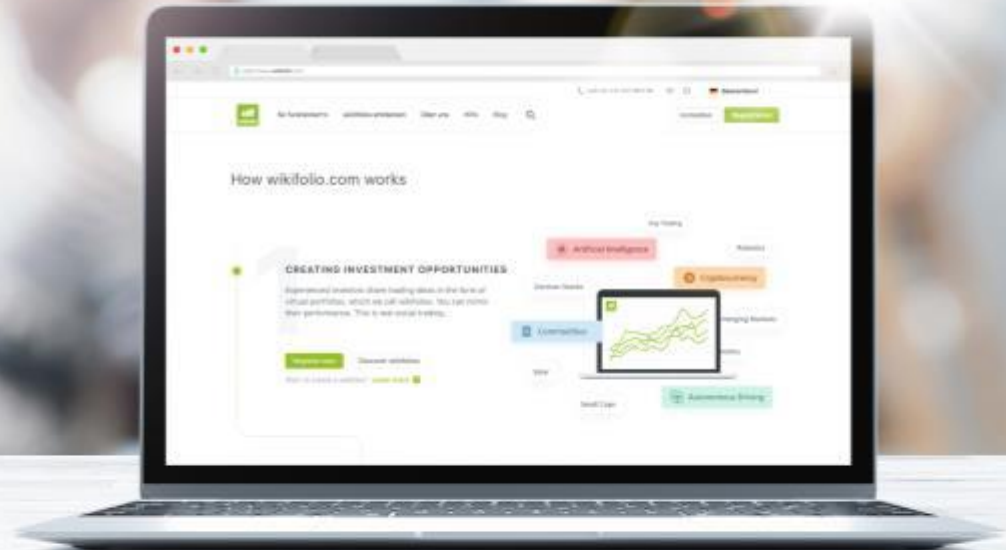


**(1) STOs**  
Opportunities &  
applications

**(2) Data:**  
Personalization to drive  
customer engagement





- Global distribution of retail investment products still difficult
- PSD & blockchain will disrupt the nature of customer relationships
- Trust, UX, Brands, communities are key aspects

Many new investment approaches including Social Trading, Crowd Funding, Fractional Real Estate Ownership,...

New class of investors in emerging markets,  
new generation of investors in developed markets

Many global initiatives around STOs  
both from the crypto world and from the classical world

**STOs are threat and opportunity!** 



# wikifolio.com has long term STO strategy with 3 pillars

## **wikifolio „Direct“**

to enable customers to invest without a custodial account (but still using a principal broker):

*low cost and convinient*

## **wikifolio STO**

to enable customers to trade wikifolio-certificates at any STO platform or transfer P2P:

