PRAAMS

Professional Risk, Analysis, & Asset Management Service

b2b.praa.ms

Presentation for asset managers
April 2026

Executive summary

Problem

Asset managers & family offices struggle with limited alpha and fragmented IT, making it impossible to offer and scale personalised mandates with manual processes

Solution

PRAAMS offers a professional IT solution for AI research, risk, tailored portfolio management, data, and content on 400K+ global instruments via API or white-label web & mobile

Value

Scaling and cost cutting: +70% revenue and -40% costs via meeting rising client expectations for tailored top-industry experience and expanding EAM without new hires

PRAAMS serves several asset managers and family offices in Europe, Asia, and the US with EUR 5.5 bn AuM

Industry problem & our solution

Asset managers and family offices face limited alpha and fragmented IT and data across research, risk, and custodians, making it hard to scale personalised mandates

Without highly customised AI automation, they can't profitably deliver the high-touch, auditable personalisation demanded by UHNW and institutional clients

PRAAMS is a fully automated and scalable IT solution for hyper-personalised AI cross-asset-class research, risk analysis, portfolio management, data, and content at 1/100th the cost

Asset managers & family offices can scale immediately and meet rising expectations of clients globally

Accessible via API, web, and mobile, it can be white-labelled, customised, and integrated in a month

Platform modules (API, web & mobile)

Research & risk management

Complete daily analysis and smart screener of 400K+ instruments with professional research & risk methodologies

AI Co-Investor

Text and audio chat for analysis, screening, and portfolio management, supporting the client's knowledge bases

Portfolio management

Intuitive portfolio construction (17+ trillion portfolios), analytics, optimisation, and modelling

Content

Intraday trade ideas, newsflow, daily & weekly digests, sentiment analysis, and detailed research reports in 10+ languages

Data

Aggregated validated global data model covering 40+ data sources with 50K+ stocks, 210K+ bonds, 12K+ ETFs, 125K+ funds, and 1K+ crypto

Modules can be integrated separately or in any combination enriching each other

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Research & Risk Management, Content, and Data

Instant analytics and risk management with Data

Automated white-label reports and underlying data on 50,000+ stocks, 210,000+ bonds, 12,000+ ETFs, 125,000+ funds, and crypto based on professional CFA-level research & risk methodologies

Personalised trade ideas with Smart screener

Customised trade ideas selected from 400K+ global instruments, with peer lists, peer comparison, interactive bond maps with issuer yield curves, and underlying data

Content and Monitoring & Alerting, incl. pre-trade risk warnings

Intraday trade ideas, newsflow, daily & weekly digests, sentiment analysis, and research reports in 10+ languages, stock & macro calendars, earnings calls, and pre-trade risk warnings for compliance reasons

AI Co-Investor (text and voice)

"Give brief research and news summary on Stock A" / "Compare risks of stocks B & C". Provides professional yet clear brief with analysis, numbers, news, and a visual risk / return scorecard.

"Give me a list of undervalued high-dividend European stocks". Returns a shortlist of selected names with clickable links and key info on each instrument.

"I want a diversified low-risk portfolio of undervalued European stocks and bonds with good regular cash flow". Provides an efficient portfolio following user's mandate with complete analysis report.

'Portfolio doctor'. Analyses the portfolio, proposes rebalancing plan and compares portfolios.

"Give short recap for US market for yesterday" or scheduled Morning briefs. Covers key movers, company news, macro developments, with charts and graphs.

Customer support integration. Adds the client's customer support Q&A databases with a built-in intent switcher.

Internal uses. For education, consulting, and referencing of internal rulebooks, policies, and documents.

Portfolio Construction, Analysis, Modelling, & Optimisation

Portfolio creation from scratch

- ✓ 17+ trillion customised efficient portfolios from a 400K+ instrument universe across 50+ parameters in seconds, including planned drawdowns and liquidity requirements
- ✓ Create in-house ETFs, funds, and model portfolios paying no fees to external fund providers

Portfolio analysis and modelling with monitoring & alerting

- ✓ Analyse millions of client portfolios with detailed reports and customisable set of alerts
- ✓ Portfolio modelling with what-ifs, backtesting, forecasting, benchmarking, portfolio performance calculation with realised / unrealised, MWR, and TWR returns in seconds, incl. audit trails

Portfolio optimisation

- ✓ Automated and on-demand portfolio optimisation – by single asset, by risk & return factors, or through full-portfolio mandate – including regular rebalancing recommendations in seconds
- ✓ 150+ guru investors portfolio and indices for benchmarking and trade idea generation

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Benefits and opportunities (1/3)

Lead competition in a changed landscape

- ✓ A unique product offering leads to lower CAC, higher LTV, and growing client base of all sizes
- ✓ Ability to scale up significantly and serve existing clients at 100x lower costs
- ✓ Win through new competitive factors such as AI, customisation, global coverage, ultra-fast speed, etc.

Meet rising compliance & regulatory requirements

- ✓ Clients always have 24/7 access to their portfolios, including analysis of the portfolio and each individual asset
- ✓ The asset manager enjoys an improved reputation with the client, regulators, administrators, auditors, and others

Benefits and opportunities (2/3)

Stronger portfolio performance through lower fees and costs

- ✓ Better performance and growing AuM through automation give +70% in revenue
- ✓ Thousands of new client-tailored trade ideas, unachievable through manual, people-driven operations
- ✓ In-house, no-fee model portfolios or ETFs eliminate external fees and reliance on external providers
- ✓ 17+ trillions of portfolio combinations to find your gems and avoid market overcrowding
- ✓ Seconds to model hundreds of portfolio options, supported by instant forecasting, backtesting, benchmarking, and analysis

Cost-effective

- ✓ Increased profits through lower operating costs (-40%) and unlimited scaling opportunities
- ✓ Enhanced quality of income and improved valuation multiples for the firm

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Benefits and opportunities (3/3)

Technology to augment people

- ✓ The asset manager builds trust and strengthens client relationships by automating all routine tasks
- ✓ Affordable for smaller asset managers and family offices, thanks to low initial and ongoing costs
- ✓ Can be white-labelled and customised, integrating within one week

