
Global-First Private Wealth

KRI TAL

Introducing Kristal.AI

About

Kristal.AI is a **digital-first wealth advisory and fund management group** serving clients globally to meet their varied investment needs. Our goal is to make investments accessible, efficient and hassle-free by bringing together the best of Quant technology, Artificial Intelligence, and human expertise.



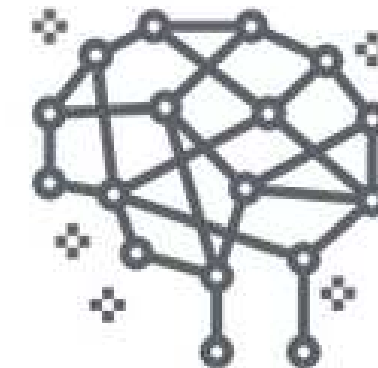
Access to
Global Markets



Client centric
Approach



Trusted and
Secure Process



Proprietary AI and
Data Management

Corporate Structure

Kristal.AI Holdings Pte Ltd

Singapore

Holding Company

Kristal Advisors (HK) Ltd	Kristal Advisors (SG) Pte Ltd	Kristal Advisors Pvt Ltd	Kristal.AI Capital Pvt Ltd	O2O Technologies Pte Ltd	O2O Software Services Pvt Ltd	Kristal.AI Technologies Ltd
100% Subsidiary	100% Subsidiary	100% Subsidiary	100% Subsidiary	100% Subsidiary	100% Subsidiary	100% Subsidiary
Hong Kong	Singapore	India	India	Singapore	India	Dubai, UAE
SFC-HK Type 4 and Type 9 (BHZ139)	MAS Capital Markets Service License (CMS100614)	SEBI Registered Investment Advisor (INA1000006852)	SEBI BSE - Cash Segment	None	None	None
Advisory & Fund Management	Advisory & Fund Management	Advisory	Equity Broking	IP Owner	IP Owner & Development Centre	Representative Office