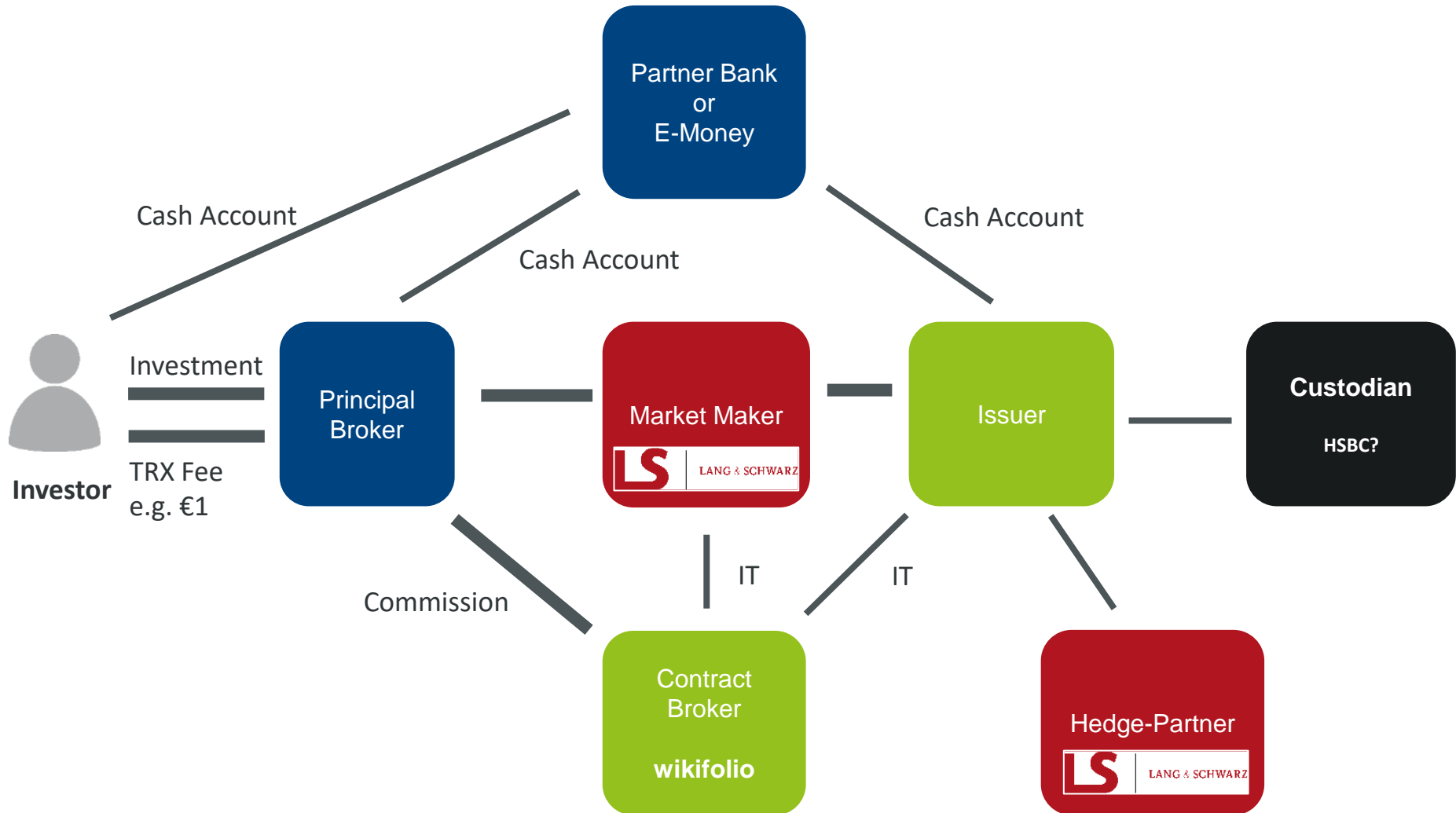
*global reach within global ecosystem*

## **wikifolio Whitelabel**

to enable other issuers to exploit wikifolio technology, data, community and ecosystem:

*capture value from synergies*

- > Acquire **knowledge** around STO with **low innovation risk**
- > Easy step into new **customer relationships** for cross- and upselling
- > **Earn margin** from **low risk** brokerage business





# The wikifolio.com principle: Joint growth within the eco-system



Customers co-create their own financial product

**Co-Creation**

+



With the top brands from finance and media

**Co-Branding**

+



Create unique and shareable content

**Content Marketing**

=

Flagship News + quantitative Data from 20K portfolios + real talents in engaging formats

**Engagement**



Activate investors and attract new target groups. More transactions in wikifolios, stocks...

**Conversion**

# Return Data

## Raw Sample

- Daily data on ca. 8.600 investable wikifolios from 2012 - 2018
- 16 - 2.200 observations per Portfolio
- Data requires cleaning and screening