Unlimited External asset management opportunities

- ✓ With ultra-low cost and full automation, you can efficiently serve clients of other asset managers
- ✓ EAM operations can be profitable, even with small client portfolios and minimal fees

Key team & contacts

Risk management, equity and fixed income research, and IT risk professionals at brokers, asset managers, investment banks, and stock exchanges in EMEA and North America since 2005

Responsible for $1.5 trillion of assets under risk and 20 million individual clients

1,000+ individual client cases analysed

Rinat Kirdan, CFA

Co-founder, CEO

Kseniia Liagushkina

Co-founder, COO

Book a meeting

rk@praa.ms

https://calendly.com/rinatkirdan

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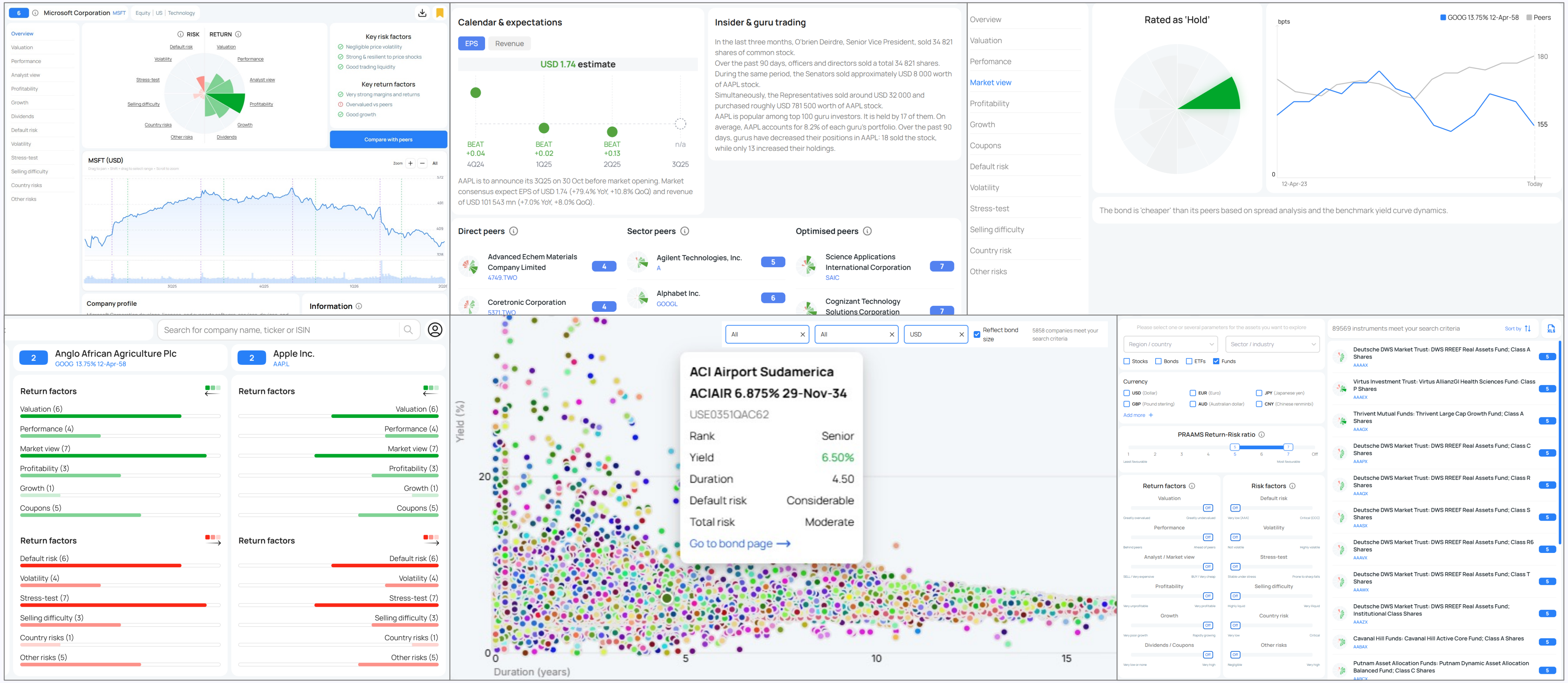
Research & Risk and Screener



