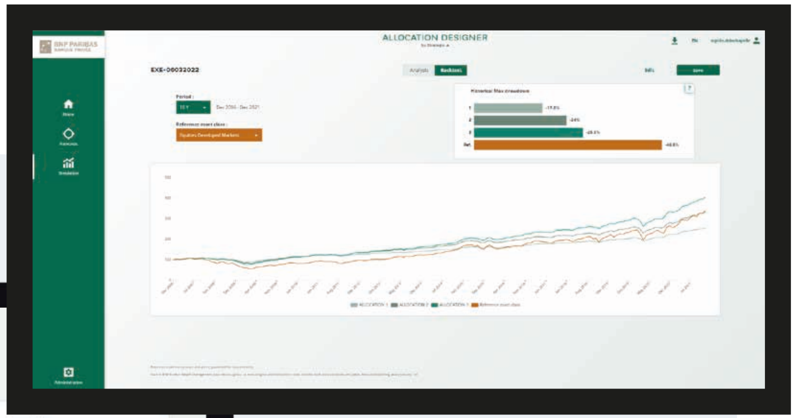
This tool complements our approach of focusing on clients' overall wealth allocation, including non-traditional assets, before presenting product solutions.

Allocation Designer

Simulate your global wealth asset allocation in line with your risk-return profile







Key features

- Allocation modelling with risk and return metrics
- Backtests
- Forecasts

AS A CLIENT, I CAN...

- Profit from live simulations of strategic asset allocations for my global wealth (by asset class) with my private banker;
- Visualise associated expected risk and return in real time;
- Visualise both long-term forecasts by asset class (expected returns and volatilities) and comparative analyses of various strategic asset allocations;
- Visualise backtests: analysis and comparison of performances of simulated allocations over a past period.

AS A PRIVATE BANKER, I CAN...

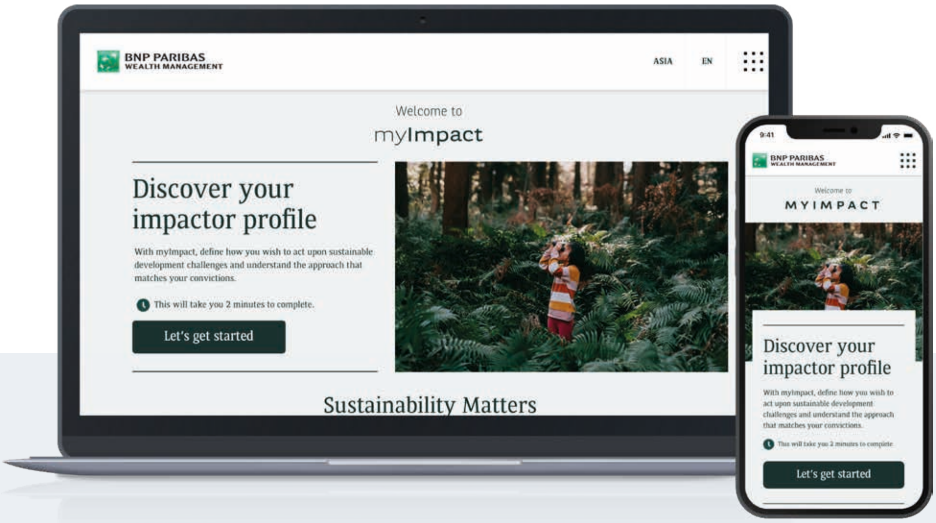
- Perform personalised simulations of strategic asset allocation scenarios for my clients;
- Visualise expected returns and volatilities by asset class;
- Input allocations by asset class and calculate the associated long-term risk and return analytics;
- Run backtests over past years against a reference asset class.

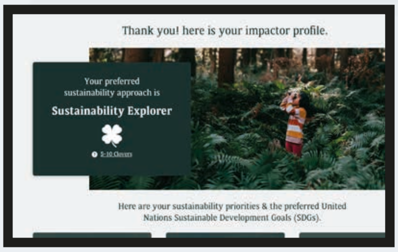
myImpact is a quick and easy questionnaire to help clients define if, how and where they want to make an impact. It's a gold mine of insights into sustainable development, responsible investments and philanthropy*.

MyImpact

Make positive impact a part of your wealth strategy

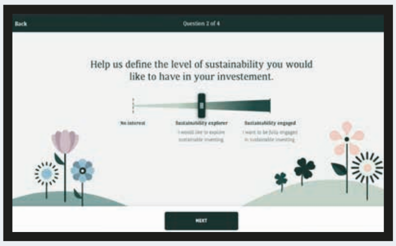
* From August 2022, myImpact will only apply to non-MIFID countries as MIFID II ESG regulation will take effect.

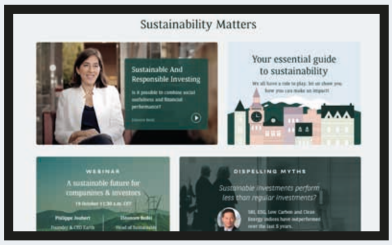




Key features

- Quick and easy questionnaire
- Comprehensive insights
- Actionable output





AS A CLIENT, I CAN...

- Determine my impact investor profile and/or philanthropic objectives;
- Receive personalised recommendations for financial and wealth solutions aligned with my values;
- Receive personalised expert advice in individual philanthropy.

