



**StashAway**



# Press Kit

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# 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.

Operate with a Capital Market Services License for Retail Fund Management from Monetary Authority of Singapore (MAS).

Raised a total of \$11.1 million SGD (\$8.4 million USD) as of March 15, 2018.

- \$7.0 million SGD (\$5.3 million USD) Series A in March 2018
- \$3.3 million SGD (\$2.5 million USD) Pre-series A round in May 2017
- \$780,000 SGD (\$594,550 USD) seed round in November 2016

# USPAs

- No minimum balance,
- No lock-up period,
- Flexible deposits and withdrawals, and
- Annual management fees between 0.2% and 0.8%.
- Accept both SGD and USD 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 intrinsically 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 on ERAA:

[www.stashaway.sg/r/stashaways-asset-allocation-framework](http://www.stashaway.sg/r/stashaways-asset-allocation-framework)

# 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  
13 years of experience in the financial industry and ecommerce  
[www.linkedin.com/in/michele-ferrario-a464211/](https://www.linkedin.com/in/michele-ferrario-a464211/)

# Our Team



Freddy Lim

Chief Investment Officer, Co-Founder  
16 years of experience in cross-asset investing  
[www.linkedin.com/in/freddy-lim-440b4897/](http://www.linkedin.com/in/freddy-lim-440b4897/)

# Our Team



Nino Ulsamer

Chief Technology Officer, Co-Founder  
13 years of experience in technology and building  
internet companies  
[www.linkedin.com/in/ninoulsamer/](http://www.linkedin.com/in/ninoulsamer/)

# Our Team



Francis Rozario

Non-executive Director  
30+ years in financial services and managing banking

**Want to  
Know More?**

Contact [pr@stashaway.com](mailto:pr@stashaway.com) for any questions or requests  
For 3-hour turnaround requests [quote@stashaway.com](mailto:quote@stashaway.com)

Visit [www.stashaway.sg](http://www.stashaway.sg) for more information

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