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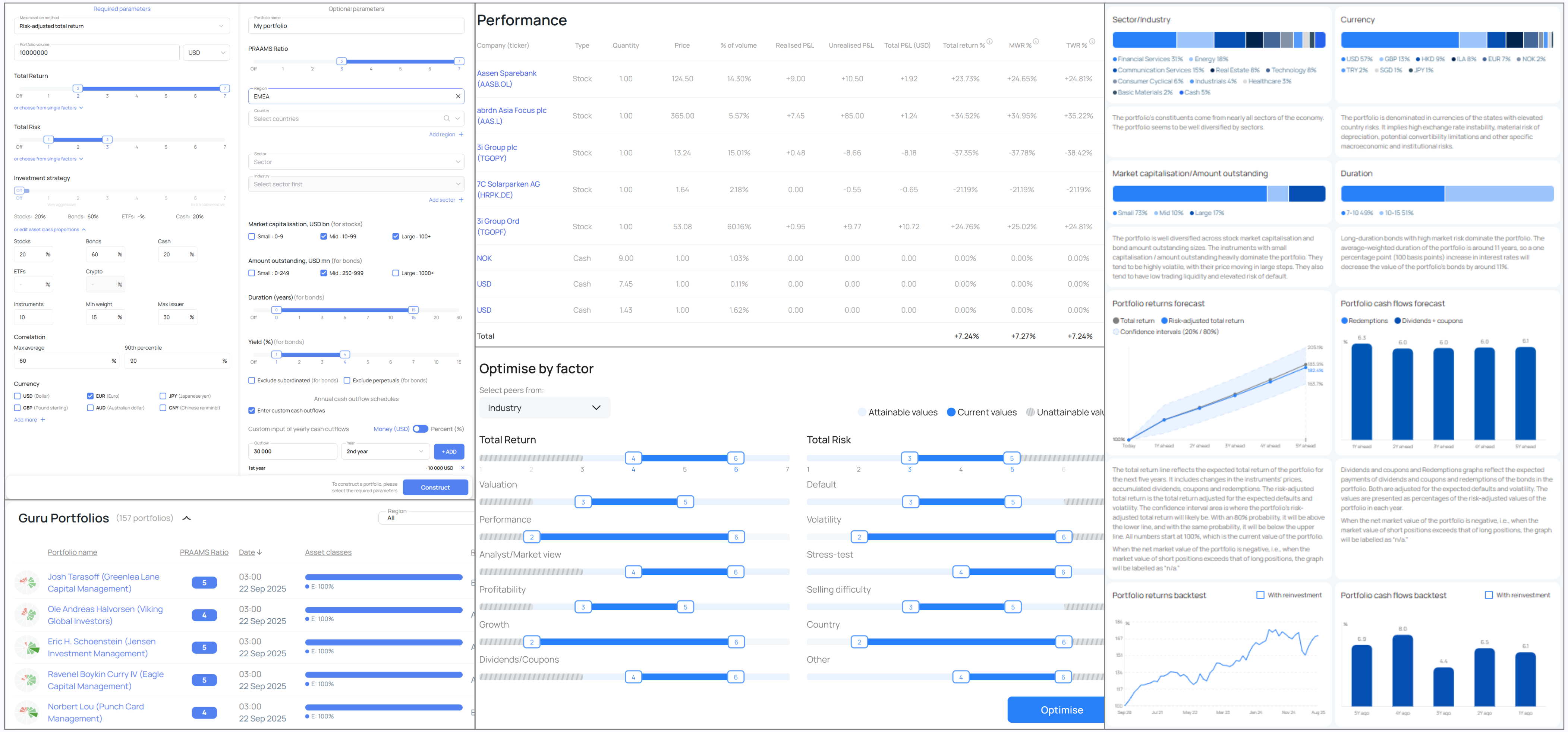
Portfolio Management



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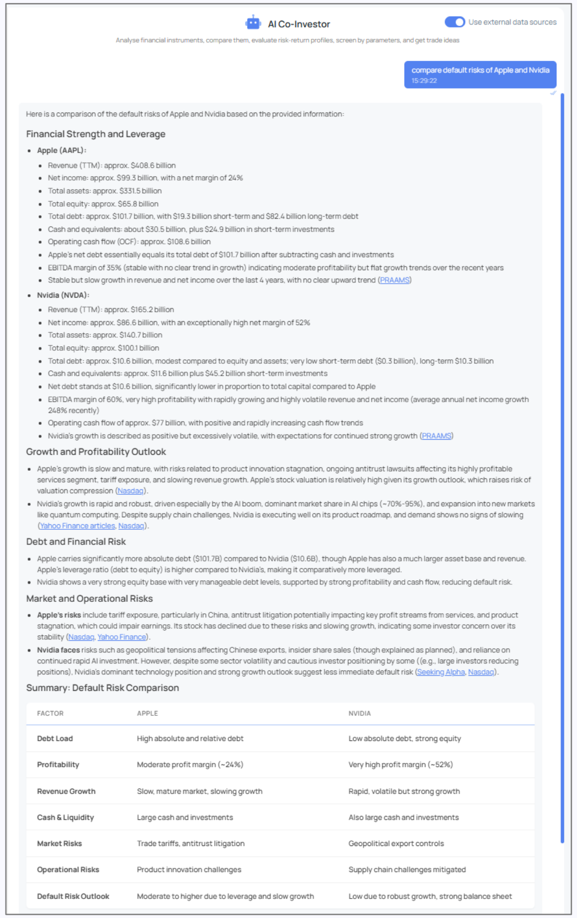
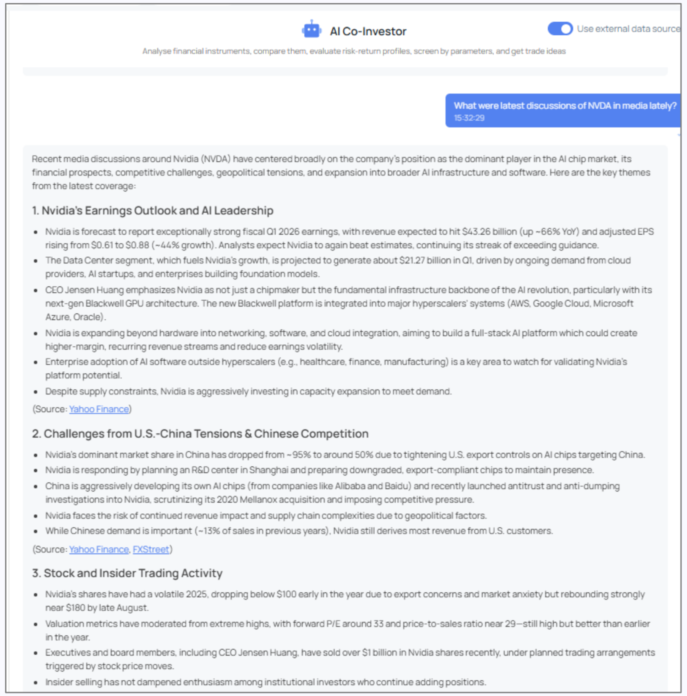
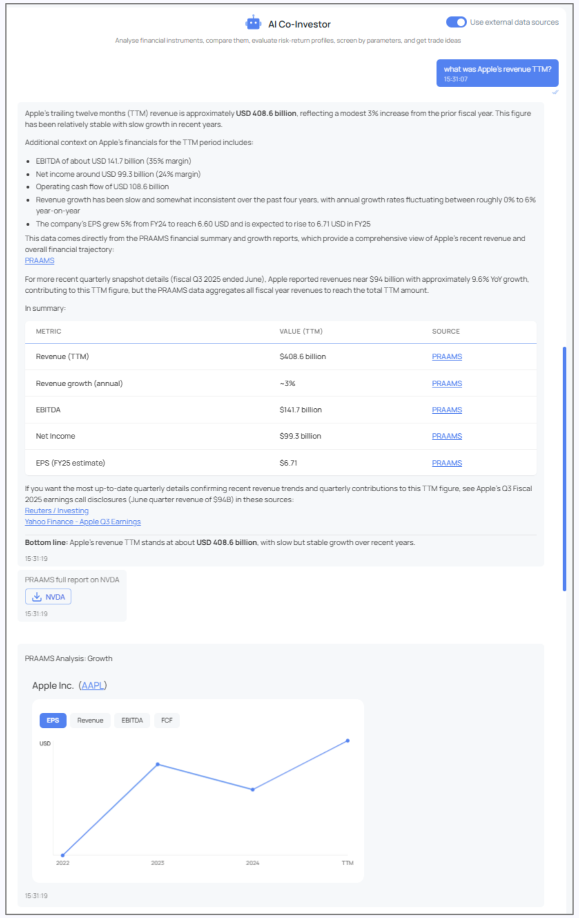
AI Co-Investor







