

**SELMA**  
selma.com

# Switzerland's first AI powered financial advisor

**Confidential**  
**Embargo until 21.03.2024**



SAXO  
REINVESTED

VZ

FINTECH  
FINLAND

SWISS FINANCE  
STARTUPS

About Selma

## Our Services

✓ Personalized long-term investment portfolio

✓ Personalized pillar 3a portfolio

✓ Automated holistic wealth management

NEW

✓ **AI powered financial advice**  
(coming 21.03.2024)



## THE PROBLEM

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**Most people don't know what they should do with their finances...**

- **too little financial know-how** and are overwhelmed by the financial world's lingo
- **don't have the time, energy** to spend time with investing, pension and financial planning
- **lack the confidence** to make decisions on their own

## THE PROBLEM

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**... and financial advisors are just available for the wealthy**

- **Personal financial advice is expensive**  
Often costing 150-250 CHF / hour
- **Often only part of private banking service**  
Requires at least +1 Mio CHF net wealth.

SAY HELLO TO SELMA

## A smart financial advisor in your pocket

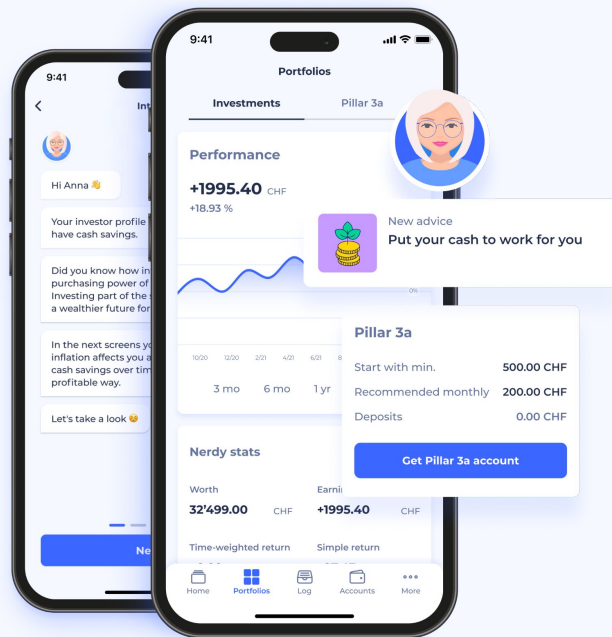
Imagine having a financial advisor who's always up for a chat, understands your needs, and offers advice that makes sense – that's Selma for you!

★★★★★ 4.7

More than 300  
reviews

✓ 12'000+

Happy  
clients



# A new generation of AI-powered financial advisor



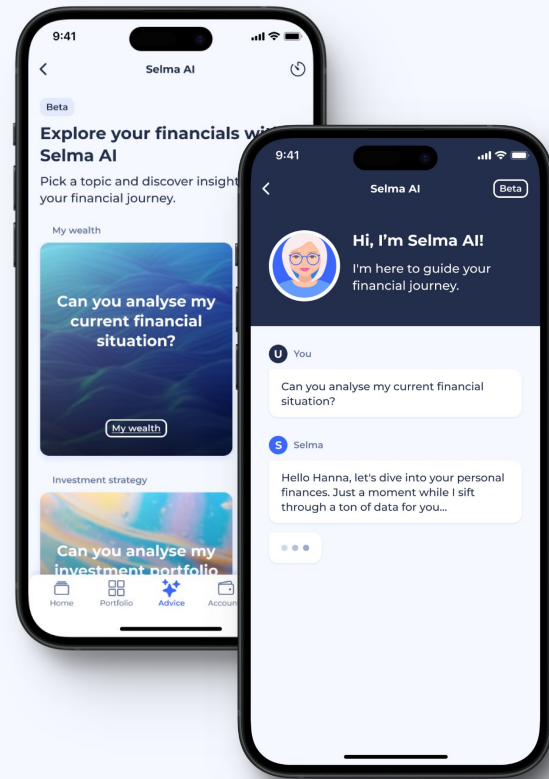
analyses and understands  
the users financial life, in  
seconds



helps users with their financial  
planning and decisions



takes care of their savings,  
investments, or pillar 3a funds  
without an effort



*“We were always told that you can’t provide real financial advice without a human advisor. Now we’re making it possible”*

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Patrik Schär, CEO Selma Finance

## OUR VISION

Providing **everyone** the help they need to take care of their finances in the best way.

