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PROBLEM – PERFORMANCE CANNOT BE ASSESSED IN ADVANCE

Banks cannot be trusted to inform on the functioning of the economy

For 95% of the French according to a study sponsored by Banque de France (TNS/Jeco)



In the meantime

- ① **Investors believe financial markets are opaque**
(64% of the French according to Observatoire des actionnaires)
- ① **Investors believe financial markets are irrational**
(50% of the French according to Observatoire des actionnaires)
- ② **Investors believe their banking fees are too high**
(92% of respondents according to Challenges)

There is a need for
**UNDERSTANDING
& FAIR FEES**

How MQ makes it easy to UNDERSTAND

TRADITIONAL

100%
"Faith"

IFA & Private
Banks

e.g.: Charles Schwab,
UBS
Merrill Lynch,
Barclays

DIGITAL

100%
"Faith"

Robo Advisors

e.g.: Betterment,
Wealthfront,
Nutmeg,

100%
"Empowerment"

 **MARIE QUANTIER**
Inspiration since 1907



100%
"Do It Yourself"

Online-brokerage

UNDERSTAND

- Fully Transparent
- Easy to Understand

CUSTOMIZE

- Clients are proposed an asset allocation from Independent Source
- Full Freedom to diverge from it

LOWER FEES

- Wholly Owned and Controlled by Clients
- Custodian is a Well Established Financial Institution

EMPOWERMENT REQUIRES BREAKTHROUGH INNOVATIONS

| | | | USA | | | | UK | Italy | Marie Quantier |
|------------------|----------------------------|------------------------------|-----------|---------------|-------------|------------|--------|-----------|----------------|
| | | | Learnvest | FutureAdvisor | Wealthfront | Betterment | Nutmeg | Moneyfarm | |
| Asset Allocation | 1950 | Markowitz /Sharpe | | | | | | | |
| | 1992 | Black- Litterman | | | | | | | |
| | 1990 | Market Regimes - Qualitative | | | | | | | |
| | 2010 | Market Regimes - Systematic | | | | | | | |
| Custody | Managed Account | | | | | | | | |
| | Segregated Managed Account | | | | | | | | |
| | Clearing / Custody | | | | | | | | |
| User Experience | Independence | | | | | | | | |
| | Execution | | | | | | | | |
| | Check It Yourself | | | | | | | | |
| | Do It Yourself | | | | | | | | |

1. MQ has built an in-house systematic technology to analyze the global economy (Artificial Intelligence)
2. MQ has built a technological infrastructure that allows to create financial strategies that are both understandable and performing (behavioral economy and portfolio optimization)
3. MQ has built a technology to quantify customized portfolio's downside risk in a couple of seconds and available on mobile devices (High Performance Computing)
4. Whereas, Nutmeg and Yomoni work with a discretionary board of investment and Betterment and Wealthfront developed systematic buy & hold asset allocation tools (Markowitz).