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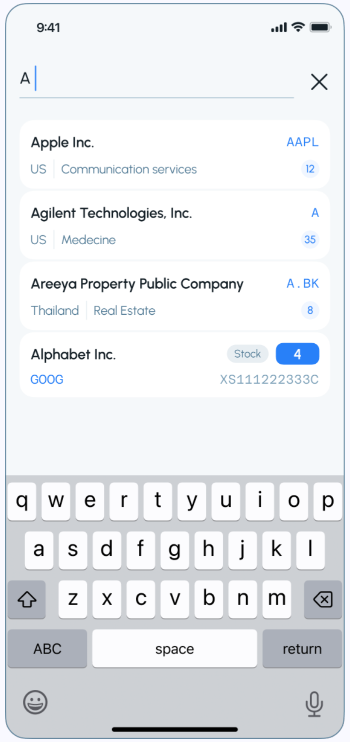
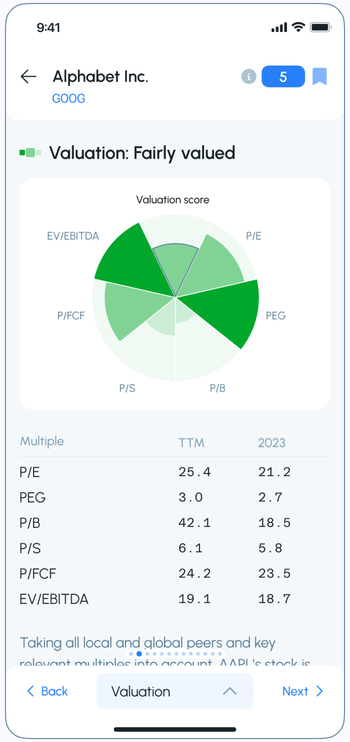
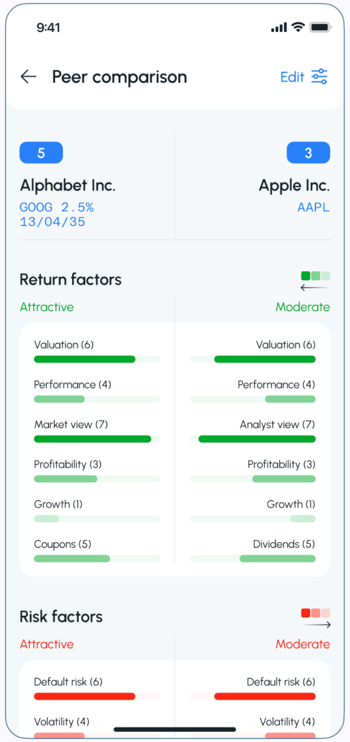
Mobile interface (1)







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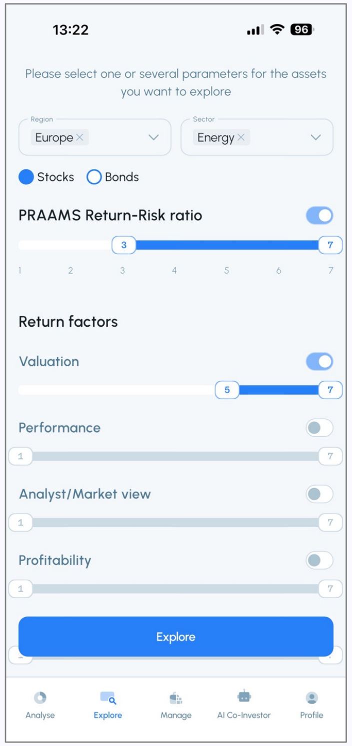
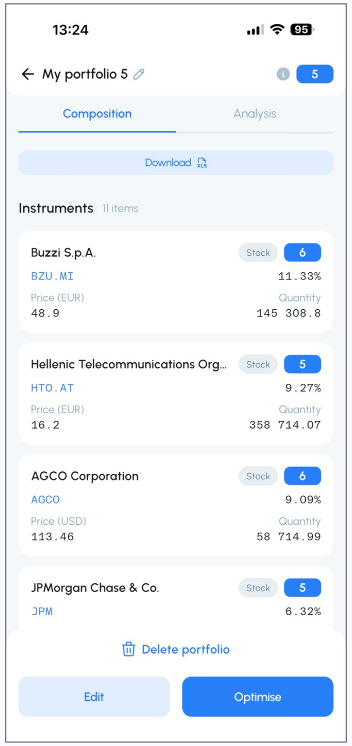
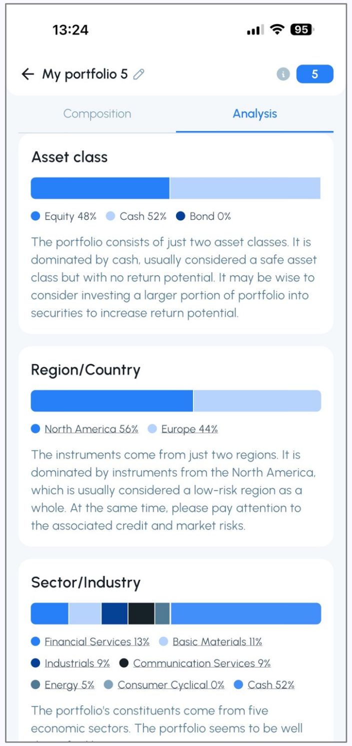
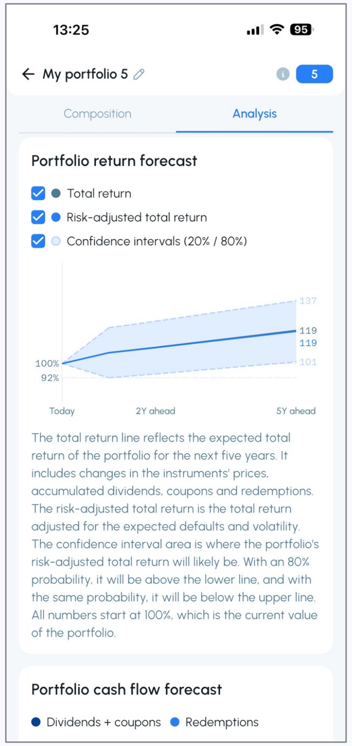
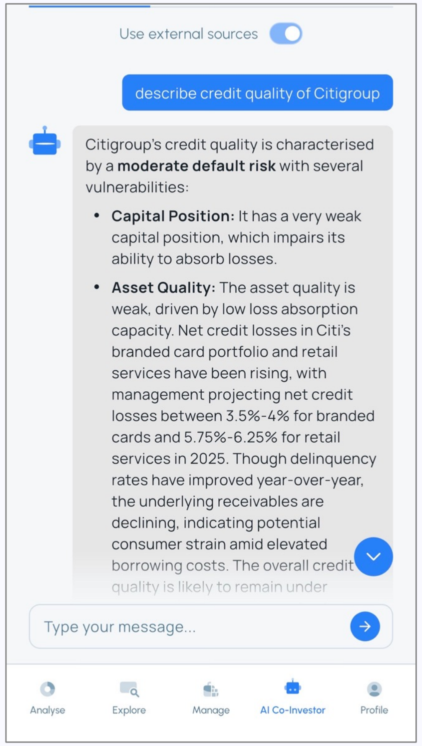
Mobile interface (2)