Stake Holders

Brokers & Bankers



Auditors & Accountants

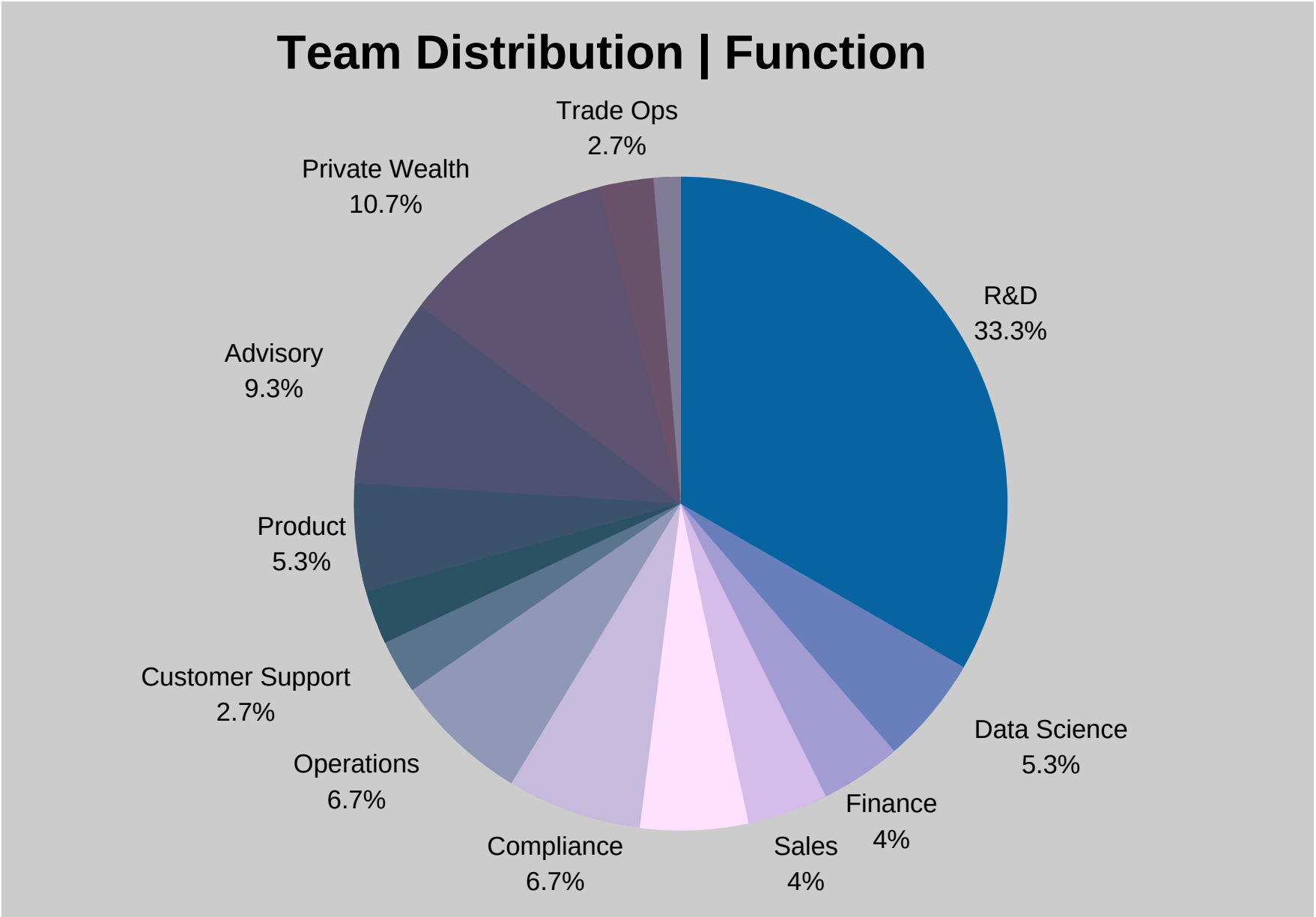
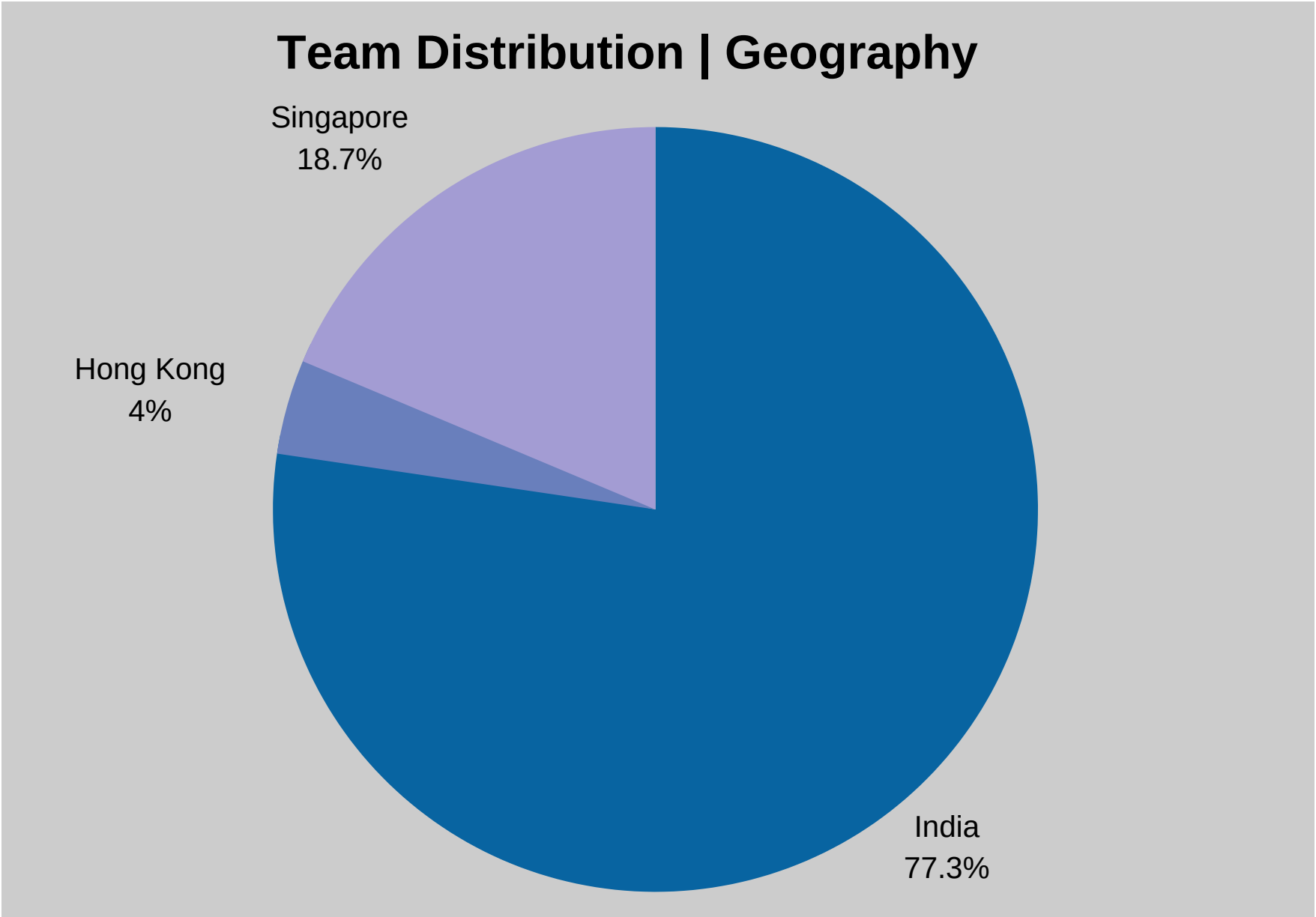


KYC & AML/CFT



Our Team and Structure

Our team comprises of 70+ dedicated members spread across the globe



WHY KRISTAL.AI?

