NexJ Nudge-AI Suite

Empowering Advisors to Focus on Building Relationships

NexJ Nudge-AI is a suite of digital assistants that leverage Artificial Intelligence, Machine Learning, and Natural Language Processing to make intelligent investment recommendations, suggest next best actions, share relevant information and analyse data for insights in order to help advisors better engage and service their clients. These assistants further equip advisors with data-driven prompts to help drive efficiency, meet compliance obligations and drive customer loyalty.

Hyper-Personalization at Scale

The reason the Nudge-AI makes such good business sense is that customers don't want to be treated as members of a segment. They want to be looked at as individuals with distinct preferences, and expect personalized service regardless of segment.

Organizations that recognize and leverage these preferences can offer customers a better experience while making decisions that lead to a larger share of wallet. With the Nudge-AI suite of digital assistants, a business can foster stronger customer relationships, improve advisor productivity, ensure stronger adherence to compliance and increase assets under management.

What Makes NexJ Nudge A Smart Choice

NexJ Nudge-AI boosts advisor performance to drive customer success, prioritizing interactions while providing advisors the flexibility to focus on key metrics. It enables advisors to perform the right action at the right time, using the right channels.

What makes the Nudge-AI suite of products a smart choice is how they can be effectively leveraged by advisors to not just generate data-driven recommendations, but to improve client outcomes, automate tasks and processes, all in real time. It uses data and analytical insights to serve customers in a more relevant and contextual manner.

AI lies at the heart of the NexJ Nudge-AI products, empowering advisors and firms to differentiate on service by anticipating customer needs and delivering a tailored customer journey.

Invest

Recommends personalized investment options optimized to mitigate risk and volatility

Detects portfolio imbalances

Guarantees compliance

Automatically populates advisory notes when recommendations are acted on

Enables full auditability on how and why decisions are rendered

Engage

Delivers recommendations for timely, relevant client interactions

Enables simple portfolio reviews or KYC updates

Assists advisors in successfully completing tasks that lead to better client engagement

Actions are dynamically ranked and prioritized based on client value

Inform

Recommends exclusively licensed, highly trusted, fully FINRA, SEC, IIROC & FCA compliant content from industry recognized sources

Aligns news based on individual client's interests or investor profile

Helps maintain regular cadence of communication with entire book of business irrespective of how large it grows

Insights

Delivers sentiment information from notes, emails and call records to the advisor

Uses Natural Language Understanding to create greater awareness of client status and desires

Helps foster stronger customer relationships

Dramatically increases advisor efficiency by enabling a better understanding of the client

To learn more, visit **www.nexj.com** or email **info@nexj.com**

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About NexJ Systems

NexJ Systems is the pioneer of Intelligent Customer Management. Our award-winning CRM is designed to help Wealth Management, Private Banking, Corporate and Commercial Banking, and Insurance firms revolutionize their business. Powered by artificial intelligence, our products help drive productivity, boost client engagement, and increase revenue. With users in over 60 countries, our customers benefit from our deep expertise across financial services verticals, strategic investment in innovation, and commitment to their success.

NexJ Nudge-AI

Invest

Intelligent Investment Recommendations

NexJ Systems offers a number of digital assistants that help financial services firms engage productively with clients at every stage of the customer life cycle.

This assistant is an intelligent investment recommendation assistant that optimizes personalized portfolio construction to mitigate risk and volatility, detects portfolio imbalances and automates compliance.

Here are some of the ways in which the assistant adds value:

- Enhances the asset allocation process and limits portfolio drift
- Uses dynamic guided workflows to capture or consolidate the Investor Mandate
- Builds hyper-personalized portfolio models for each mandate
- Identifies and executes required actions including multi-dimensional scoring or contextual quick actions
- Continuously evaluates portfolios for refinement using Artificial Intelligence

It also effectively integrates with trading platforms, automates compliance whenever possible and enables synchronization with existing systems.

The Power of Deep Learning

This digital assistant analyses investor data from any source, whether internal or external, then uses client preferences and firm strategy to create a hyper-personalized mandate for each portfolio.

A Deep Learning Neural Network then performs analysis of 10+ years of historic data to arrive at a recommendation. It also offers a full reasoning of why a recommendation is made, after considering 100+ factors. Further, it enables the addition of constraints or preferences in real time.

This assistant guarantees compliance by identifying the need to rebalance and applying investor mandate and firm compliance rules to all recommendations. It personalizes portfolios for every client, optimizes portfolios for performance and risk, saves time by streamlining the entire portfolio management process from mandate and construction, through to rebalancing, recommendations and execution.