AS A PRIVATE BANKER, I CAN...

- Propose to my clients the appropriate solutions that match their sustainable and philanthropic convictions.

Thanks to our proprietary sustainability **Clover Rating,** clients can quickly identify the level of sustainability of their investments. It makes objective comparisons so much easier, as it applies the same approach across all asset classes and asset management companies, using a scale from 0 to 10 clovers.
With our Clover Rating, we can advise clients the solutions that meet their sustainability goals.

Clover Rating

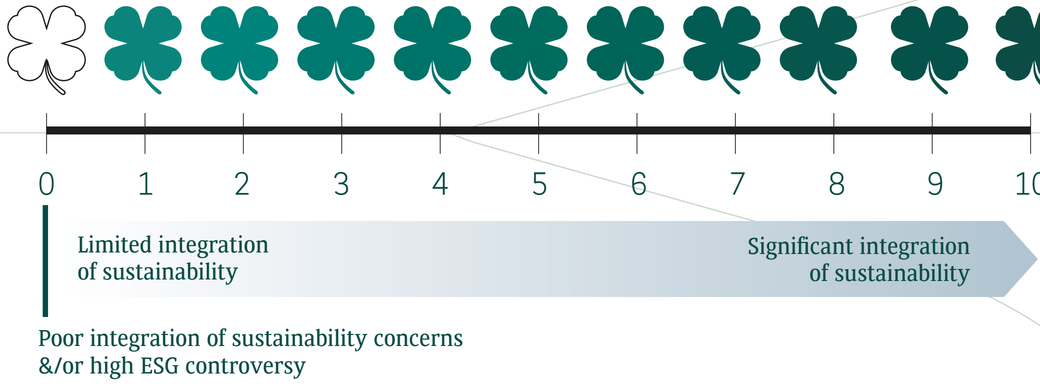
A simple sustainability methodology for your investments

AS A CLIENT, I CAN...

- Identify the level of sustainability of my investments thanks to BNP Paribas Wealth Management's proprietary Clover Rating;
- Receive advice in line with my sustainability goals and then make my investment choices using the same objective sustainability approach across asset classes.

AS A PRIVATE BANKER, I CAN...

- Apply an objective sustainability approach when advising my clients;
- Use a comprehensive systematic approach across all asset classes and asset managers.



Key features

The Clover Rating **measures the sustainability level** of all recommended financial instruments, **whether responsible or not**.

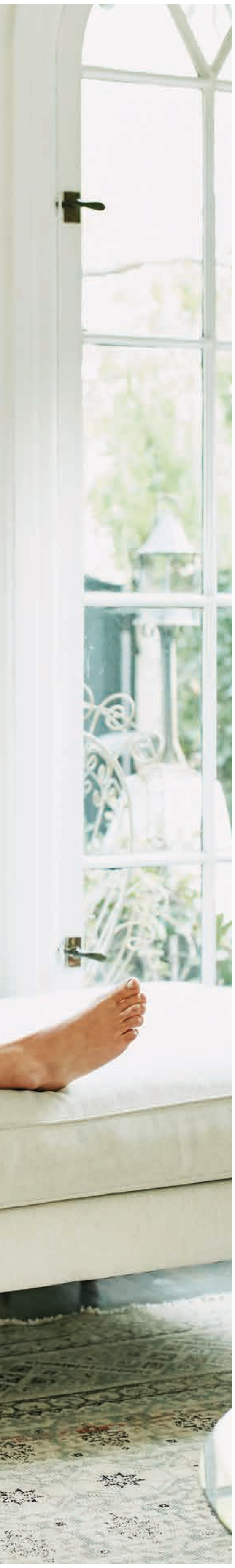
A consistent approach – with criteria adapted to all asset classes – to position the sustainability level on **a single rating scale from 0 to 10 clovers**.

It allows the comparison of **all financial instruments** (funds, equities, bonds, ETFs, etc.) in a client portfolio to align their holdings with their sustainability objectives.

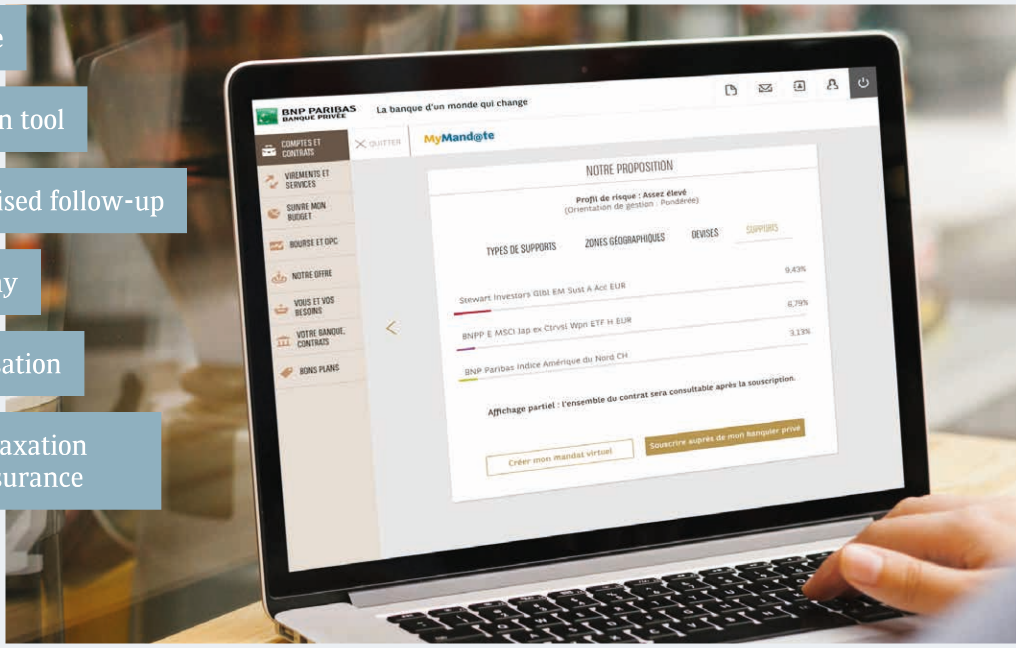
MyMand@te provides clients access to an innovative, personalised Discretionary Portfolio Management (DPM) service: they can test MyMand@te before subscribing, customise their mandate and track their investments online.