- ❖ **No Need For New Bank/Brokerage Accounts:** Clients can have their chosen Investments account to create and manage their global portfolios using a single login on our platform.
- ❖ **Operational Efficiency:** Our KYC and onboarding process is one of the fastest amongst our peers. Clients/advisors can provide information in 5mins or less and expect a “live” investment account within 48 hours.
- ❖ **Cost Efficiency:** Our Investment accounts and strategies are designed towards providing a curated selection of global assets in a very cost-efficient and seamless manner to match the investment objectives.
- ❖ **Personalised Offerings:** With Kristal’s BYOK (Build Your own Kristal) model, clients/advisors can have their own ‘Private Labelled Portfolio’ to compartmentalise/unitise their investments efficiently*.
*Kindly seek independent legal and tax advice
- ❖ **Advisory Access:** Enjoy the benefits of man + machine. Our Advisory algorithm and in-house advisory team can together help you build a suitable portfolio.

Kristal.AI Advisory| Investment Committee

120+ years of financial expertise gathered at leading institutions such as J.P. Morgan, Citibank, BNP Paribas, UBS, Merrill Lynch.

[Click here to know more about our investment committee](#)



Asheesh Chanda
CEO & Founder



Vineeth Narasimhan
CTO & Founder



Thomas Meichl
Head of Advisory



Swapnil Mishra
Head of Private Wealth



Vivek Mohindra
Co-Founder &
Responsible Officer



Himanshu Gupta
Co-Founder, COO
& India Business
Head



Himanshu Nazkani
Head of Advisory,
India

Kristal.AI Advisory| Algo

How does the algorithm work

This is what goes into your portfolio recommendation



Kristal.AI Advisory| Algo

- Our algorithm employs both theoretical concepts and estimation methods so as to select an optimal and unbiased portfolio that suits your needs.
- Creates a process that plans for profits and losses
- Sizes position based on loss tolerance
- Incorporates market data and forward projections without bias

[Click here to know more about our proprietary algo](#)