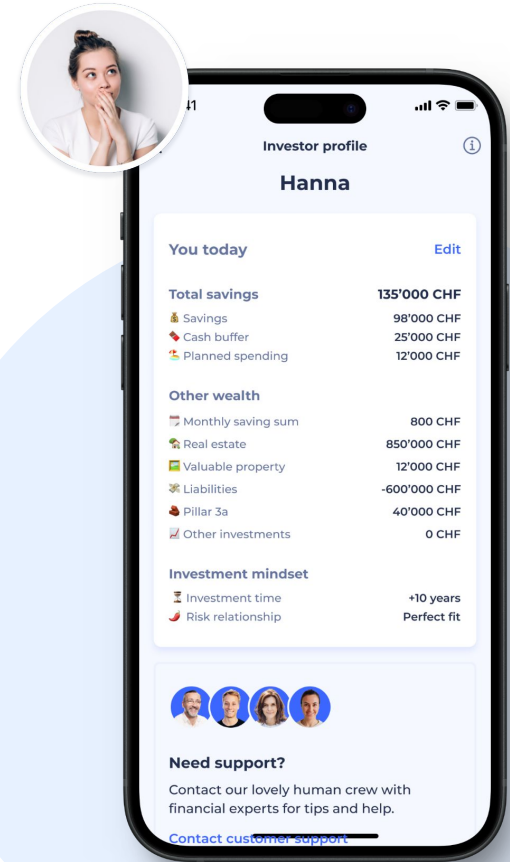
- **The next step towards our mission:** Since start, our vision has been to empower every person to manage their finances with confidence, regardless of their wealth.
- **This is just the beginning:** Imagine a digital advisor that supports you through every financial milestone — whether it's purchasing your dream home, reviewing your insurances, or crafting a retirement plan in minutes.
- **Developing together:** Selma AI is launched initially as a beta version and evolved in collaboration with our customers.



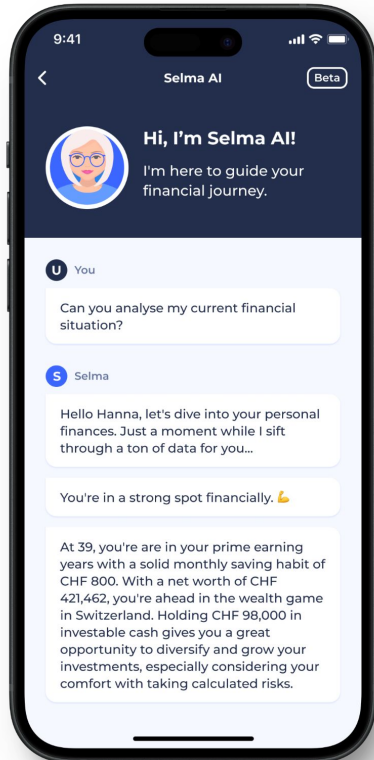
## USE CASE

# Hanna 🙌

- Hanna is a 39 years old senior marketing consultant
- Her earnings are 115'000 CHF per year
- She has a strong financial situation including 135'000 CHF cash savings and a pillar 3a account with 40'000 CHF.
- She owns an apartment that is worth 850'000 CHF and has a mortgage of 600'000 CHF
- She has a +10 year investment horizon and deals well with financial risks.