MyMand@te

Your tailor-made Discretionary Portfolio Management service



Key features



- Expertise
- Projection tool
- Personalised follow-up
- Autonomy
- Customisation
- Specific taxation of life insurance

AS A CLIENT, I CAN...

- Define my risk profile in MyMand@te and customise it with my investment preferences, by choosing amongst more than 700 combinations of options;
- Set my investment goals and determine whether they are achievable given my risk and customisation choices, thanks to an online projection tool;
- Receive regular updates on my portfolio and its performance thanks to a dedicated report that also includes strategy updates from BNP Paribas Wealth Management's experts.

AS A PRIVATE BANKER, I CAN...

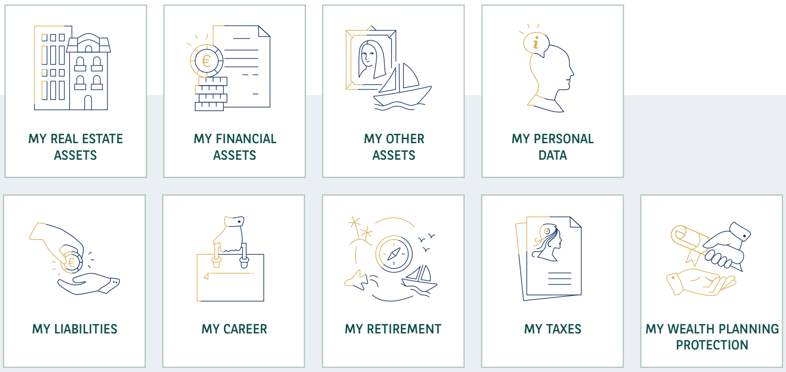
- Help my client to create simulations in MyMand@te before they subscribe;
- Provide insights to my clients on their portfolio management (strategy and composition of the portfolio) and performance;
- Visualise all the details of the transactions done either directly by my clients or by BNP Paribas on their behalf.

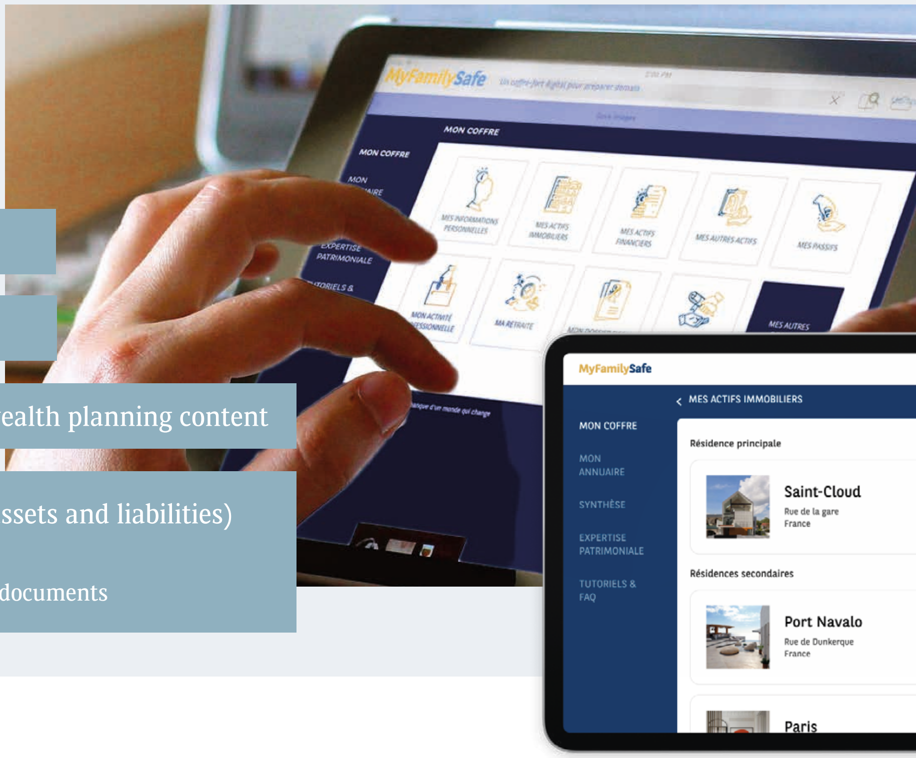
MyFamilySafe is an e-vault which offers clients more than just secure storage. MyFamilySafe guides them thanks to wealth planning information all along their journey.