Business Metrics

24,500+ users

20+ countries

3000+ funded accounts

170m+ (USD) AUM

1000m+ (USD) transactions advised

Product Metrics

180+ curated ETFs

30+ popular global stocks

10+ thematic baskets

4 Algo managed portfolios

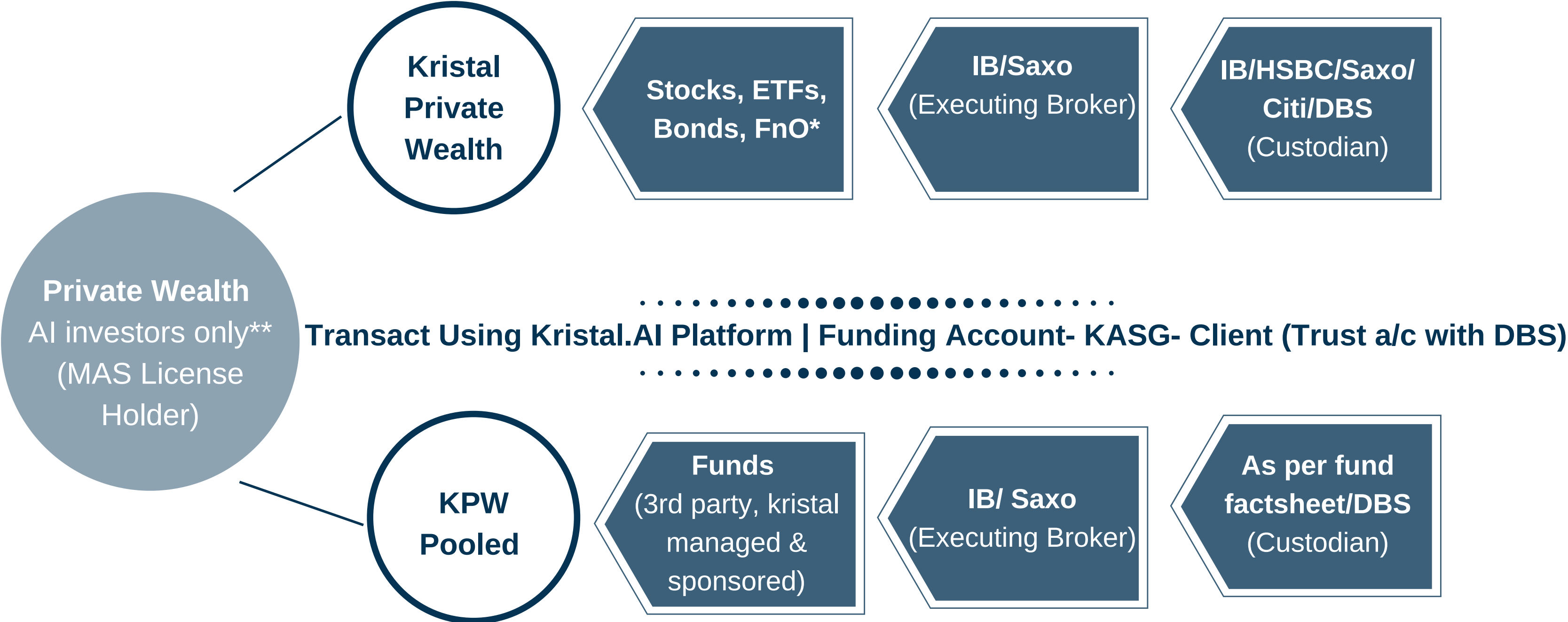
10+ Kristal managed and sponsored funds

20+ third party managed funds

20+ private equity opportunities including unlisted stocks

Private Wealth

Accounts Structure - Private Wealth

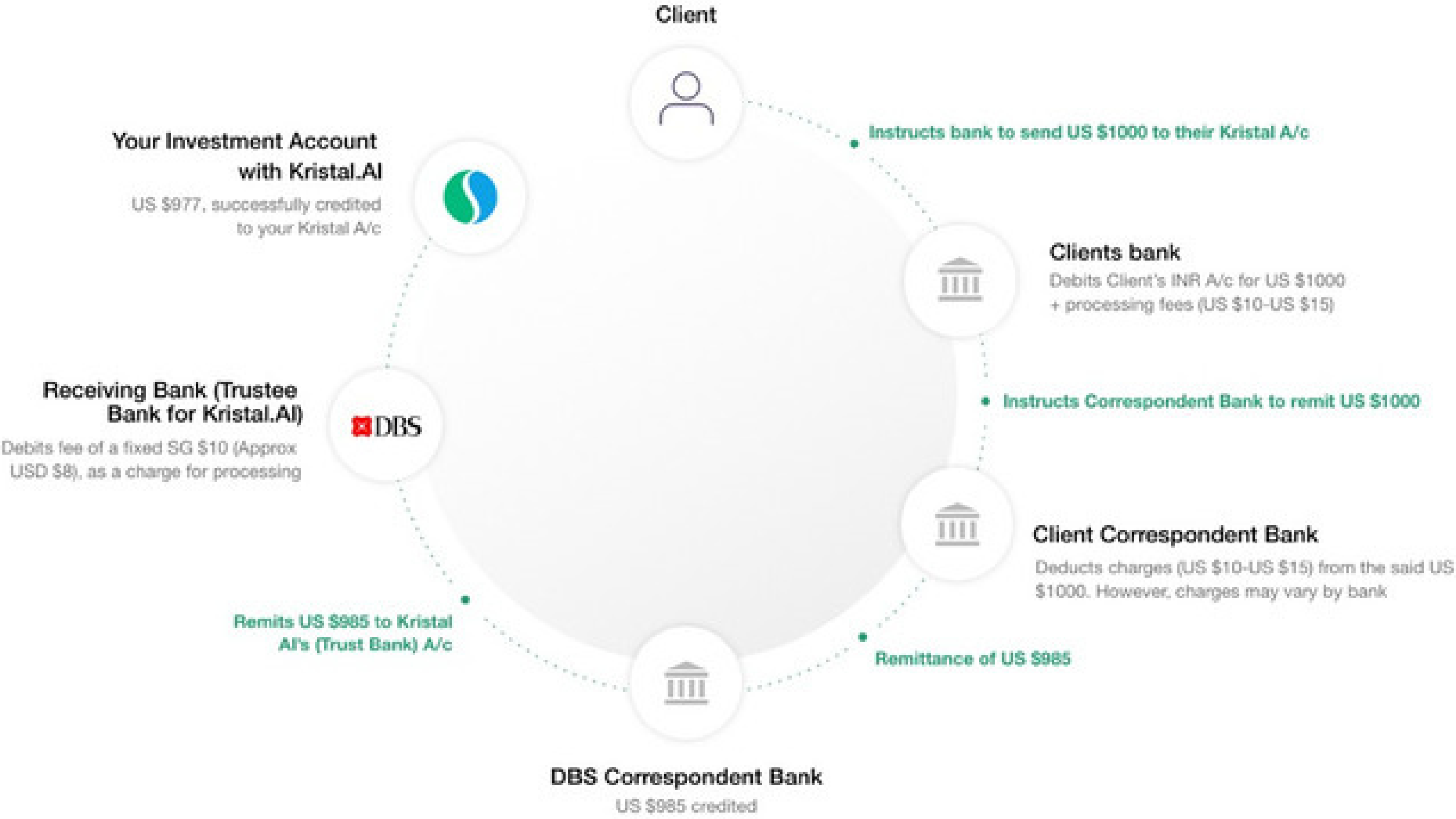


** Investors whose annual income is greater than 300,000 SGD or financial net worth is more than 1,000,000 SGD

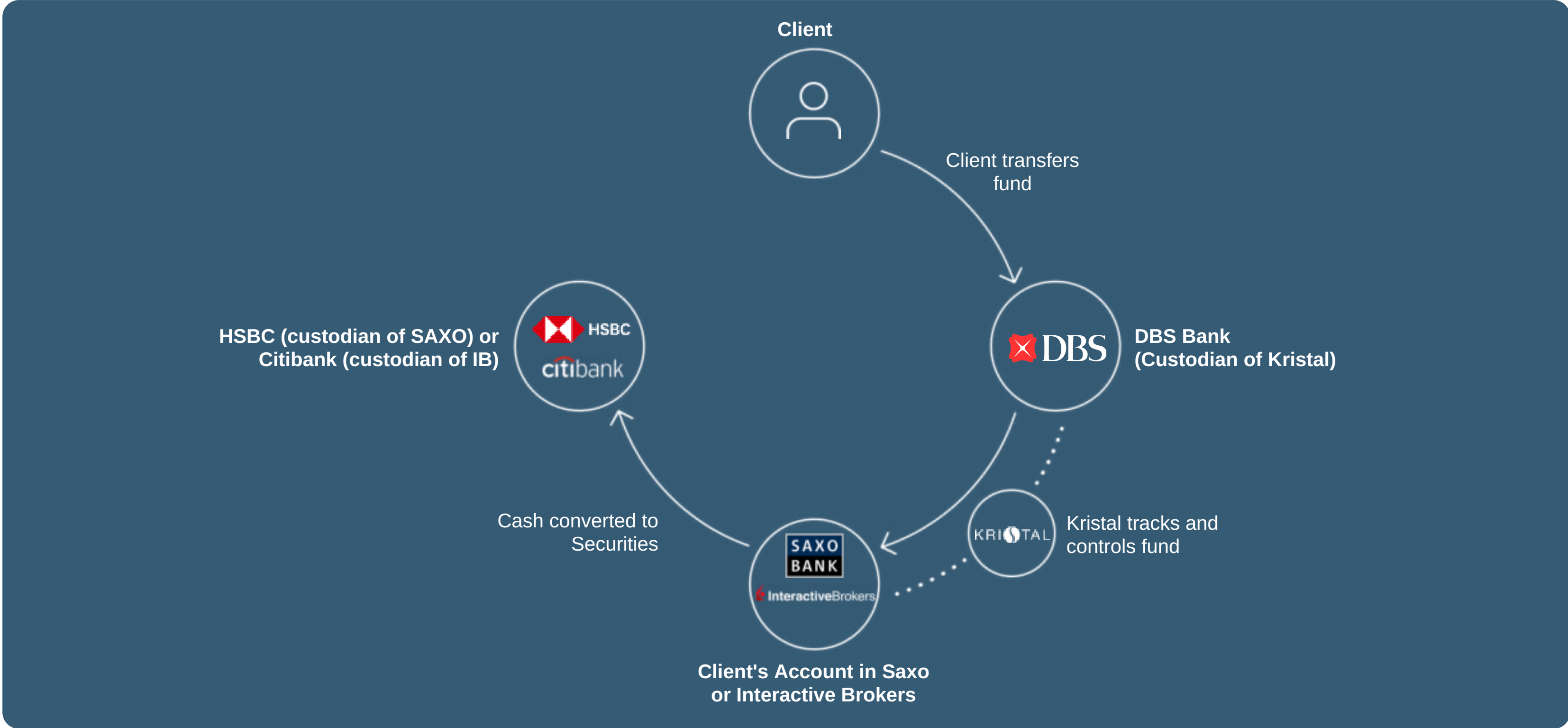
Private Wealth

Client Category	<ul style="list-style-type: none"> non-Retail / Private Wealth / Accredited Investor (as per SGP definitions) 		