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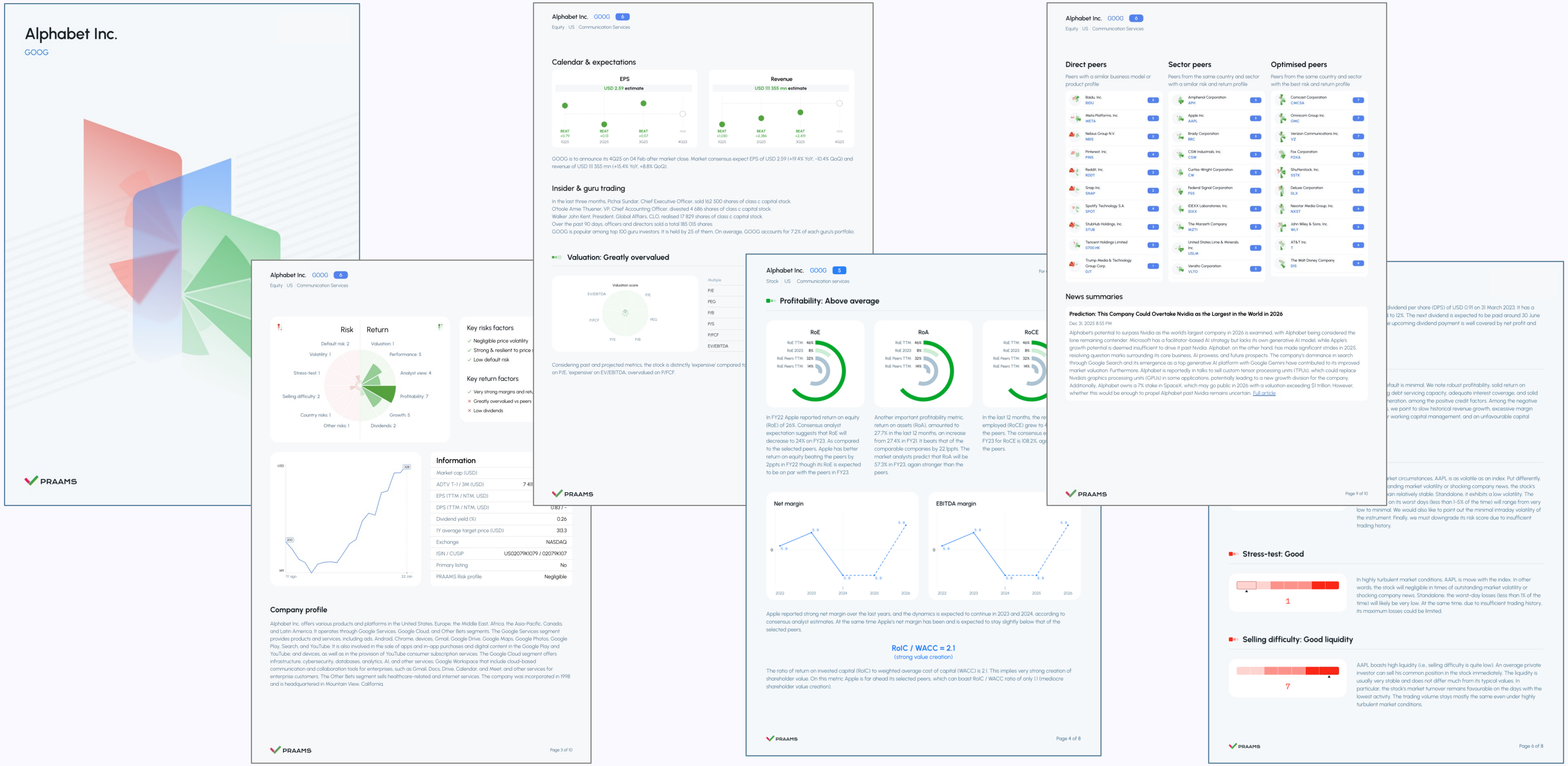
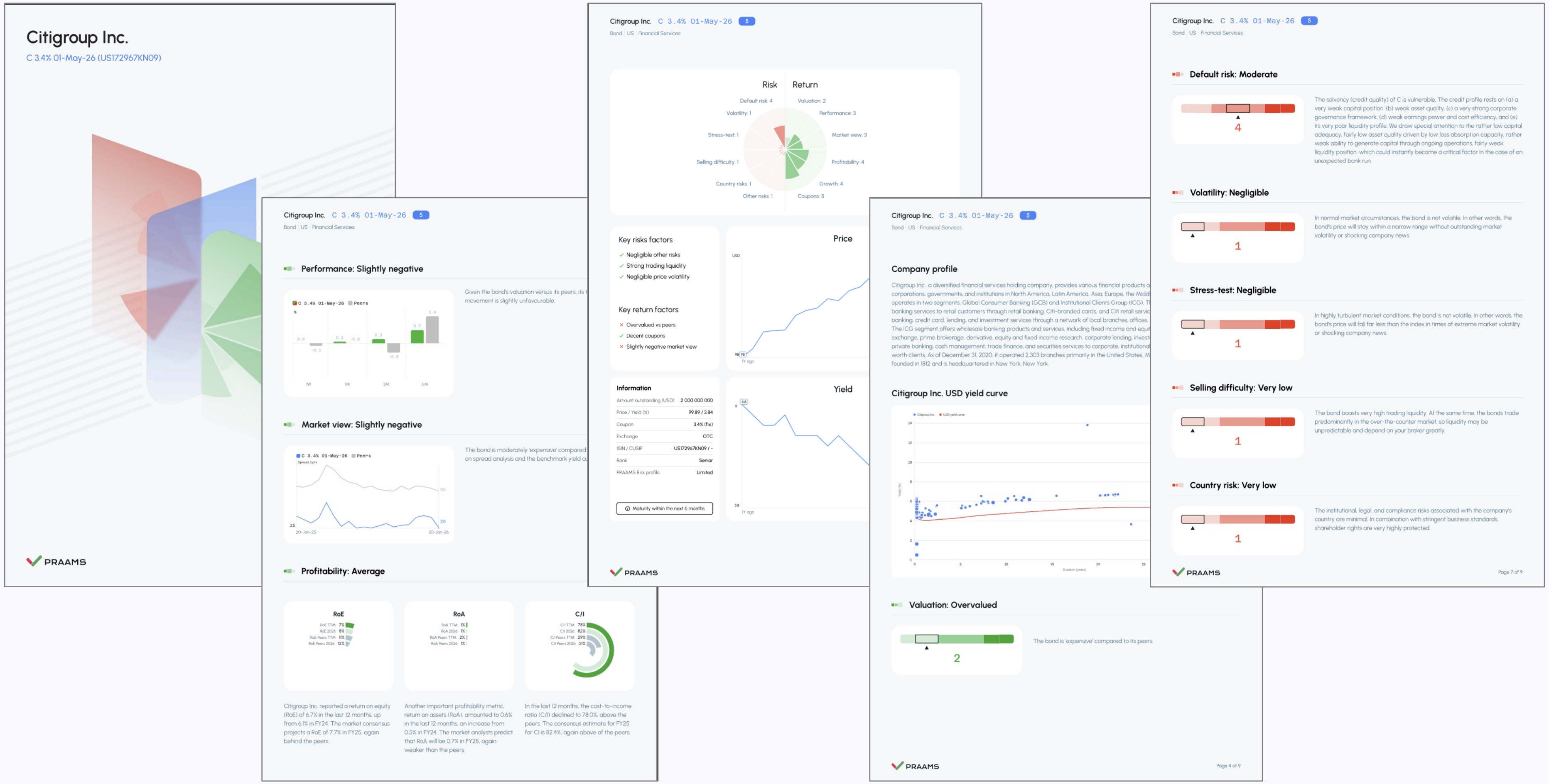
Stock analysis report