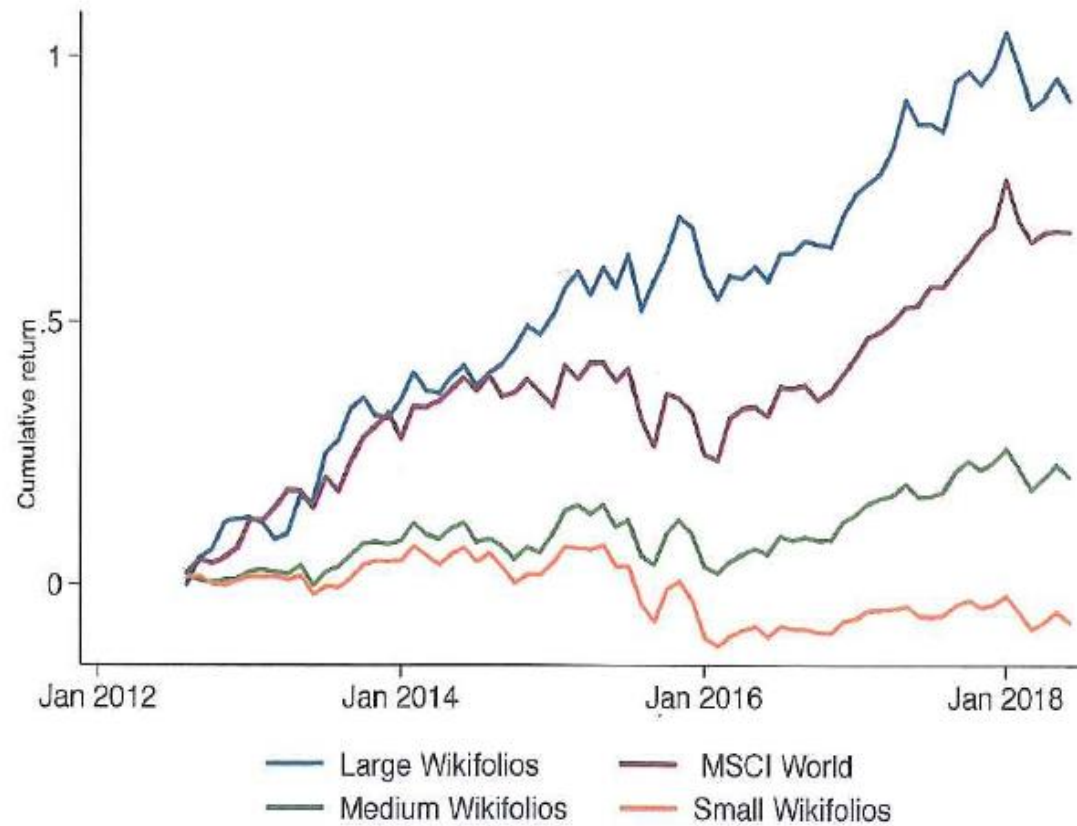
## Final Sample

- Monthly data on ca. 8.500 investable wikifolios from 2012 - 2018
- 260.000 monthly observations