Client Jurisdiction	<ul style="list-style-type: none"> Residency: ALL except USA 	<ul style="list-style-type: none"> Nationality: ALL except USA 	<ul style="list-style-type: none"> Tax: ALL except USA
Onboarding Entity	<ul style="list-style-type: none"> KRISTAL Advisors SG Pte Ltd 		
Broker & Custodian	<ul style="list-style-type: none"> Saxo Capital Markets Pte Ltd, Singapore and its global custodians Interactive Brokers, LLC and its global custodians 		
Trustee Bank	<ul style="list-style-type: none"> DBS Bank Singapore 		
Markets	<ul style="list-style-type: none"> Global, Markets with restricted currencies not available (e.g. INR) 		
Product	<ul style="list-style-type: none"> ETFs Managed <u>Kristals</u> (comprising ETFs, Stocks, Bonds) Custom <u>Kristals</u> (Build Your Own Kristal with ETFs, Stocks, Bonds, Options, Futures) Fund <u>Kristals</u> 		
Services	<ul style="list-style-type: none"> Dedicated Relationship Manager Investment Goal aligned Advisory Team to construct, monitor and rebalance portfolio 		
Minimum Investment	<ul style="list-style-type: none"> US \$50,000 		
Fees & Charges	<ul style="list-style-type: none"> Custody, Brokerage, and Asset Operating Fee at actuals, charged to the Account by the Broker (i.e. Saxo Capital, Interactive Brokers) Advisory & Investment Management Fee, charged MONTHLY on average DAILY balance 1.00% p.a. of A/C value excluding Fund Kristals Money transfer and FX conversion charges applicable per Fund Movement Fee 		