MyFamilySafe

Your e-vault dedicated to your wealth

Key features





- E-vault
- Simulations
- Library of wealth planning content
- Synthesis (assets and liabilities)
  - Contact list
  - Associated documents

AS A CLIENT, I CAN...

- Access a secure e-vault with pre-defined folders in line with my wealth planning strategy;
- Access an overview of my wealth including my assets and liabilities;
- Access a library of wealth planning content and wealth simulators;
- Transfer my data to my heirs and to other trusted individuals such as the executor of my estate.

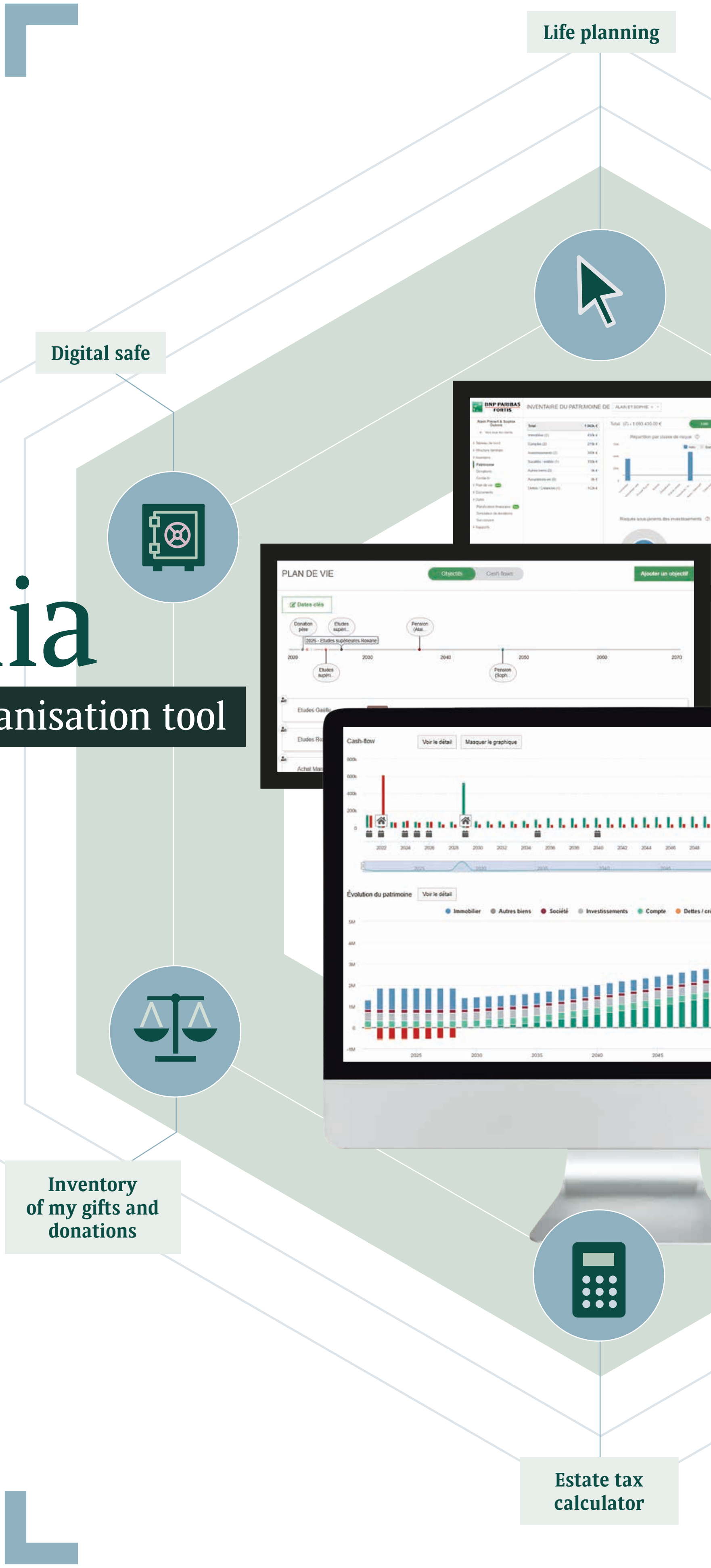
AS A PRIVATE BANKER, I CAN...

- Guide my clients in creating their secure e-vault, to ensure access to key wealth planning information;
- Provide access to trusted individuals authorised by my clients.

