



**StashAway**

**Press kit**

# Media contact

Amanda Ong, Head of Client Experience & PR  
amanda@stashaway.com  
+65 9150 7507

# StashAway in a nutshell

StashAway is a data-driven digital wealth management platform that personalises financial planning and portfolio management for the vast range of needs of both retail and accredited investors.

It was founded on the belief that redefining wealth management is more than creating an app and a modern user experience; it's about making sophisticated investment strategies accessible to the mass affluent, leveraging advanced technology and data, and establishing trust with consumers as their world becomes increasingly mobile, technological, and ultra-personalised.

# Key facts

Founded in 2016 by Michele Ferrario, former Group CEO of ZALORA; Freddy Lim, former Managing Director and Global Head of Derivatives at Nomura; and Nino Ulsamer, founder of multiple successful software companies around the world. The investment product was [launched in July 2017](#).

In Singapore, we operate with a Capital Market Services License for Retail Fund Management from Monetary Authority of Singapore (MAS).

In Malaysia, we operate with a Capital Market Services License for Fund Management from Securities Commission Malaysia.

- MYR 49.4 million (\$12 million USD) Series B in July 2019
- MYR 21.8 million (\$5.3 million USD) Series A in March 2018
- MYR 10.3 million (\$2.5 million USD) Pre-series A round in May 2017
- MYR 2.5 million (\$600,000 USD) Seed round in November 2016

# USPs



No lock-up period



No minimum balance



Annual management fees between 0.2% and 0.8%



Flexible deposits and withdrawals



Accept RM deposits

# Investment strategy

Our investment team designed an investment strategy that focuses on maximising returns while maintaining a given risk level under any economic condition. We call the investment strategy, Economic Regime-based Asset Allocation, or ERAA.

ERAA is designed to navigate the ups and downs of economic cycles, and it ignores market noise. Our system manages each portfolio's asset allocation based on how the asset classes historically perform in similar economic environments. In short, when economic data indicate a change in the economic environment or a valuation gap in an asset, the technology prepares the affected portfolio by re-adjusting the asset allocation to maintain the determined risk levels set by each individual client. After in-depth backtesting, we confirmed that ERAA would have outperformed in risk-adjusted terms during the global financial crisis of 2008, as well as over even longer time horizons.

More information on [ERAA](#) here.

# Technology

Our technology is what supports the investment framework. It builds dynamic, personalised portfolios for each client by considering personal factors, such as salary, age, risk tolerance, and time horizon to reach a goal, and then combines those with external factors, such as the market and economic conditions, and inflation.

The technology manages the portfolio to ensure that the personal settings are always accounted for in the face of changing economic and market conditions that it looks out for.

All security trading happens automatically and aggregately, which maximises efficiency that we pass along to our customers in the form of lower fees.

# Our team



**Michele Ferrario**

Chief Executive Officer, Co-Founder

15 years of experience in the financial industry and ecommerce

[Find Michele on LinkedIn](#)



**Freddy Lim**

Chief Investment Officer, Co-Founder

18 years of experience in cross-asset investing

[Find Freddy on LinkedIn](#)



**Nino Ulsamer**

Chief Technology Officer, Co-Founder

15 years of experience in technology and building internet companies

[Find Nino on LinkedIn](#)

# Our team



## **Wong Wai Ken**

Country Manager - Malaysia

11 years experience in investments  
and capital markets

[Find Wai Ken on LinkedIn](#)

# Our board of directors



**Francis Rozario**  
Non-executive Director

30+ years in financial services and managing banking institutions globally



**Raj Dugur**  
Non-executive Director

15+ years of leadership experience in private equity and banking



**Hwee Hoon Sim**  
Independent Non-Executive Director

10+ of experience as a Managing Director in C-suite positions in banking

# Want to know more?

## Contact us

For any questions or requests,  
email us at [pr@stashaway.com](mailto:pr@stashaway.com)

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