Money Movement Flow | LRS Private Wealth



Money Movement Flow | Non-LRS Private Wealth



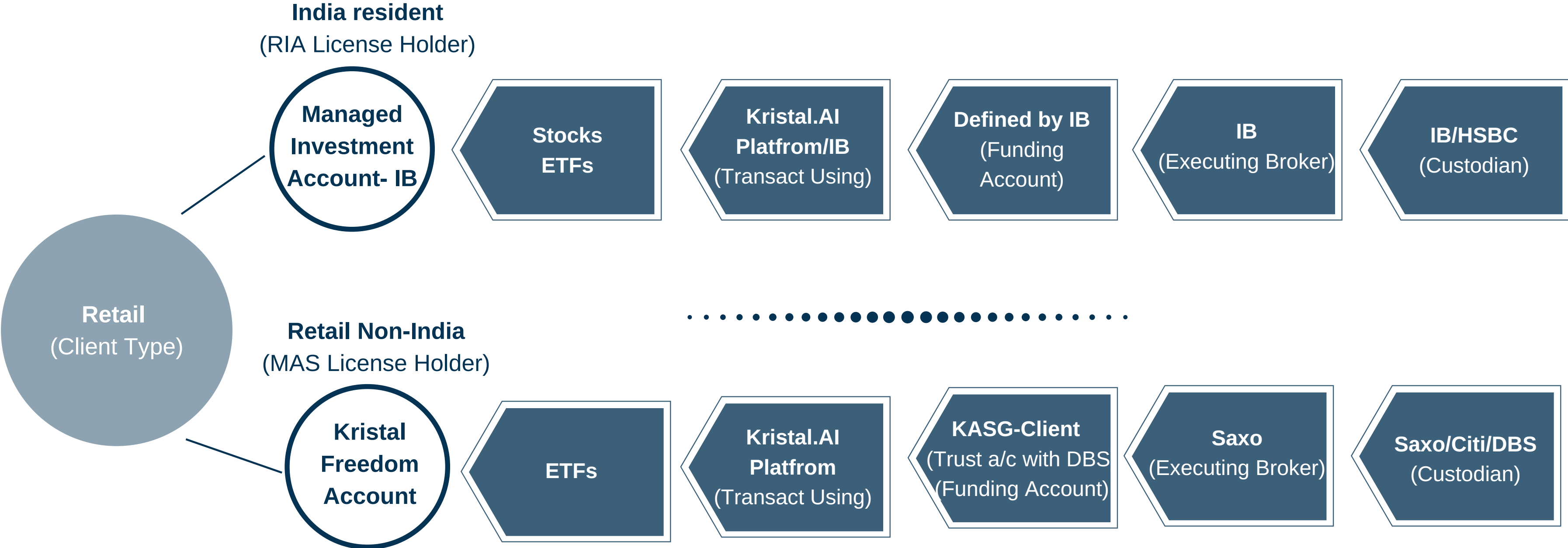
Private Wealth : Fund Movement Fee

Fee Item	Kristal Private Wealth
Funds Deposit	
- USD	Upto US \$50
- SGD	NIL
- HKD	N/A
- AUD	Upto US \$250
- EUR	Upto US \$250
- GBP	Upto US \$250
Deposit Threshold	NIL (US \$25,000 recommended)
Funds Withdrawal	
- USD	Upto US \$50
- SGD	Upto SG \$15
- HKD	NIL
FX Conversion	
Where required shall be executed at upto 0.20% from the Market Rate. The Market rate available to Kristal.AI is the rate made available by the relevant brokers.	

*If Sender indicates Sender charges = 0, sending cost will be deducted (in addition to the above) by the receiving bank and paid back to the Sending bank and/or Correspondent bank as applicable. Additional charges levied by Clients' bank may apply on transfers and FX conversions done in Clients' bank account