PaxFamilia

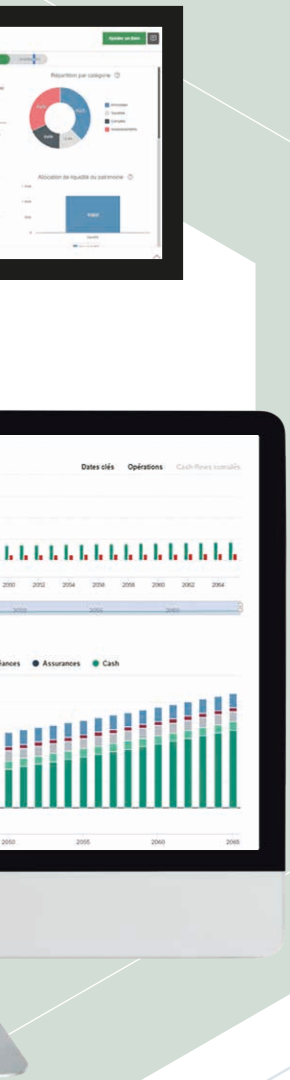
Your top-notch wealth organisation tool

With **PaxFamilia**, clients enjoy a digital, secure and confidential platform for centralising information related to their wealth.
PaxFamilia helps clients and their private bankers to structure and transfer their assets.
In the platform's digital safe, clients can store important documents in complete security and share them with whomever and whenever.



AS A PRIVATE BANKER, I CAN...

- Offer my clients a professional wealth planning platform so as to better guide them in their financial decisions;
- Use simulation tools in order to support my advice.



Financial projections

AS A CLIENT, I CAN...

- Have a clear view on my wealth organisation;
- Understand the value of my global wealth and centralise all components concerning my estate;
- Simulate the impact of important life events such as an inheritance, gifts to my heirs, charitable donations and acquisitions of new assets;
- Receive end-to-end estate planning advice in an integrated way and benefit from tailor-made advice from experts;
- In my digital safe, store important documents in complete security and share them with my family members and advisors.

Estate planning report

AS AN ESTATE PLANNER, I CAN...

- Leverage on the data available in PaxFamilia to create fully personalised estate planning advice;
- Access a single common platform to share reports with clients and their advisors.

Prometeia

Your global 360° advisory tool

Prometeia provides not only a global wealth view for clients and in-depth specialised analysis of clients' specific needs but also tailored recommendations related to the major events in their life.

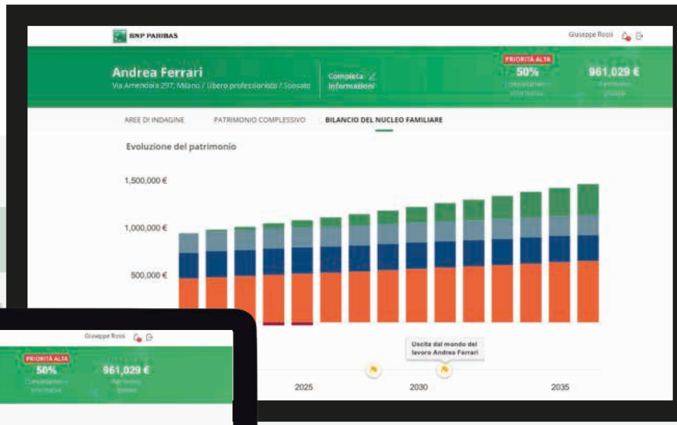
Key features

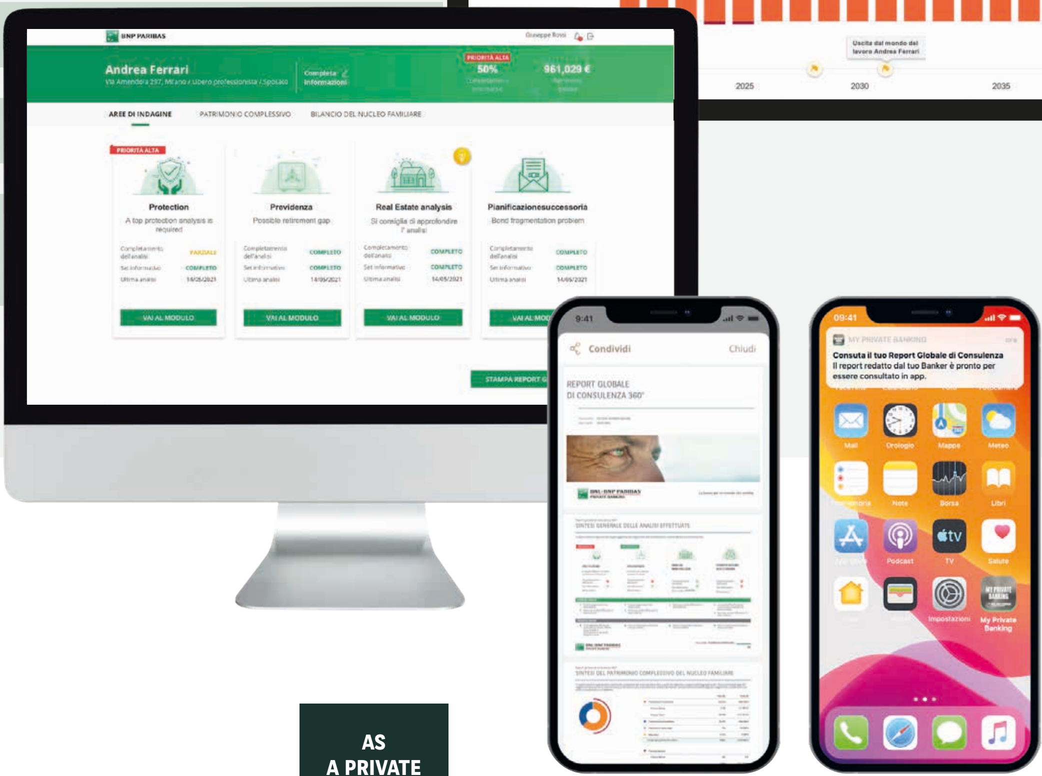
360° wealth view by types of assets and liabilities

Real estate review

Succession review

Protection and
retirement review





AS A CLIENT, I CAN...

