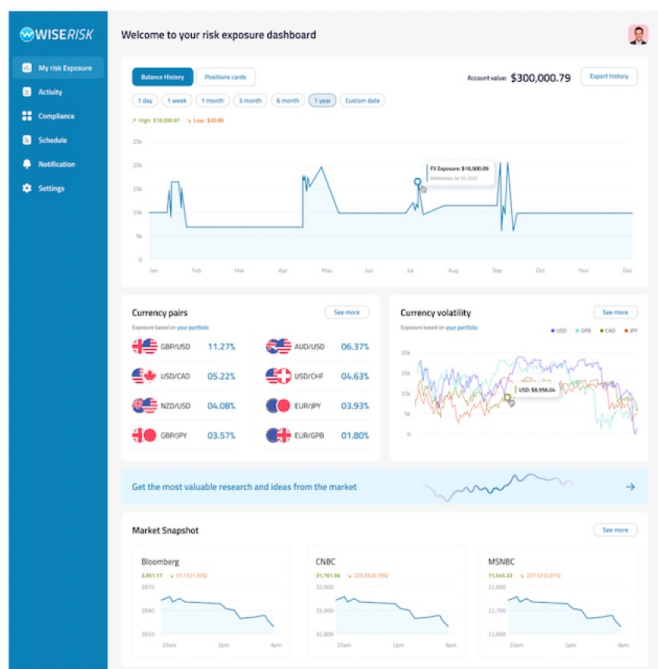




Building Your WiseRisk Portfolio

Disciplined Value Strategy
Balanced Strategy
Opportunity Strategy

Explore More



Step 1: Currency Exposure Summary

The first step in building your WiseRisk Portfolio is to determine what your company's FX risk exposure really is across all business accounts. Our Currency Exposure Summary gives you a simple, but complete look into where your company's risks are hidden.

Risks We Identify

1

Transactional Risk:
The FX risk in day-to-day cash flow transactions

- Cash Flow and Income Risk

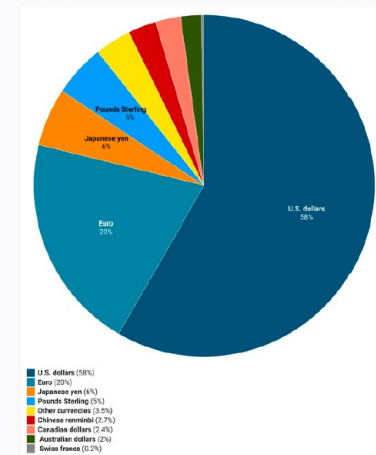
2

Translational Risks:
The FX Risk in a company's assets and liabilities

- Balance Sheet Risk

3

Event/Project Risk:
The FX Risk within an isolated event such as an acquisition or within an individual project with a set start and end date



Step 2: Select Financial Categories

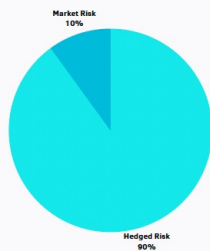
A Look at Sample Categories for your Wise**Risk** Portfolio

Currency Exposure Summary Category	Line Item	Currency	Strategy	Hedged %
Forecast	Store revenue	EUR	Balanced	75%
Forecast	Store revenue	GBP	Balanced	75%
Forecast	Buying goods	SEK	Opportunity	50%
Forecast	Store revenue	CAD	Balanced	75%
Forecast	Buying goods	AUD	Balanced	75%
Balance Sheet	Store inventory	EUR	Balanced	75%
Balance Sheet	Store inventory	GBP	Disciplined Value	90%
Event: Project A	Construction of headquarters	SEK	Configured	100%
Event: Project A	Refund of unused funds	SEK	Configured	100%
Event: New Acquisition	Acquisition of business	CAD	Configured	100%
Event: Contract 123	Buying goods	AUD	Configured	100%
Event: Contract 123	Refund of unused funds	AUD	Configured	100%

Step 3: Picking the Right Strategy

Option A - The WiseRisk Strategies

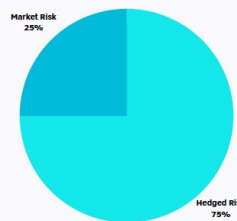
WiseRisk offers 3 proprietary hedging strategies. These strategies are designed to offer companies a fully automated risk management solution that can be combined or configured to meet very specific company goals. Depending on the type of risk the company is challenged with, any of the hedging strategies can be used for any of the



1

Disciplined Value Strategy

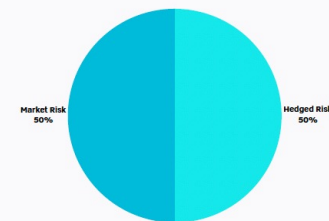
Designed for companies who are focused on predictability and stability of their company's projections and balance sheet.



2

Balanced Strategy

Designed for companies who would like predictability in their financials, but would also like some exposure to the currency markets.



3

Opportunity Strategy

Designed for companies who have business leaders regularly tracking the currency markets and would like to take advantage of positive swings in exchange rates while also knowing 50% of their fx risk is managed and hedged.