Bond analysis report



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ETF analysis report

Invesco QQQ Trust, Series 1 5

Risk | Return

Default risk: 3
Volatility: 3
Stress-test: 3
Selling difficulty: 2
Country risks: 1
Other risks: 1
Valuation: 2
Performance: 4
Analyst/Market view: 5
Profitability: 6
Growth: 5
Dividends/Coupons: 3

Key risks factors

- ✓ Good trading liquidity
- ✓ Limited default risk
- ✓ Modest price volatility

Key return factors

- ✓ Strong margins and returns
- × Overvalued vs peers
- ✓ Good growth

USD 531 616 416 1Y ago 22 Jan

ETF return (forecast)

Total return · Risk-adjusted total return · Confidence intervals (20% / 80%)

ETF cash flows (forecast)

Redemptions · Dividends + coupons

0.6 0.6 0.6 0.6 0.6

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Invesco QQQ Trust, Series 1 5

Investment strategy:
Moderate

Asset class proportions:
Equity 100%

Regions:
North America, Asia & Oceania, Europe, LATAM

Currency:
USD, CHF, CAD, EUR

Sectors:
Technology, Healthcare, Consumer Defensive, Industrials, Consumer Cyclical, Communication Services, Energy, Financial Services, Real Estate, Utilities, Basic Materials

ETF profile

The Invesco QQQ Trust, Series 1 is an exchange-traded fund (ETF) launched by Invesco on March 10, 1999, which is structured to track the price and yield performance of the NASDAQ-100 Index.

Asset class

Equity 100%

The portfolio consists of just one asset class. It is heavily dominated by equities, usually considered a risky asset class with above-average return potential. Please pay special attention to the associated market risks and stress-tests.

Region/Country

North America 96% · Europe 3% · LATAM 1% · Asia & Oceania 0%

The instruments come from three regions. It is heavily dominated by instruments from the North America, which is usually considered a low-risk region as a whole. At the same time, please pay special attention to the associated credit and market risks.

