

## CASE STUDY

# CheBanca!

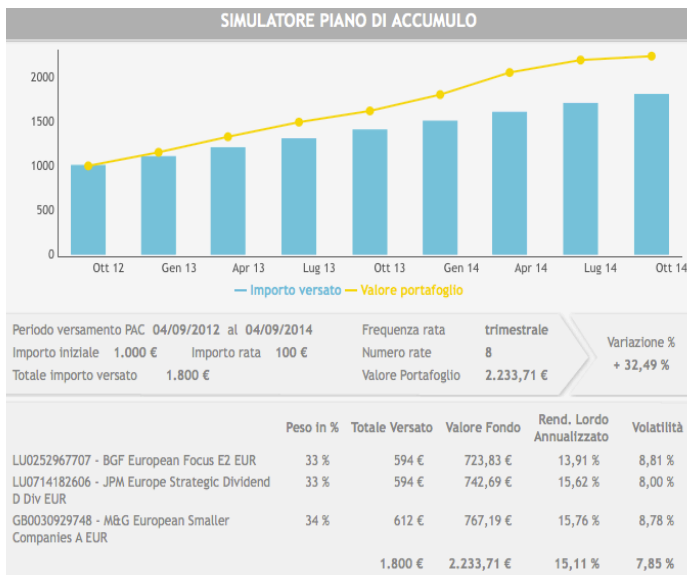
**CheBanca! Decided to implement a web based tool suitable for investors interested in building a saving plan with funds.**

### Requirement

CheBanca! Needed to build an investment tool simulator that would implement the regular and periodic investment on funds. They wanted to provide investors with a systematic approach to invest in the funds market overtime. That would have helped those clients concerned about the current state of financial markets and wondering about the right time to invest.

### Solution

**FIDA PAC:** the Periodic Accumulation simulator allows the investor to reconstruct the historical figures of a saving plan of funds or multiple funds (up to 5) by showing the time course of the selected fund (or fund portfolio) and capital paid.



### SCEGLI TRA I FONDI

Data inizio PAC: 12/03/2013 | Data fine PAC: 12/03/2015 | Durata piano risparmio: 24 mesi

Periodicità versamenti:  mensile  bimestrale  trimestrale  quadrimestrale  semestrale  annuale

Inserisci l'importo del versamento: Importo primo versamento: 1000 € | Importo versamenti successivi: 100 € | Totale importo versato: 2.200 €

Definisci le percentuali di investimento di ciascun fondo\*

BGF World Healthscience E2 EUR	25 %
JPM Europe Technology D (acc)-EUR	25 %
Pictet Digital Communication-R EUR	25 %
Pictet Premium Brands-R EUR	25 %
Percentuale totale	100 %

\*Per poter procedere alla simulazione Inserisci le percentuali in modo che il totale sia pari al 100%

PAC gives a gradual and staggered exposure over time, reducing the investment risk: when markets are very volatile, investor can distribute on a longer time frame the market fluctuations, mediating the purchase price of the fund units, turning the market volatility to his advantage.

### Advantages

Through this platform clients are now able to:

- ✓ Build a saving plan with funds
- ✓ Decide the initial amount to invest, periodic instalments, payment frequency as well as the plan duration
- ✓ Select the most suitable funds from a very broad selection;
- ✓ Determine when to extinguish or interrupt the plan at any time;

### Comment