Option B - Configure Your Existing FX Risk Strategy

In coordination with your FX Expert, WiseRisk can evaluate your existing strategy and utilizing our configuration tool, work to optimize that strategy and stay focused on the company's unique goals and objectives.

Understanding Wise*Risk's* Configuration Tool

Setting Your Hedging Preferences

1

SET YOUR VALUE DATE

WiseRisk can generate forward contracts with a monthly or quarterly value date and with either a delivery or rolling schedule

2

SET YOUR TARGET HEDGE

Each account type the company chooses to hedge, the company can set how much of that risk type it wants to hedge up to 100%

3

SET YOUR RANGE

Set a range of risk your company is comfortable staying within and any time your risk in a specific currency is outside that risk, WiseRisk's AMA will automatically generate forward trades to hedge that unwanted risk

Step 4: Complete the Onboarding Process

Plug and Play Onboarding Process

Operate “Business as Usual” knowing your business is protected from currency fluctuations. Settle up at the end of each period (monthly or quarterly) and either receive or pay a premium based on your Portfolio's performance.

WiseRisk uses an easy plug-and-play approach to give you an insurance like solution to protect your business from FX fluctuations

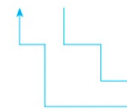
- Real-time Monitoring
- Price Optimization
- Customized Hedging Preferences
- Monthly and Quarterly Rolling Strategy



Your Systems

WiseRisk integrates with your systems to capture your FX exposure data

Data stored on ERP, TMS, Accounting Software, Spreadsheet, etc.



WiseRisk

WiseRisk gives you clarity on your FX exposures and automates the generation and execution of forward trades based on your hedging preferences

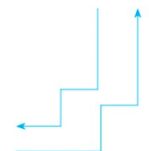
Hedging preferences set firm wide, by project, by currency, or by account



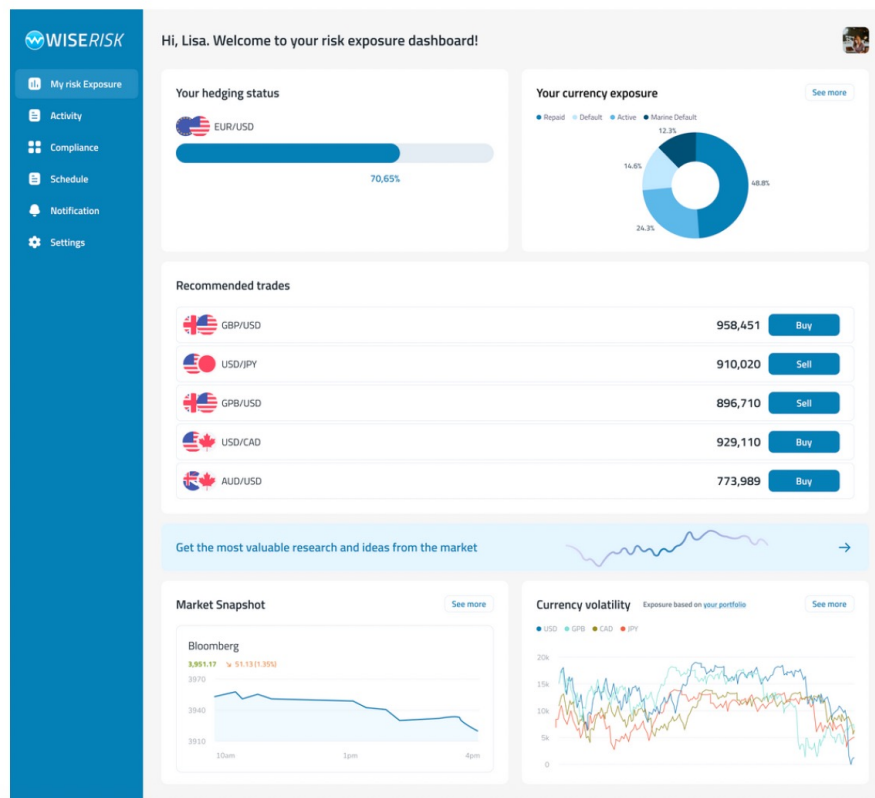
Trading Platform

WiseRisk executes your trades through a designated trading platform, provides confirmation, and reports your hedging activities

Execution through our partner platforms or your chosen bank/trader



Step 5: Customize Your Dashboard



Your Target Hedge: See a consolidated visual of how far you are from your portfolio's target hedge.

Your Currency Exposure: Easily know which currencies your company has exposure to.

Recommended Trades: Seamlessly execute the trades needed to hedge your fx risk to stay on track with your target hedge.

• Portfolio Re-balancing: WiseRisk is ready to incorporate Window contracts as part of their product options and is working on an API for that product.

• Market Monitoring: Our technology responds to patterns in behavior and gives that feedback to your FX Expert to help constantly improve your FX strategy;

• Real Time Data Collection: Real-time monitoring of currency exposure hedging requirements resulting from confirmed asset trades and FX hedging orders;

• Price Optimization: Through a netting process, a company can use currency exchanges from one side of their business to off set the needs of another. This allows for reduced currency needs and less in exchange costs;