



PeerVantage “Know Where You Stand”

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Abstract

There are tens of millions of mass affluent investor portfolios in the US. Many investors comment they are flying blind. In some cases they have lost faith in their advisors. According to ICI, only 20% feel they have enough to retire on. PeerVantage is an online information system which focus on this market, not the ultra-wealthy. The service enables households to compare portfolio performance to their peers through subscription plus it sells advertising licenses to top-rated advisors. In this poster we'll focus on the overall design of the PeerVantage system and introduce a brief description about it modules.

What's PeerVantage

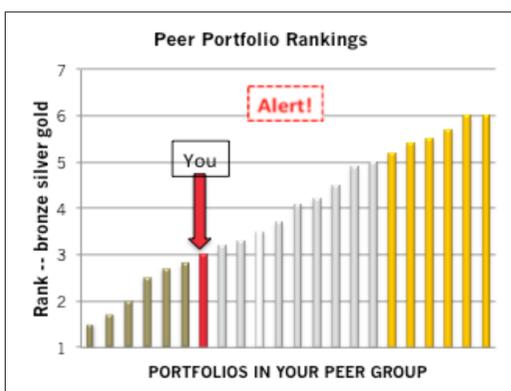
PeerVantage is an online service which is based on crowd-sourcing. It gives a real view where the investor's stands depending on comparisons with investors who falls in the same measurement scope.

PeerVantage is the portfolio network of mass affluent investors categorized by peer group. Recent advances in technology and our innovative processes enable peerVantage to offer these unique services for a surprisingly modest fee.

PeerVantage Online Services

❖ Portfolio Compare:

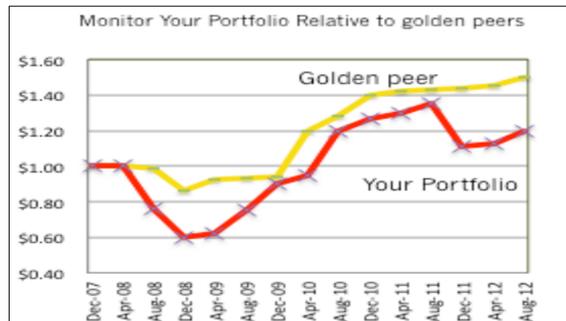
By subscribing to this service, investors define their peer group in relevant to their demographics, income, wealth, affiliations and contact information on their chief advisor. After submitting the information, the system will calculate and analysis the investor's risk adjusted portfolio performance grouped by bronze, silver, gold. The system will generate investment performance report for each investor.



❖ Analyze & Monitor

Investors can analyze the portfolio of:

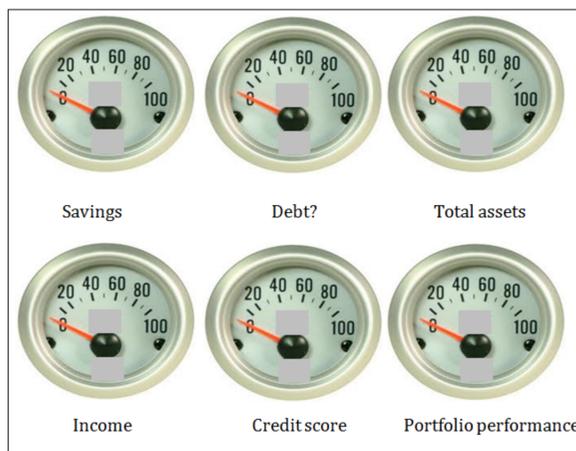
- 1) a better performing peer.
- 2) a group of peers.
- 3) the entire gold performance category.



They can compare holdings and see differences asset allocation and the selection of stocks, bonds, cash and funds.

❖ Financial Dashboard:

Households will identify in which percentile do they fit in according to six critical measures .In this module, households can input their information for the six measures (Income, Credit, score, Savings, Debt, Total assets).



These measurements help in specifying in which percentile the investor falls, plus they draw the basic understanding of the investor's financial health.

❖ Advisors Rating:

PeerVantage plans to improve transparency by issuing advisor ratings by peer group based on the underlying performance of their clients. For launching the ratings service for financial advisors, the system must contain at least 500,000 portfolios.

❖ Advertising licenses for financial:

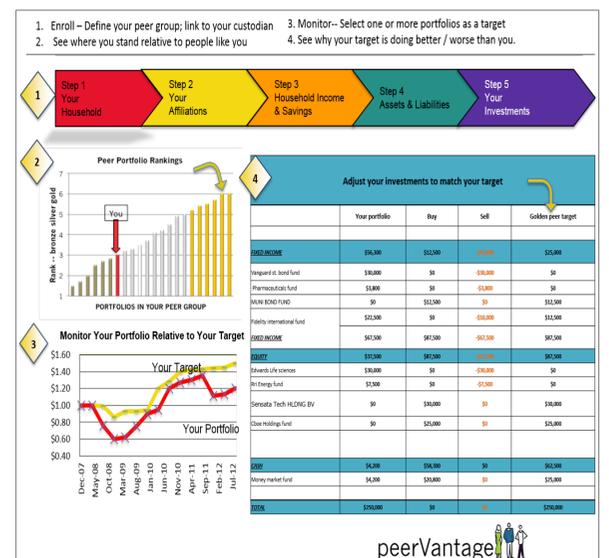
Advisors are rated based on the relative performance of each client, client satisfaction clients and other factors. Thus, they can be offered an advertising licenses.



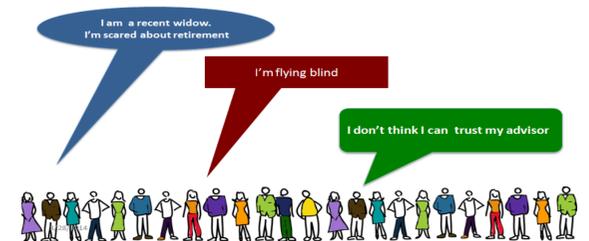
PeerVantage Enrollment Process

A user friendly interface is provided for the enrollment process. The required information for enrollment are:

Household affiliations, income & savings, assets & liabilities, and investments.



PeerVantage Advantage



- Create a portfolio universe of affluent investors.
- Use rating algorithms to risk adjust performance of each portfolio enabling direct comparison
- Attach attributes to each portfolio-demographic, income, wealth etc. so that portfolios can be viewed by peer group.
- Rate advisors based on underlying client performance, client comments and other factors.
- Use the data universe to estimate market size by peer group and show advisor firms the rating distribution of each advisor by peer group.
- Use redaction to effectively mask the underlying identity of each investor.
- Use index tracking technology to develop a reduced set of securities / funds for the target portfolio.

Conclusion

PeerVantage is an online system that rely on crowd wisdom. The system assist investors to improve their investments by offering powerful features .