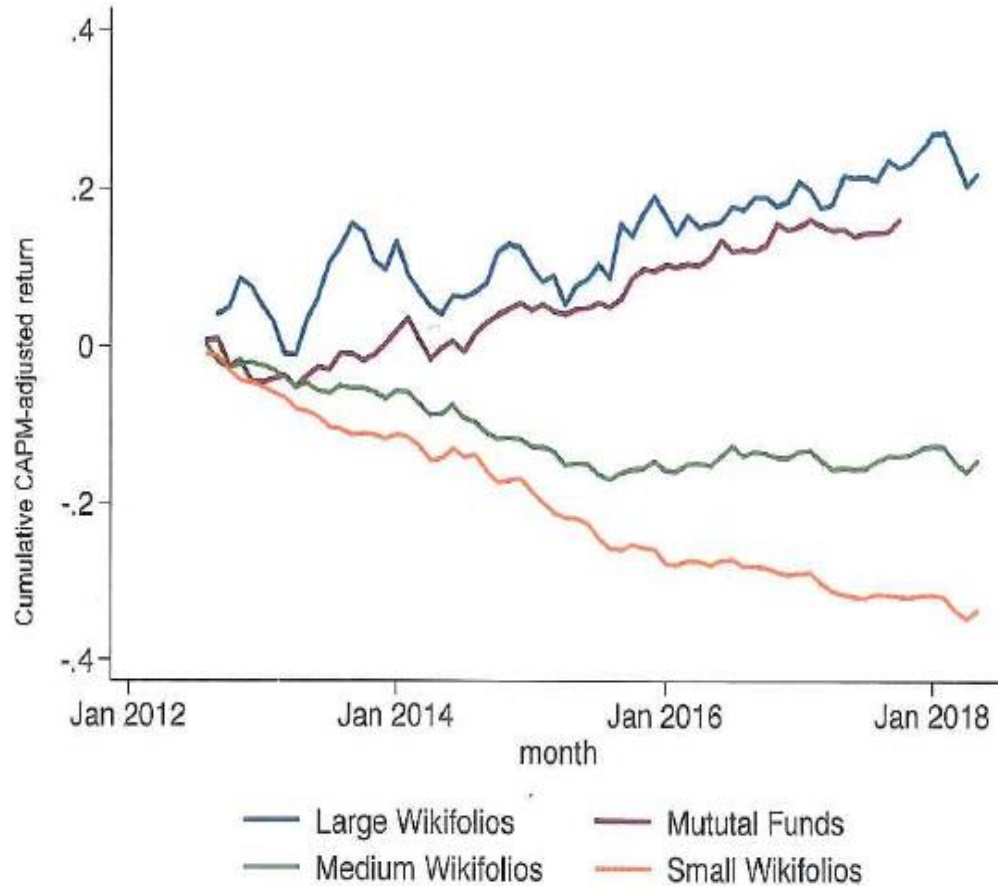


## Global Market and Wikifolio by Size

Cumulative Returns



### Risk Adjusted Cumulative Returns



# Conclusion and Main Findings

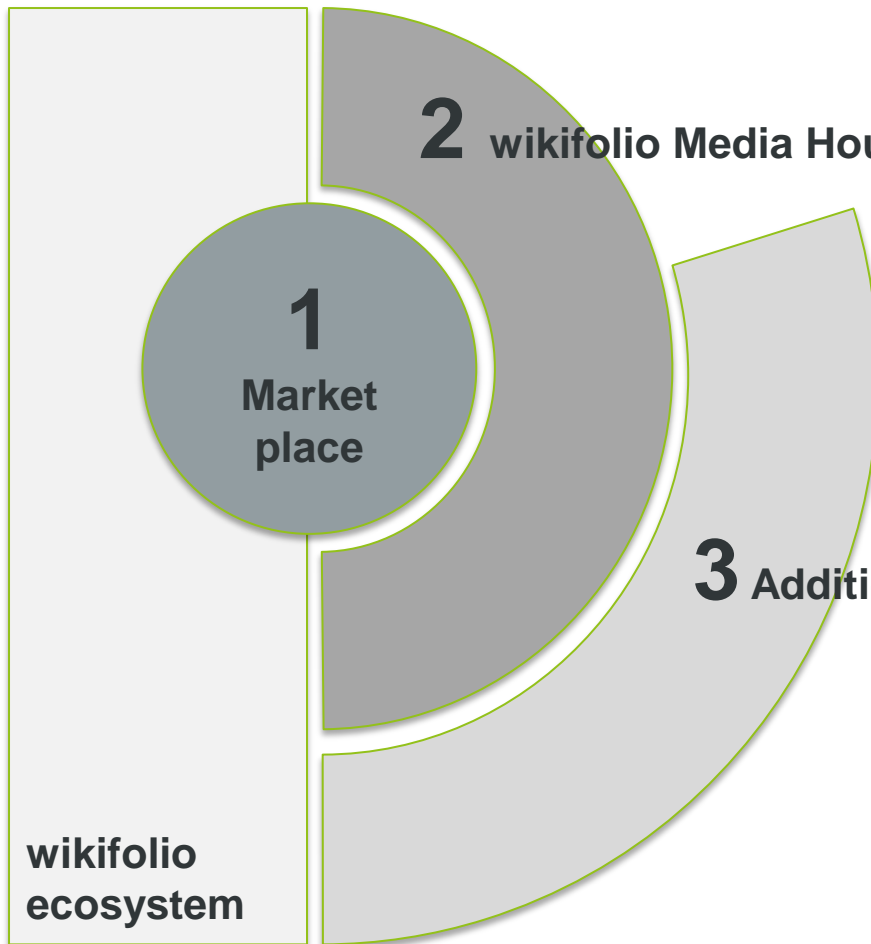


Unsere Vision: Die  
Demokratisierung des  
Anlagemarkts.

wikifolio-Zertifikate sind die  
ideale Beimischung und sollten  
in keinem Portfolio fehlen.

- The social trading platform Wikifolio provides a viable and transparent investment alternative
- Returns of large wikifolios draw level with that of mutual fund returns while showing higher transparency
- Investors are generally able to identify wikifolios managed by skillful managers

# Top of mind brand for all opportunity seekers



**2 wikifolio Media House:** Unique and personalized combination of user generated content, flagship media content and educational content on opportunities, talents and best practices.

“Orientation without giving advice”

**3 Additional services:** “Private Banking” in your pocket. integrating robots and humans: fair and for all

The screenshot shows the Wikifolio dashboard for user Florian Grau. It features a navigation bar with options like Dashboard, Search, Watchlist, and My Wikifolios. The main content area is divided into several sections:

- Big Data + Fintech-Profiture:** A news item dated 22.05.2019 titled "Neues 52-Wochen-Hoch" for Big Data + Fintech-Profiture, showing a price of €168,04 and a 67,93% increase since the start.
- Big Data + Fintech-Profiture:** A news item dated 29.05.2019 titled "Neue Auszeichnungen erhalten", mentioning a focus on the USA and medium-term investments.
- APPLE INC.:** A "Kaufsignal" (buy signal) dated 13.05.2019, stating that Qubeinvest and other top traders bought the stock in the last few weeks.
- TraderFox Virtual Reality Top-5:** A "Wertpapierkauf" (stock purchase) dated 28.05.2019 for ADVANCED MIC.DEV. DL-,01, with a price of €28,233 and a 28,23% weight.
- Neuer Blog Beitrag:** A news item dated 31.08.2019 titled "ZUKUNFT MADE IN USA" by Andreas Kern.
- TraderFox Virtual Reality Top-5:** Another "Wertpapierkauf" dated 28.05.2019 for DISNEY (WALT) CO., with a price of €133,875 and a 26,76% weight.