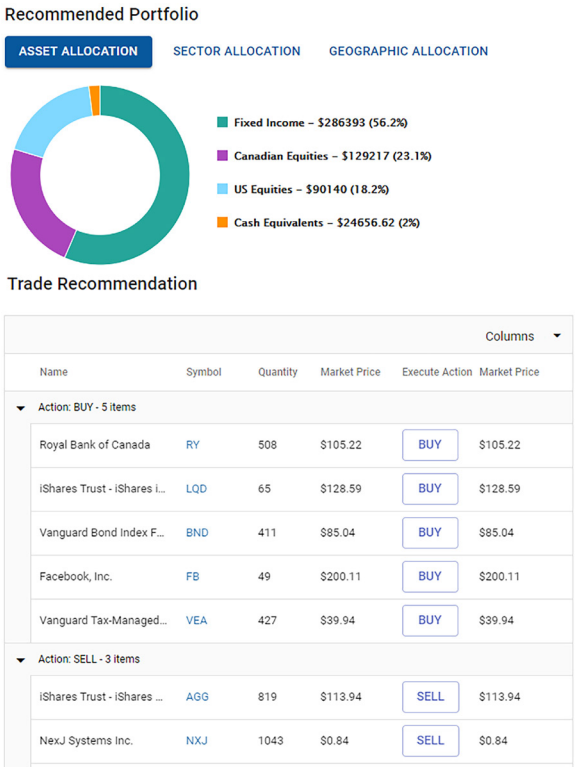
Ultimately, it helps advisors better service their clients and remain compliant, building loyalty and trust.

Key Benefits

Consolidate investor mandate
Use KYC, IPS and disparate data feeds to establish a comprehensive mandate

Prioritize portfolio actions
Enables multi-dimensional scoring by client tier, urgency, and type of recommendations

Automate portfolio compliance
Matches the firm and client risk tolerance



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Engage

Next Best Action

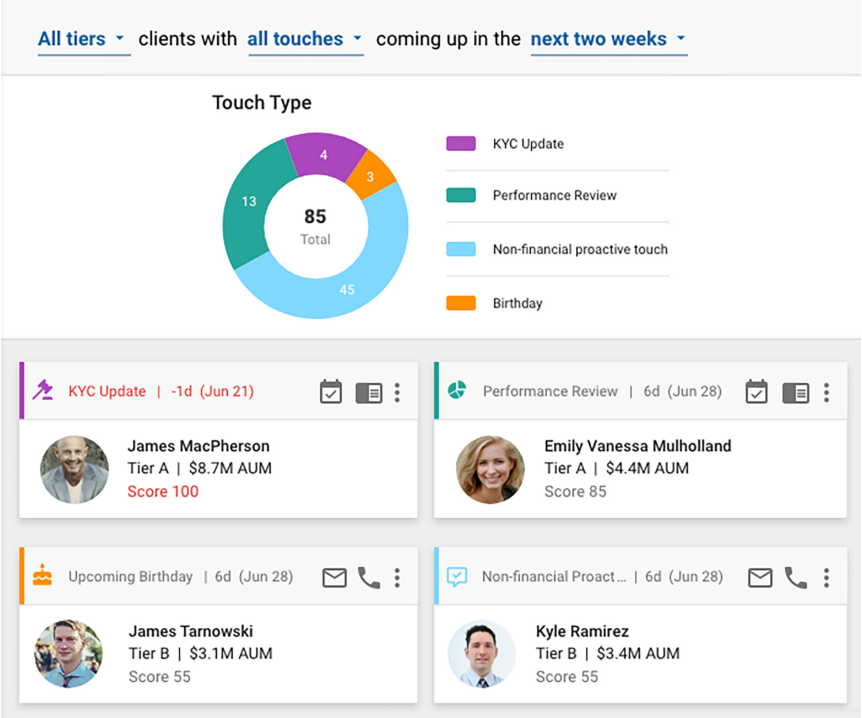
NexJ Nudge-AI has a robust next best action digital assistant that helps advisors better engage with customers. It equips advisors with data-driven prompts to help drive efficiency, meet compliance obligations and boost loyalty. It suggests and automates dynamic client interactions, enabling advisors to offer more effective service and perform the right action at the right time, using the right channels. It encourages advisors to make timely, personalized, relevant client interactions.

How It Works

Not being proactive in contacting clients and not returning phone calls or e-mails in a timely fashion were cited by Spectrem as among the top reasons for changing financial advisors. 86 per cent of clients who say they're "engaged" in the client-advisor relationship are extremely likely to continue working with their advisor compared with only 45 per cent of those who say they're not engaged. This is where our assistant comes in. It presents actions in order of highest value to an advisor. It generates, scores and ranks these actions based on industry best practices or firm established guidelines. It then provides advisors with choices, and gives them the tools to perform the suggested actions. For hyper personalization of these actions, it uses a complete understanding of the client which is achieved by integrating all available data. It then facilitates recommended actions such as KYC reviews, by scheduling meetings, preparing documents, pre-populating forms and automating processes.

Encouraging the Next Best Action

Financial services organizations can effectively leverage this assistant to provide advisors with data-driven suggestions that empower them to improve client outcomes while automating tasks and processes, all in real time. Interactions are prioritized and recommendations made by recognizing that clients want to be treated as individuals with distinct preferences. It enables advisors to recommend the next best action using data and analytical insights to serve clients in a more relevant and contextual manner.