Sector/Industry

Technology 58% · Consumer Cyclical 15% · Communication Services 12% · Healthcare 4% · Consumer Defensive 4% · Industrials 2% · Energy 1% · Financial Services 1% · Utilities 1% · Basic Materials 1% · Real Estate 0%

The portfolio's constituents come from nearly all sectors of the economy. The portfolio is dominated by the Technology sector, which tends to move along with the economy. However, instruments from the sector have higher-than-average beta, so one must pay attention to the associated market risk.

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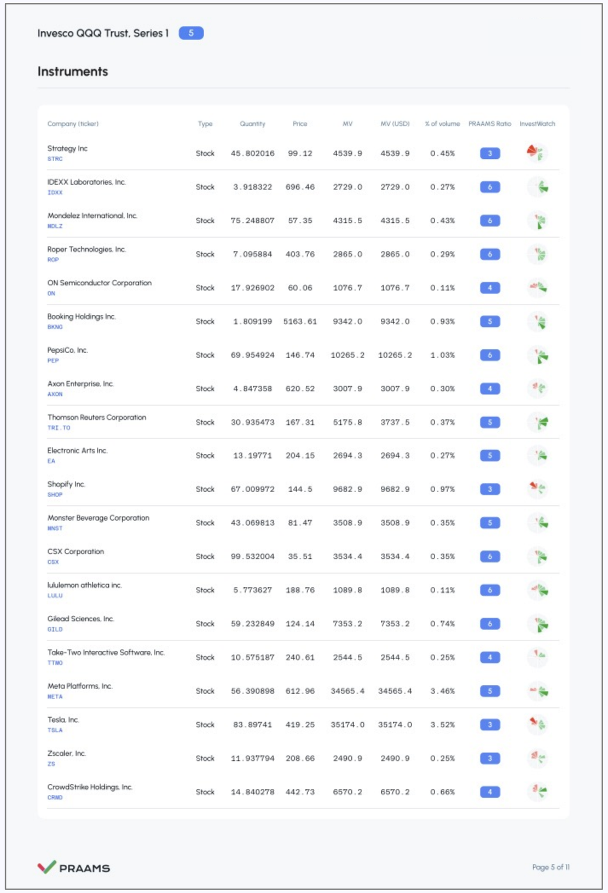

Invesco QQQ Trust, Series 1 5

Instruments

Company (ticker)	Type	Quantity	Price	MV	MV (USD)	% of volume	PRAAMS Ratio	InvestWatch
Strategy Inc STRC	Stock	45.802016	99.12	4539.9	4539.9	0.45%	3	
IDEXX Laboratories, Inc. IDXX	Stock	3.918322	696.46	2729.0	2729.0	0.27%	6	
Mondelez International, Inc. MDLZ	Stock	75.248807	57.35	4315.5	4315.5	0.43%	6	
Roper Technologies, Inc. ROP	Stock	7.095884	403.76	2865.0	2865.0	0.29%	6	
ON Semiconductor Corporation ON	Stock	17.926902	60.06	1076.7	1076.7	0.11%	4	
Booking Holdings Inc. BKNG	Stock	1.809199	5163.61	9342.0	9342.0	0.93%	5	
PepsiCo, Inc. PEP	Stock	69.954924	146.74	10265.2	10265.2	1.03%	6	
Axon Enterprise, Inc. AXON	Stock	4.847358	620.52	3007.9	3007.9	0.30%	4	
Thomson Reuters Corporation TRI.TO	Stock	30.935473	167.31	5175.8	3737.5	0.37%	5	
Electronic Arts Inc. EA	Stock	13.19771	204.15	2694.3	2694.3	0.27%	5	
Shopify Inc. SHOP	Stock	67.009972	144.5	9682.9	9682.9	0.97%	3	
Monster Beverage Corporation MNST	Stock	43.069813	81.47	3508.9	3508.9	0.35%	5	
CSX Corporation CSX	Stock	99.532004	35.51	3534.4	3534.4	0.35%	6	
lululemon athletica inc. LULU	Stock	5.773627	188.76	1089.8	1089.8	0.11%	6	
Gilead Sciences, Inc. GILD	Stock	59.232849	124.14	7353.2	7353.2	0.74%	6	
Take-Two Interactive Software, Inc. TTWO	Stock	10.575187	240.61	2544.5	2544.5	0.25%	4	
Meta Platforms, Inc. META	Stock	56.390898	612.96	34565.4	34565.4	3.46%	5	
Tesla, Inc. TSLA	Stock	83.89741	419.25	35174.0	35174.0	3.52%	3	
Zscaler, Inc. ZS	Stock	11.937794	208.66	2490.9	2490.9	0.25%	3	
CrowdStrike Holdings, Inc. CRWD	Stock	14.840278	442.73	6570.2	6570.2	0.66%	4	

