



Wealth Management

Capitalise on opportunities. Receive expert guidance. Benefit from wealth and asset management solutions that add measurable value to your future.

NCS Wealth Management is an enterprise-wide sales and counselling workbench for professional advisors and individuals. This intelligent, comprehensive wealth management integrates goal planning, portfolio simulation and management, product matching, order fulfilment, investment tracking and plan reviews.

Present Planning

Our process-driven and intuitive interface enables users, consumers and advisors alike, at all levels of financial knowledge to effectively plan their financial future.

■ Modules

CLIENT MANAGER

Better Understand your Customers and their Loved Ones

– NCS Wealth Management enables the capturing of valuable client and family information, financial background and preferences pertinent to financial planning.

FINANCIAL PLANNER

Financial Health-check and Risk Profiling – As a value-added service to your customer and to provide a baseline for financial planning, NCS Wealth Management enables the capturing of balance sheet items, risk preferences and other financial data. The aim is to derive financial ratios such as debt-equity ratio and personal risk profile for a quick effective financial assessment.

Facilitate Financial Counselling – Your customers' financial goals are your advisors' sales targets. NCS Wealth Management assists interactive joint sessions between customers and advisors to uncover their financial goals – retirement, child education, self-development, asset acquisition or simply wealth enhancement.

PROTECTION PLANNER

Assure Your Customer – Helps your customers accurately assess their current and future exposure, and the amount they need to insure themselves and their loved ones, now and into the future. NCS Wealth Management takes into consideration the current situation of the customer and his family, coupled with their future goals, to derive the total protection needs of the customer – be it medical, general or life insurance.

PORTFOLIO MANAGER

Portfolio Modelling – This solution supports advisors in the creation and re-balancing of customers' portfolios, in line with their risk profiles, current portfolio holdings and future goals. It is assisted by asset allocators (credit, cash, bond, equity) with what-if analytical capability to help customers better understand the derived preferred portfolio mix based on their individual situation, and to identify gaps.

Product Recommendation – Once gaps are ascertained, the appropriate financial instruments are then short-listed from the product database and displayed for consideration. It enables online product brochures to be displayed at a click of a button to facilitate discussion.

SALES MANAGER

Sales Tracking – Sales activities are tracked at the main branch, sub-branch, supervisor and individual advisor levels. It also tracks by product sales volume or by time periods.

Future Earnings

Future-proof your wealth with NCS Wealth Management. We provide comprehensive and intelligent financial planning, asset allocation, product recommendation, portfolio tracking and transactional capability.

We bring you proven solutions that add measurable value to your future earnings.

■ Benefits

Extensive Domain Knowledge – NCS Wealth Management has been jointly developed by in-house consultants and external industry experts, drawing on a wealth of market knowledge and experience.

Effective Educational Tool – Difficult financial concepts are made easy as customers are able to follow the reasoning of the financial advisors.

Multi-product Offerings – Supports the marketing and sales of multiple financial products such as unit trusts, securities, foreign exchange, derivatives, loans, insurance, deposits, collectibles and real estate, as well as planning tools from wills to trust services.

Open Standards – Adopts the latest open-standard technology to ensure extensibility, reusability, ease of maintenance and ability to deliver dynamic content to users.

Modular Design – Allows phased deployment to suit needs of different organisations and clients.

Rule-based Techniques – Facilitates decision support during financial planning process and easy configuration to suit regulatory and business practices.

Multi-language Support – Double-byte enabled and easy configuration to different languages.

Connectivity Adapters – Connects readily to multi-platform systems.

Real-time Reports – Take-away reports are available instantly.

财富资源管理

把握时机，拭目以待。受益于专业指导和财富资源管理方案。增添砝码，保障未来。

NCS 财富资源管理是一个以专业咨询人员与个人为服务对象的销售与咨询平台。该套个人理财系统结合了目标计划，项目投资模拟及管理、产品配套、定单完成、投资跟踪与计划回顾等功能于一体。

未雨绸缪

我们系统基于流程、并且界面直观，可以使不同层次的用户，消费者及咨询人员有效地计划他们的未来。

■ 模块介绍

客户管理

更好地了解您的客户 — NCS 财富资源管理可帮助您更好地了解有价值的客户信息及其家庭信息，财务背景和客户在财务计划上的偏好。

财务计划

财务健康状况检查与风险分析 — 作为向您的客户提供的一项增值服务，NCS 财富资源管理可为您提供财务计划所遵循的标准，使您更有效地获取资产负债表项目、风险规避及其它财务数据。其目标旨在掌握诸如负债与权益比例、个人风险概况等财务比例，进而对财务状况进行快速和有效的评估。

使财务咨询变得更为方便 — 客户的理财目标就是咨询人员的销售目标。NCS 财富资源管理可以促进客户与咨询人员之间的互动，从而方便咨询人员了解客户的理财目标 — 退休、子女教育、自我充实、资产收购或增加财富。

保障计划

向您的客户做出保证 — 帮助您的客户对当前及未来的开支、以及为自己和家人的保障而需要的支出进行准确的评估。NCS 财富资源管理在综合考虑了客户与其家庭的当前状况以及未来目标的基础上，可以分析出客户的保障需求- 如医疗、人寿保险。

投资组合管理

该方案可帮助咨询人员根据客户投资的风险概况、当前的资产及未来目标对其进行创建与重新组合。该方案借助于资产调配工具（信贷、现金、债券、股票）及其强大的分析功能，帮助客户根据自身情况更好地了解咨询人员提供的投资项目组合，同时了解客户所需。

产品推荐 — 一旦了解客户所需，相应的金融工具便会从产品数据库中调出并对客户进行演示，以供其参考。通过该方案，客户只需轻摁一下按钮便可获取各种产品的说明书，从而为咨询人员提供便利。

销售管理

销售追踪 — 该方案可在总行、支行、经理及咨询专员的层级对销售行动进行追踪。该模块还可以根据产品销售量或者不同期间进行追踪。

造福未来

保障您的未来。NCS 财富资源管理提供全面与智能化的金融计划、资产分配、产品推荐、投资组合跟踪与交易等功能。

■ 功能与优点

深刻的专业领域知识 — NCS 私人理财系统由公司内部的专业咨询人员与外部的行业专家凭借对市场的丰富知识及经验共同开发而成。

有效的教育工具 — 各种复杂的财务概念因此而变得浅显易懂，客户可以轻易理解咨询人员的讲解。

可提供多种产品供客户选择 — 支持多种金融产品的营销，如单位信托、证券、外汇、衍生产品、贷款、保险、储蓄、收藏品、房地产以及遗嘱、信托服务等计划工具。

开放标准 — 采用符合开放标准的最新技术，保证了系统的可扩展性、重复使用性、维护的简易性及向用户提供动态内容的能力。

模块化设计 — 允许系统进行分阶段部署，以满足各不同单位及客户的需求。

商业规则引擎 — 使财务计划过程中的决策支持变得更为便捷，配置简单，可满足法规实践与商务实践的需求。

支持多种语言 — 支持双字节编码，可轻易设置成多种不同的语言。

互联适配器 — 随时可以连接到多种平台系统。

实时报告 — 可立即获取相关报告。