- See my global wealth overview including financial (from BNL BNP Paribas Wealth Management and other banks) and real estate assets;
- Receive 360° degree advice and recommendations from my private banker and wealth planner, based on my needs and the most important events of my life;
- Receive dedicated reports including:
  - 360° wealth view by assets and liabilities;
  - Simulations in my wealth evolution including cash inflows/outflows and main life events (such as marriage, inheritance, charitable donations among others).

AS A PRIVATE BANKER, I CAN...

- Explore and prioritise financial and non-financial needs of my clients and their family members;
- Monitor my clients' needs over time and propose proactive, tailored solutions accordingly, thanks to regular alerts;
- Accompany my clients throughout all phases of their life with the support of our experts in protection, retirement, real estate and succession.

myWealth empowers clients with around-the-clock access to their wealth and all our expertise.
This state-of-the-art platform includes the features BeAdvised, Market News, a secure chat, trading capabilities and more.

Our clients can interact with their private banker or other experts in a secure way through their preferred digital channel, myWealth Chat or WhatsApp.

MyWealth

Your one-stop digital private banking platform

Key features

Portfolio overview

Personalised statements

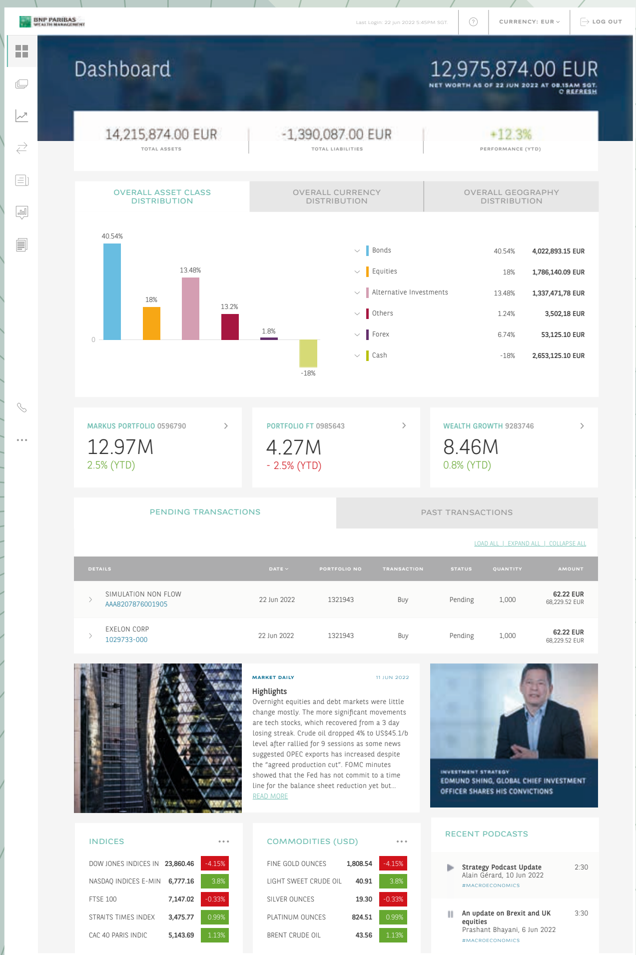
Online advisory (BeAdvised)

Online trading

Market news

Cash transfer

Direct chat with private banker & experts



AS A PRIVATE BANKER, I CAN…

- Guide my clients through the platform thanks to a remote co-browsing feature;
- Chat with my client, set up and attend multi-party chats or video calls, share documents securely and receive instructions for execution.

AS A CLIENT, I CAN…

- View my individual portfolio breakdowns by asset class and currencies, or across all my portfolios;
- Receive tailor-made recommendations and alerts directly on my preferred devices (BeAdvised);
- Keep abreast of market news and receive personalised news in my preferred format (Market News);
- Trade on-the-go and make cash transfers directly online;
- Chat with my private banker and experts in personalised chatrooms or by video, send order instructions instantly and receive documents in a secured environment on my smartphone or desktop;
- Use WhatsApp, a channel I may already use on a daily basis, including for order taking.