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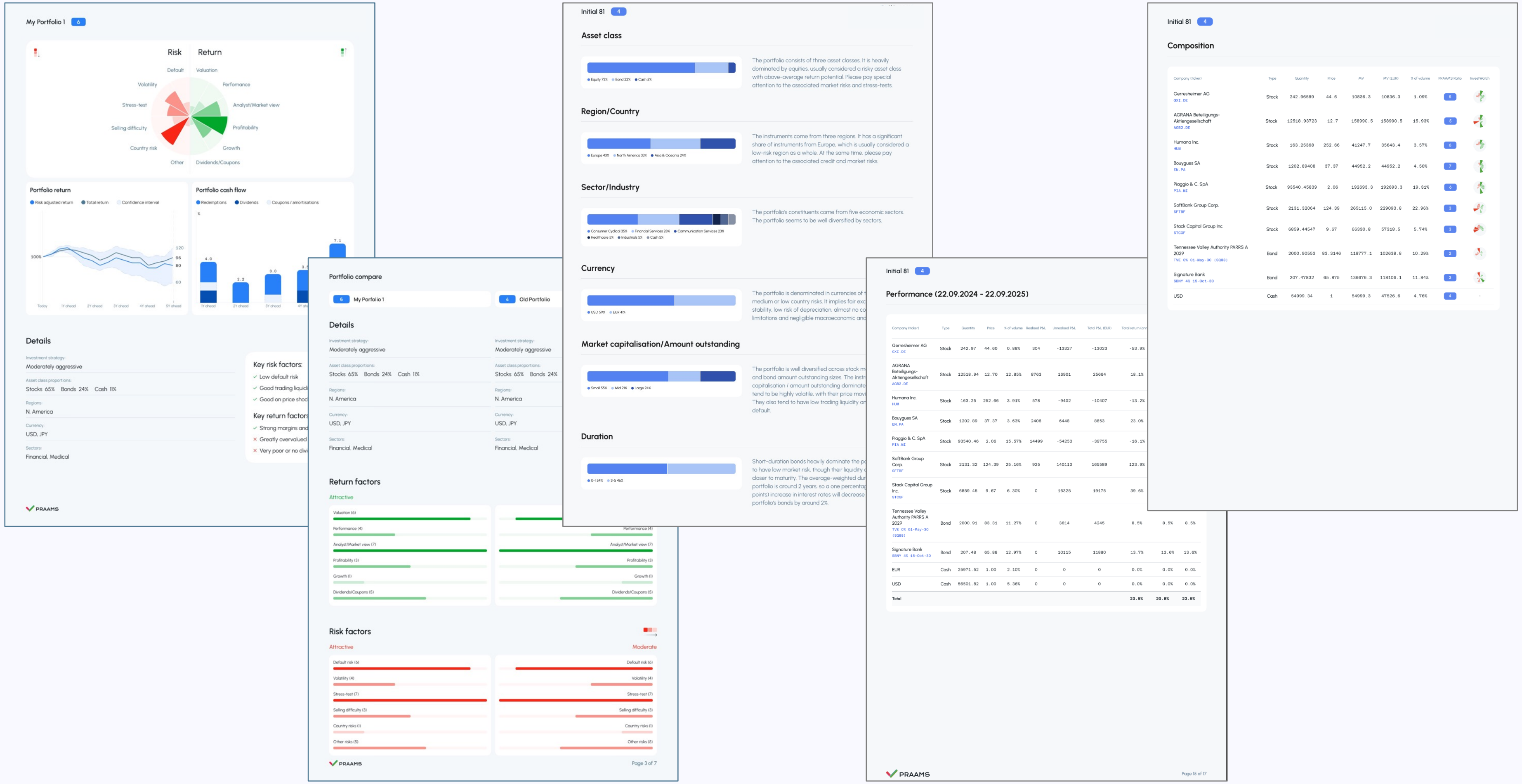
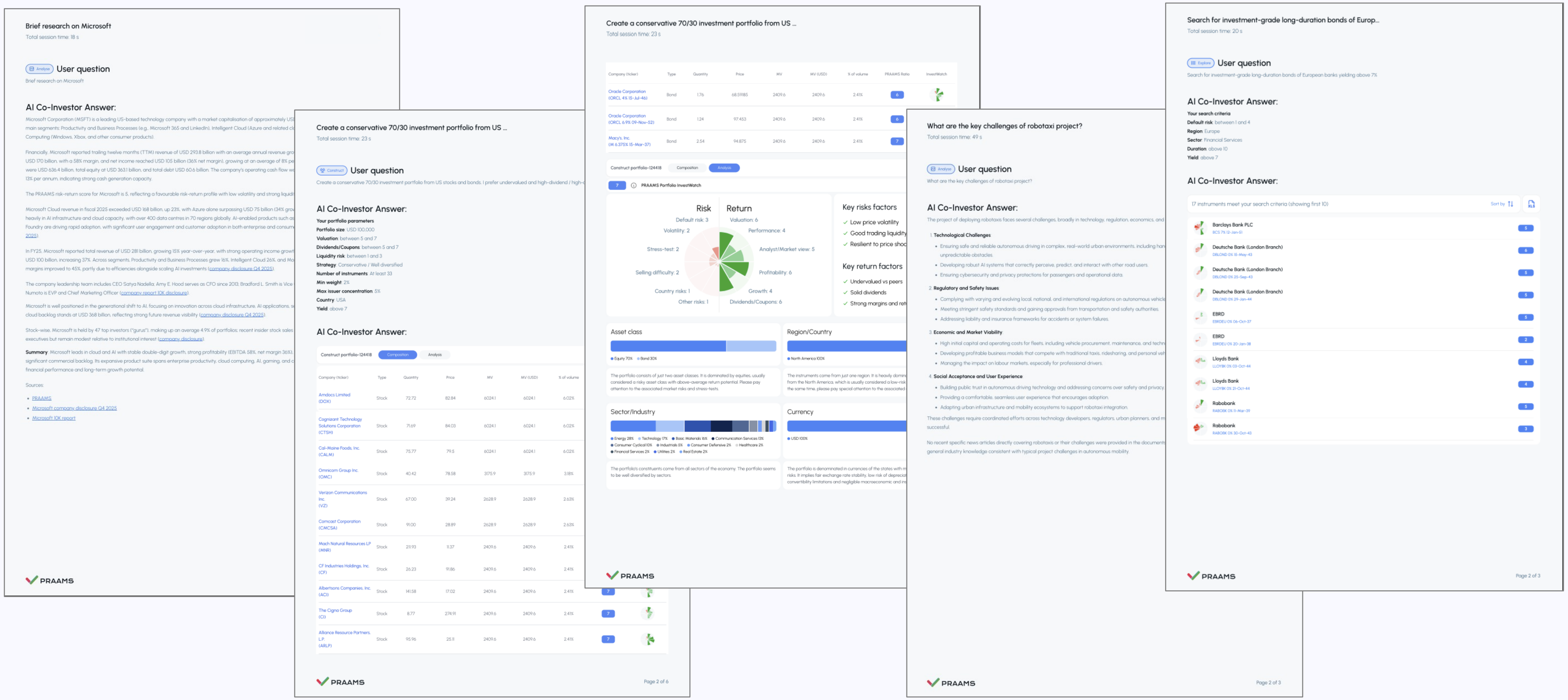
Portfolio analysis report



AI Co-Investor report



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