

## Digital Investment

**Aachen, October 2016** – The Aachen based software company aixigo AG has intensively evaluated more than 80 digital investment providers. The result is a systematic decision-making tool for financial service providers with remaining open strategic questions regarding digital investment. New providers and models come onto the market on an almost daily basis. There are currently 20 in Germany and 40 in Europe.

Worldwide there are around 100 providers. The offers vary in complexity, value proposition, degree to which they can be individualized as well as business model.

To be able to ensure comparability and reach a clear decision, the following questions are crucial:

1. What models of digital investment advice are available?
2. What asset management is offered?
3. Is regulation consistent with digital investment?
4. Best practice: What models are successful today?
5. What developments can be expected?
6. How can I reach a future-proof digital decision for my bank?

### No fear of compliance

Investment advice is still largely avoided by many offers in the area of MiFID, asset management has become more common and real investment advice for securities is not yet taking place. Regulations experts expect significant changes here from almost all national

### Press release

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Blog article on the topic:

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authorities. What is coming onto the market and what are the conditions to be observed?

Asset management and products used by asset management play an increasingly important role in differentiation. Particularly demanding asset management is used by some providers communicatively in a centralised position. We will present you with a typology and an assignment of individual offers, and show you in more detail which consequences the individual methods can have for you and your customers; paying particular attention to your sales, technical and regulatory details.

### Think of tomorrow today

Many of the robo-advisors on the market are equivalent to a first generation development stage. These robo-advisors, however, are almost exclusively used by the "pioneers". The development of larger customer groups or customer volumes cannot be achieved with this technology. Currently, the third generation is on the market. This generation is already more capable of opening up larger customer groups. But the fourth generation of robo-advisors will have even greater prospects.

"With Investify, we have established the world's only digital asset management with individual portfolios for clients. To secure this large investment, we continuously analyse more than 80 suppliers. In addition, aixigo's core business has been the development of digital investment advisory services for 17 years," said Erich Borsch, chairman of aixigo AG.

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