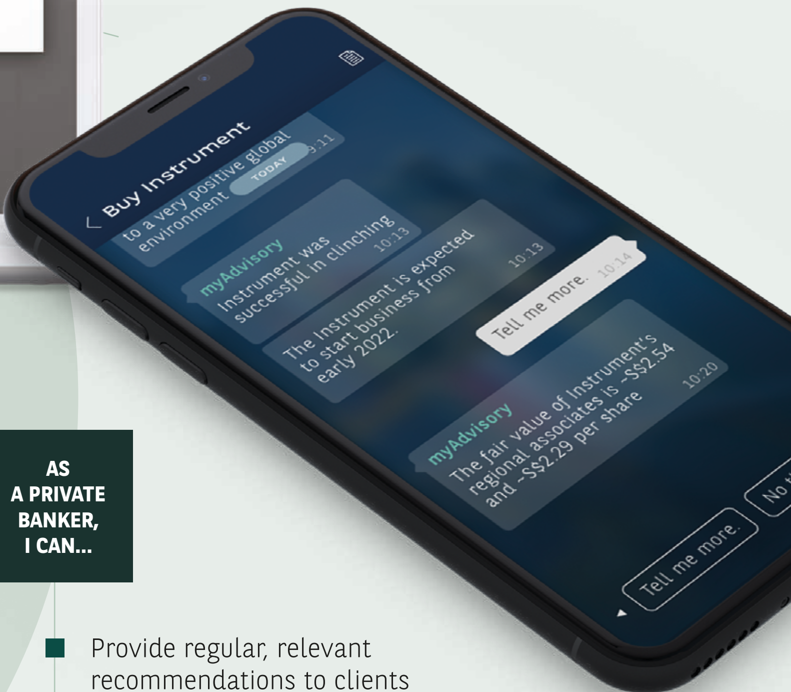
A feature of myWealth

BeAdvised

An investment manager at your fingertips

BeAdvised augments the investment management experience for clients by providing them personalised financial advice and alerts directly via smartphone or desktop.

Exclusively for advisory clients.



Key features

- Tailor-made recommendations
- Powerful in-house data engine
- Conversational format
- Personalised newsflow and alerts
- Clover rating

AS A CLIENT, I CAN…

- Receive tailor-made recommendations aligned with my investment preferences;
- Define my contact strategy to determine the frequency of recommendations, to avoid over- or under-solicitation;
- Decide and act: place an order from my smartphone or desktop based on a recommendation provided by my banker;
- Contact my investment manager or make an appointment;
- Steer and control: receive news flows and alerts in line with my portfolio.

AS A PRIVATE BANKER, I CAN…

- Provide regular, relevant recommendations to clients for their action;
- Save my clients' time by delivering recommendations digitally.

A feature of myWealth

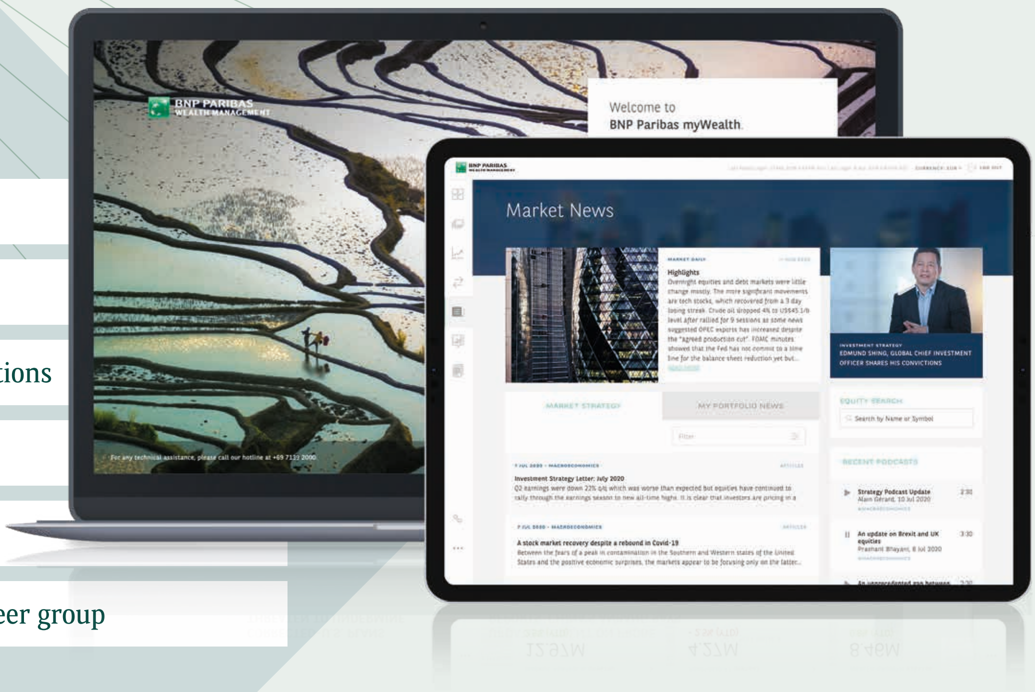
Market News

Decoding your financial universe

Market News provides content that clients need for smart investing. They have exclusive access to personalised news, and to unique views from our investment strategists in their preferred format.

Key features

- Curated press review
- Watchlist
- Exclusive research publications
- Podcasts and videos
- Market Daily
- Top buys and sells of my peer group



AS A CLIENT, I CAN...

- Receive curated news relevant to my portfolio holdings;
- Monitor my watchlist and receive curated news in line with this list;
- View top buy and sell transactions among clients from my peer group;
- Explore research publications from BNP Paribas Wealth Management's investment specialists;
- Access all podcasts and videos from BNP Paribas Wealth Management's investment strategists;
- Read BNP Paribas Wealth Management's daily investment news.