Retail

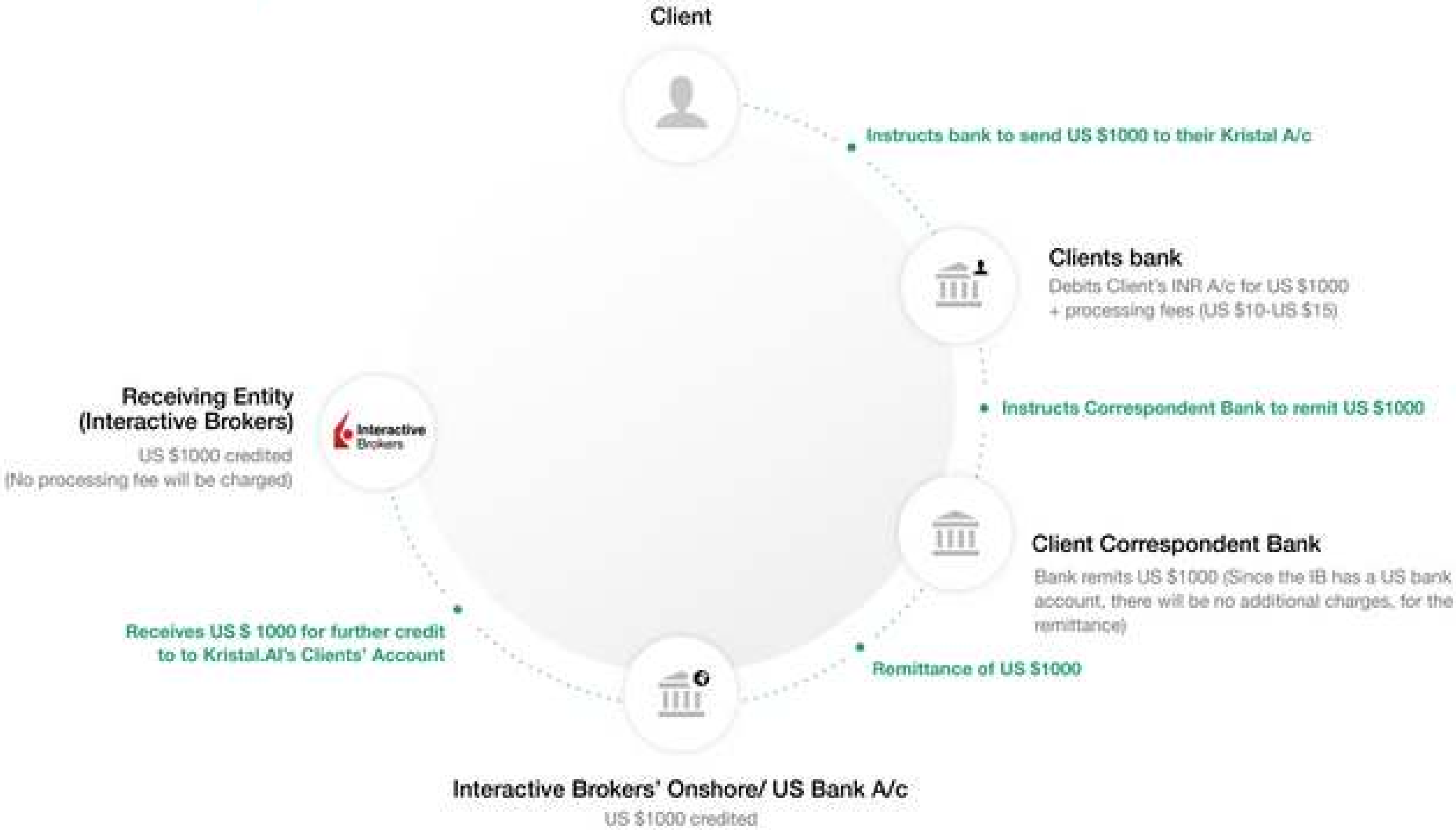
Accounts Structure - Retail



Retail India

Client Category	<ul style="list-style-type: none"> ▪ Retail ▪ non-Retail / Private Wealth / Accredited Investor (as per SGP definitions) 		
Client Jurisdiction	<ul style="list-style-type: none"> ▪ Residency: India ONLY 	<ul style="list-style-type: none"> ▪ Nationality: ALL except USA 	<ul style="list-style-type: none"> ▪ Tax: ALL except USA
Onboarding Entity	<ul style="list-style-type: none"> ▪ KRISTAL Advisors INDIA ▪ Interactive Brokers LLC and its global custodian 		
Brokers & Custodians	<ul style="list-style-type: none"> ▪ New A/C with IB LLC 		
Markets	<ul style="list-style-type: none"> ▪ Global, Markets with restricted currencies not available (e.g. INR) 		
Product	<ul style="list-style-type: none"> ▪ Curated / Selected ETFs ▪ ETF Kristals ▪ Curated / Selected Equity ▪ Equity Kristals 		
Services	<ul style="list-style-type: none"> ▪ Investment Goal aligned self-serve Advisory engine to construct, monitor and rebalance portfolio ▪ Advisory team access and support* 		
Minimum Investment	<ul style="list-style-type: none"> ▪ No minimum required (US \$10,000 recommended) 		
Fees & Charges	<ul style="list-style-type: none"> ▪ Custody, Brokerage & Account operating and maintenance charges ADDITIONAL in accordance with your Broker Agreement ▪ Advisory & Investment Management Fee, charged MONTHLY on average DAILY balance upto 1.00%p.a. of A/C value ▪ Money transfer and FX conversion charges in accordance with your Bank and Agreement with Broker 		

Money Movement Flow | LRS



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For Market & other Updates, follow us on...



- <https://www.linkedin.com/company/kristal.ai/>



- https://twitter.com/kristal_ai & https://twitter.com/KristalAI_India

For more, follow us on...



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- <https://www.facebook.com/kristal.advisors/>

Awards & Recognition



Value Champion Asia




Asia Smart App Awards 2019



10th Annual Retail Banker International Asia Trailblazer Summit





Join the movement to make wealth management global,
personalized, and hassle-free.

KRISTAL.AI



Thank You

Kristal.AI | hello@kristal.ai

Commercial Terms & Asset Specific Risk

INSTRUMENT TYPE/CLASS	RISK LEVEL
For Retail Investors:	
Treasury bonds / Money market bonds / High grade Government Bond ETF	
Corporate bonds (Investment grade) ETFs	Low
High yield bonds ETFs / Gold ETF / REITS ETF / Developed Market Equity broad Index ETF	
Developed Mkt Mid & Small Cap Equities ETF / Subordinated Bond ETFs / Silver & Broad Commodity ETF / Single Name IG Corporate Bonds	Medium
Direct Equities Large cap (More than USD 5B market cap) / Emerging market ETFs (Bond & Equity) / Single commodity ETF	
For Accredited Investors:	High
Inverse & Leveraged ETFs / Small-Mid Cap equities (Less than USD 5B market cap) / Single name Sub-IG bonds / Unleveraged ELON with underlying of SL 3 and below	
(long only via options) (Bull Call Spreads / Bear Put Spreads / Long Butterfly Call or Put Strategies)/ Covered Call Strategies / Long-Short Hedgefund arbitrage strategies (e.g. Ariana, Aurigin)/ AT1 Bonds/ CoCo Bonds	
Long Short Equities BG Long Short / Private Equity and VC like Investments	
Strategies that include Index Options (includes selling) Index Technical Trader	Very High
Strategies that include Single Stock Options (includes selling) / Leveraged Pooled Strategies (Carry++ / ELONs on Underlying SL 3 and above and with embedded leverage	

Disclaimer:

The information contained herein is only for informational purposes and are subject to risks. The information should not be construed as any form of advice or recommendation relating to investments, tax, legal, financials, business or any matter and should obtain their own independent advice. The information is provided on 'as is' basis and Kristal.AI or its affiliates, does not make any representation, undertaking, warranty, guarantee, or other assurance as to the timelines, completeness, correctness, reliability, or accuracy of the materials and data herein.

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The Sophistication Level represents the complexity of the related security or investment strategy as per the regulatory definition. Risk Level represents broader descriptive classification of the incremental complexity for easier understanding by all potential investors.

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