On the right side of the dashboard, there are sections for "Aktivitäten" (Activities) including transactions, comments, and dividends, and "Statusänderungen" (Status changes) such as "Bald investierbar" (soon investable) and "Geschlossen" (closed). There is also a "Wikifolio News" section.



verhaltenen Start in das laufende Geschäftsjahr ist Daimler gezwungen, weitere Kosten zu senken, um das Margenniveau zu steigern. Zetsche hat derweil schon wieder ganz andere Sorgen. Einen Tag nach seinem Abschied bei Daimler ist der Ex-Vorstandschef zum Aufsichtsratsvorsitzenden des Touristikonzerns TUI gewählt worden.

JETZT ABSTIMMEN!

The poll shows the following results:

- Ja, Daimler wird übernommen: 9%
- Nein, niemand will Daimler: 70%
- Daimler fusioniert z. B. mit BMW: 21%

Below the poll, it lists a "Top Trader mit gleicher Meinung" (Top trader with the same opinion):

- Schneeopard:** Dividende und Eigenkapital Deutschlands... +189,4%

## Daimler zum Schnäppchenpreis

Kurzes Luftholen bei Wirecard nutze ich zum Verkauf und werde die abgestraften DAX'ler Daimler und Deutsche Bank zu Schnäppchenpreisen einsammeln.

Stefan Schuster  
 @LorPel

Die wikifolio-Trader indes entdecken die Papiere von Daimler gerade neu als aussichtsreiches Investment. Stefan Schuster ( @LorPel ) hat die Aktie am Tag des Dividendenabschlags in sein wikifolio **unbegründeter abverkauf** aufgenommen und dafür einen anderen DAX-Wert mit 20 Prozent Gewinn verkauft: „Kurzes Luftholen bei Wirecard nutze ich zum Verkauf und werde die abgestraften DAX'ler Daimler und Deutsche Bank zu Schnäppchenpreisen einsammeln.“



# Snapshot from last week... ... and potential partner applications

- > Simple version life but with no **machine learning** yet
- > Next version reacts to viewing behaviour, watchlists or **real accounts**
- > Available as part of **wikifolio.com**, browser push, **Email**, **API**, **RSS**, **Twitter** soon
- > **Engagement without giving advice**: 100% community data and algorithm based

**Community-Highlight** 11.10.2019

**ADLER REAL ESTATE**  
ADLER REAL ESTATE AG  
ISIN DE0005008007

+4,9 % (7 Tage) | +13,1 % (letzte 17 Tage)

Wertpapier ansehen

Bereits investiert am 06.10.2013

Mathias76  
Mathias Braun

Immobilienfirmen

+113,3 % mit Wertpapier | +109,3 % seit Beginn

wikifolio ansehen

**Aktien Deutschland**

**Wertpapierkauf** 11.10.2019 - 07:48

DEUTSCHE BANK AG NA O.N. | DE0005140008

€ 6,520 Kurs | 0,25 % Gewichtung

WEITERE TRADES

**Neuer Blog Beitrag** 10.10.2019

SO KÖNNEN ANLEGER VOM KAMPF GEGEN DEN KLIMAWANDEL PROFITIEREN

Von: [Andreas Kern](#) | [Markt-Highlights](#)

Klimaschutz ist mehr als ein Modetrend. Auch in Sachen Investment ist das Thema nicht wegzudenken.

Beitrag lesen



# The open wikifolio ecosystem offers significant benefits for media companies and financial institutions

Content Creation






<p><b>Private Top Traders</b></p> <p>more than 17.000+ wikifolios</p>	<p><b>Media Companies</b></p>    	<p><b>Professional Advisors / Institutionals</b></p>  	<p><b>User Groups, Robots and more</b></p> <p>planned 2017+</p>
---	---	--	---

Financial Infrastructure















powered by



**wikifolio Collaborative Investment Infrastructure**

<p><b>Underlying Issuer, Liquidity Provider (250.000 underlyings)</b></p>    	<p><b>wikifolio Financial Product Issuer</b></p> 
--	--

Multi Channel Content Distribution

<p><b>Media Partners</b></p>     	<p><b>Partner Brokers</b></p>    	<p><b>Professional Advisors / Institutionals and more</b></p> <p>planned 2017+</p>	<p><b>Issuer</b></p>  	<p><b>wikifolio .com</b></p> 	<p><b>All Banks &amp; Online Brokers</b></p> <p><b>Stock Exchange, OTC Market Maker</b></p>  
---	--	--	---	---	---

Investors / Followers