INNOVATION 1 - FINANCIAL ENGINEERING TO SERVE UNDERSTANDING

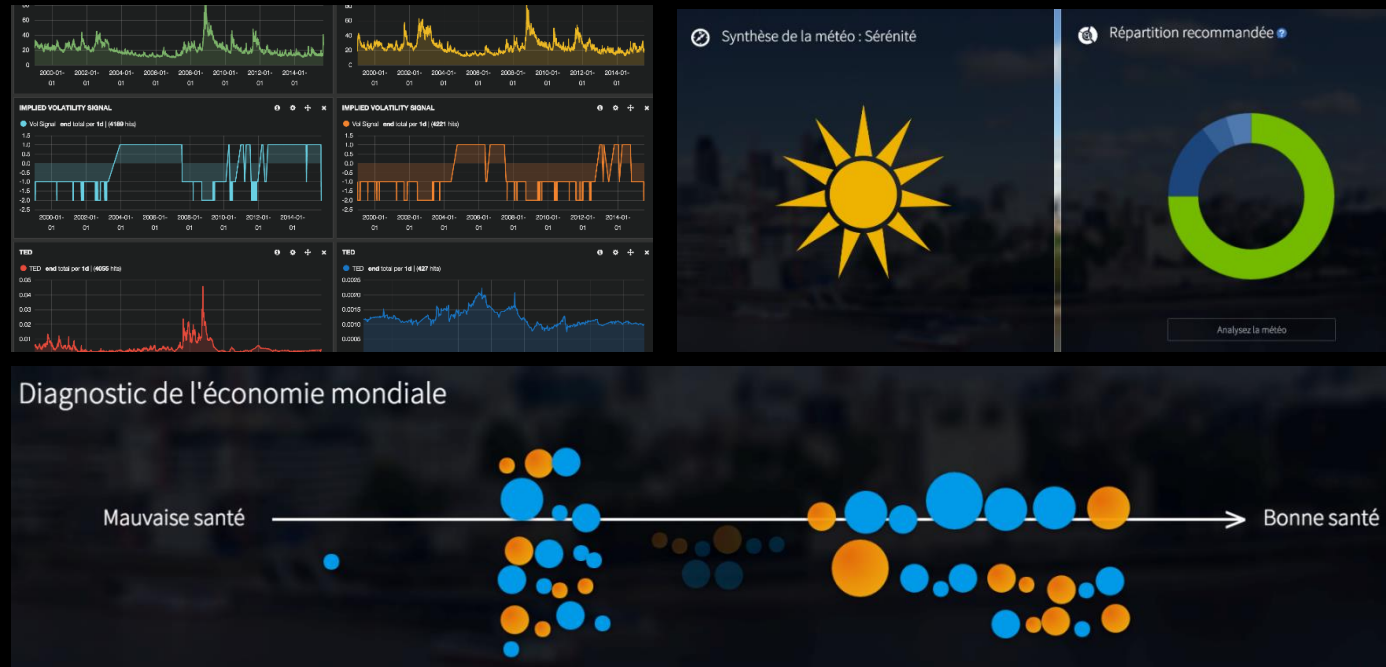


Design financial models that can be understood

Financial Engineering has to take into account from the very beginning the understanding constraint. Models has to deliver performance and to be immediately understood.

Importance of behavioral economics in portfolio optimization at MQ.

INNOVATION 2 - AI - GLOBAL MACRO ANALYSIS & PORTFOLIO OPTIMIZATION



Storage and robustification of financial data

MQ created the API C++ for elasticsearch to store a couple hundred thousand economical and financial data in real time and 300 robustified reengineered financial indicators.

Global Macro diagnosis

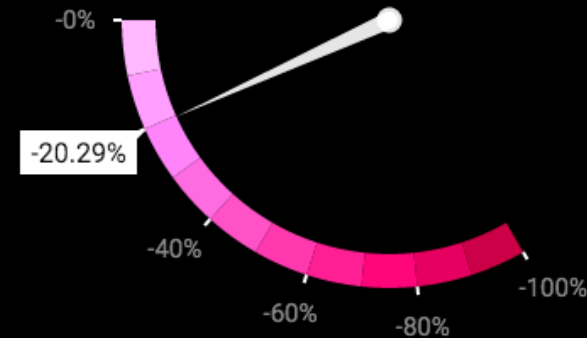
New Artificial Intelligence algorithm to assess global economy diagnosis and identify market regimes.

Asset Allocation

Portfolio optimization based on market regimes, like global macro hedge funds.

INNOVATION 3 - HPC – QUANTIFY RISK ON MOBILE DEVICES

Intuitive risk measure available on mobile devices in few seconds



High Performance Computation, cloud computing and algorithmic research

Breakthrough in applied mathematics and computer science to deliver stress test on personalized portfolio accessible on portable devices.

Risk Tolerance in term of Maximum Drawdown

KYC (Know Your Customer) and risk profile definition in line with latest research in behavioral economics.

Monitoring Maximum Drawdown thanks to Market Regimes

MDD monitoring thanks to market regimes is far more efficient than minimum variance algorithms.



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