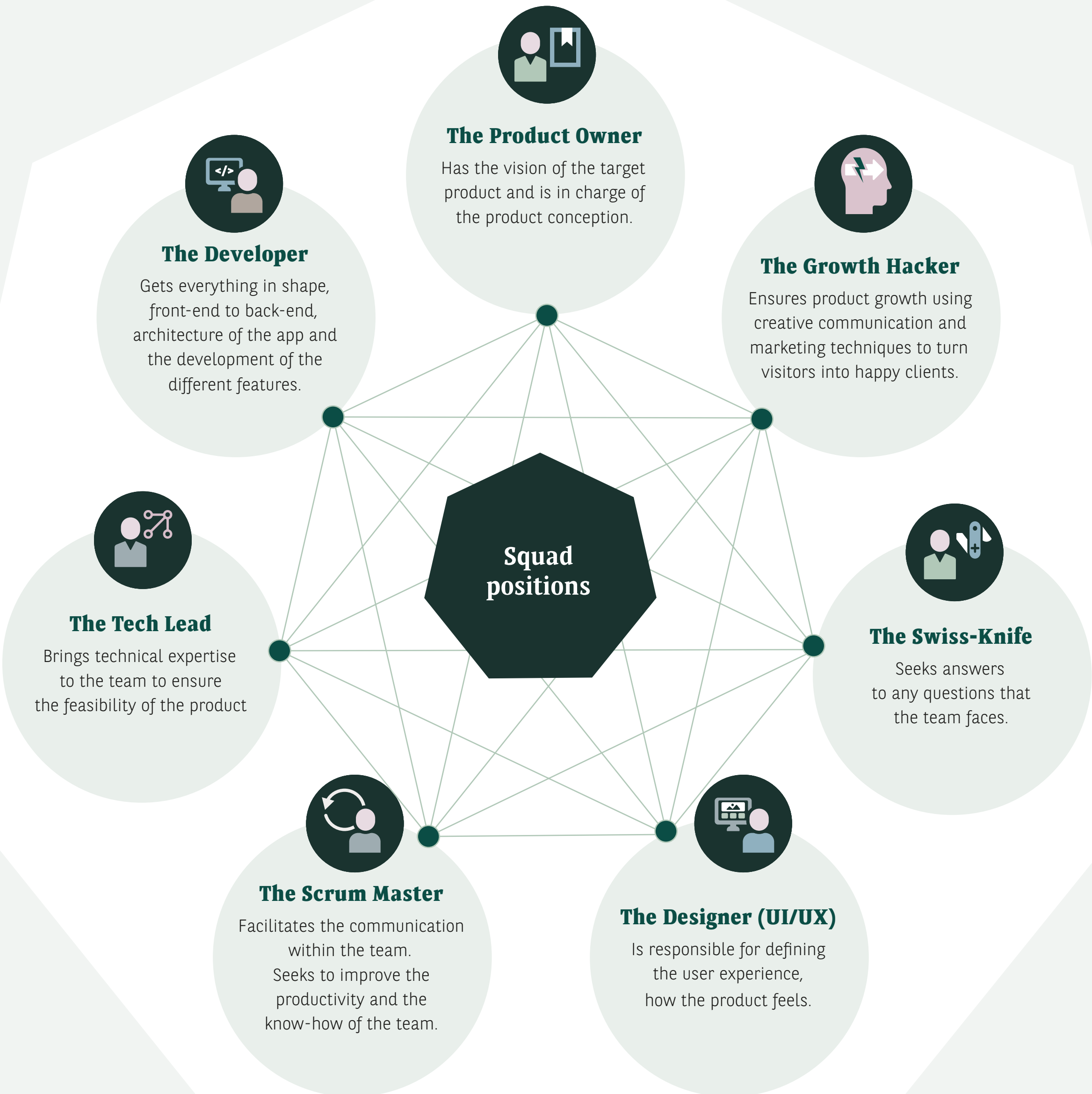
AS A PRIVATE BANKER, I CAN...

- Ensure my clients are kept up-to-date with relevant news to inform their investment decisions.

New ways of designing our digital solutions...

By working in agile squads, and with best-in-class start-ups and Fintechs, more than 250 staff are challenging themselves to think out of the box, looking at new opportunities, and helping to make a difference to create "The New Digital Wealth Management Experience".

And all this in co-creation with our clients!



… partnering with best-in-class start-ups and Fintechs

"The collaboration between the teams of BNP Paribas Fortis and Abbove is a perfect example of a successful open innovation case between a large corporation and a start-up like Abbove in the private banking industry. By joining our forces, we managed to create a user-friendly platform and an innovative holistic wealth experience for thousands of families."

Guillaume Desclée, CEO of Abbove (Pax Familia solution)

"Moxo & BNP Paribas have established a successful partnership that focuses on innovative solutions for secure interaction between the BNP Paribas advisors and their wealth management clientele. It's a great use case about how digital innovation can help BNP Paribas to serve clients at their convenience while remaining compliant."

Martin de Heus, EMEA Director | Moxo (Chat & WhatsApp solutions)

"Raise Partner and BNP Paribas have been collaborating for the past 5 years to bring more transparency, interactivity, proactivity and personalisation into the advisory process through the Allocation Designer web app.

Our shared vision is to digitalise advisory processes while keeping private bankers at the cornerstone of the client relationship. We support the banker/client relationship and help build confidence and engagement on the long term."

Sophie Echenim, CEO of Raise (Allocation designer solution)

Press Contact

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BNP Paribas Wealth Management

Wealth Management

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BNP PARIBAS
WEALTH MANAGEMENT

The bank
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