Key Benefits

Stronger Relationships
Helps foster better customer relationships by recommending appropriate actions

Relevant Engagement
Fosters better client engagement and loyalty

Increased Efficiency
Dramatically increases advisor efficiency by recommending actions and automating tasks such as KYC update, performance review, relationship touchpoints, birthdays and anniversaries

Ensure Compliance
Can keep regulatory frameworks in mind and issue alerts accordingly

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Inform

News and Research Recommendations

NexJ's Inform Digital Assistant enables advisors to engage with their clients using content tailored to the client's interests. Inform allows advisors to deliver superior, value-added, customer experiences throughout the client lifecycle.

How It Works

NexJ uses a sophisticated AI engine to match client interests to news from either wealth management-specific premium news feeds, 15k publicly available news streams, or a firm's own research. Content is presented in a client-specific dashboard. Advisors can browse content and send articles to clients with the click of a button. Inform can:

- Recommend exclusively licensed, highly trusted, fully FINRA, SEC, IIROC & FCA compliant content from industry recognized sources
- Align news based on individual client's interests or investor profile
- Maintain a regular cadence of communication with their entire book of business irrespective of how large it grows

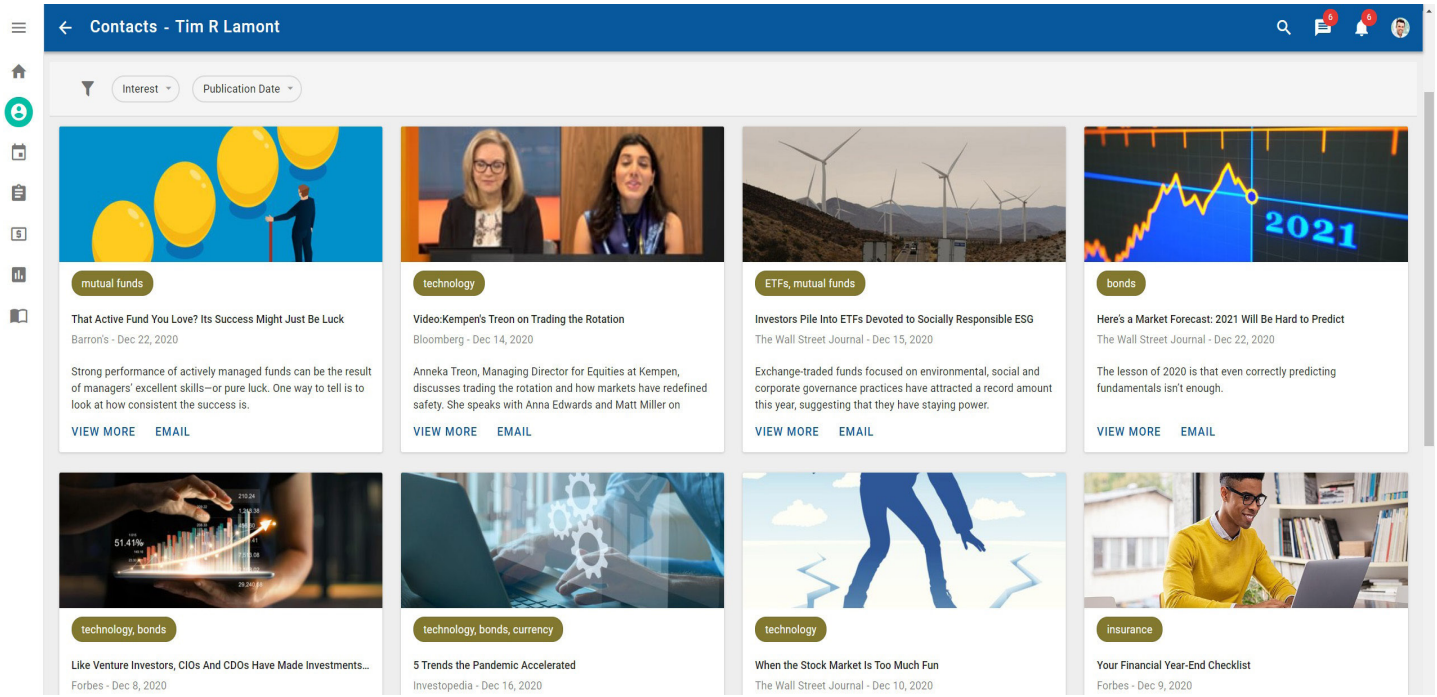
Premium content contains no paywalls or advertising and can be branded to the firm or the advisor. For an even better customer experience, use our Insights Digital Assistant to automatically discover new interests from unstructured text like emails and notes.

Key Benefits

Improve client experience
by delivering relevant and meaningful content with no paywalls or ads

Save time
by automating the selection of content that matches client interests

Build loyalty
by enabling regular, proactive interactions with clients



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