# “Can you analyse my current financial situation?”

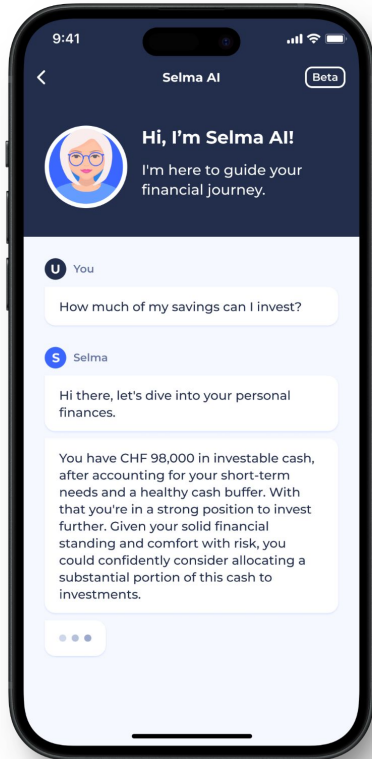


*“You're in a strong spot financially. 🍌”*

*At 38, you're are in your prime earning years with a solid monthly saving habit of CHF 800. With a net worth of CHF 421,462, you're ahead in the wealth game in Switzerland. Holding CHF 98,000 in investable cash gives you a great opportunity to diversify and grow your investments, especially considering your comfort with taking calculated risks.*

*Your finances are already diversified, with investments in real estate and Pillar 3a investments through Selma, reflecting a balance of growth focus and safety nets like precious metals. Given your long-term investment horizon and positive risk attitude, leaning into more market investment can be a good move to combat inflation and enhance wealth growth. Keep focusing on diversification and regular investments to maintain a steady financial ascent.”*

# “How much of my savings can I invest?”



Hi there, let's dive into your personal finances. 😊

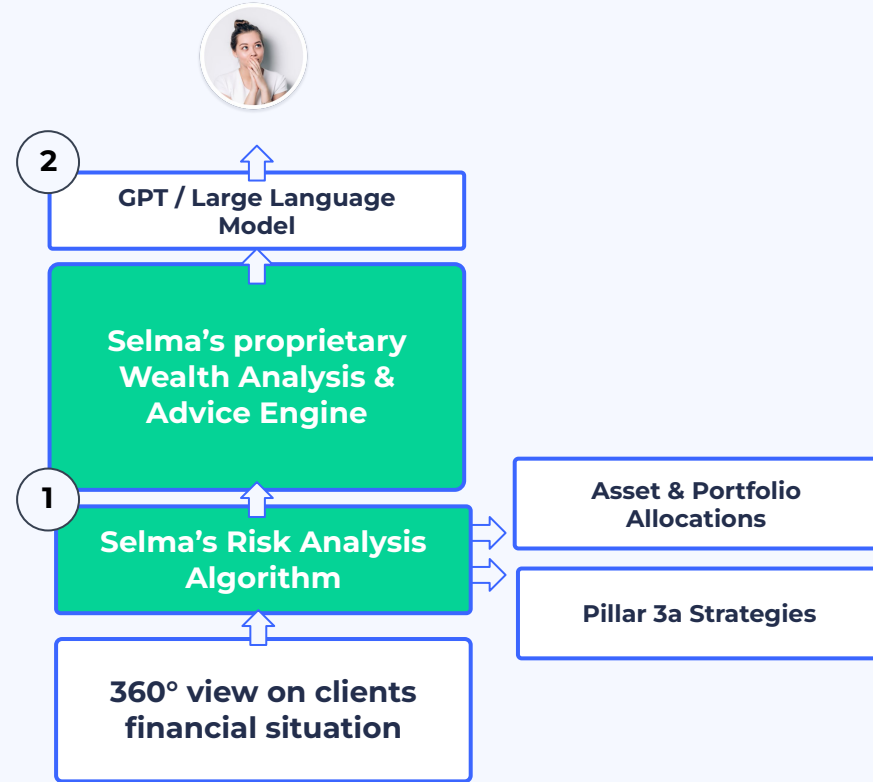
You have CHF 98,000 in investable cash, after accounting for your short-term needs and a healthy cash buffer. With that you're in a strong position to invest further. Given your solid financial standing and comfort with risk, you could confidently consider allocating a substantial portion of this cash to investments.

However, the exact amount relies on your personal comfort and future plans. A practical approach might be to start by investing a portion of it, perhaps diving in with an amount you're comfortable with, and then continue investing regularly over time. This strategy helps balance maintaining some liquidity while growing your savings. Remember, it's all about finding that sweet spot that aligns with your financial goals and risk tolerance.

**How does Selma  
AI work?**

# Designed to provide **100%** personalized advice

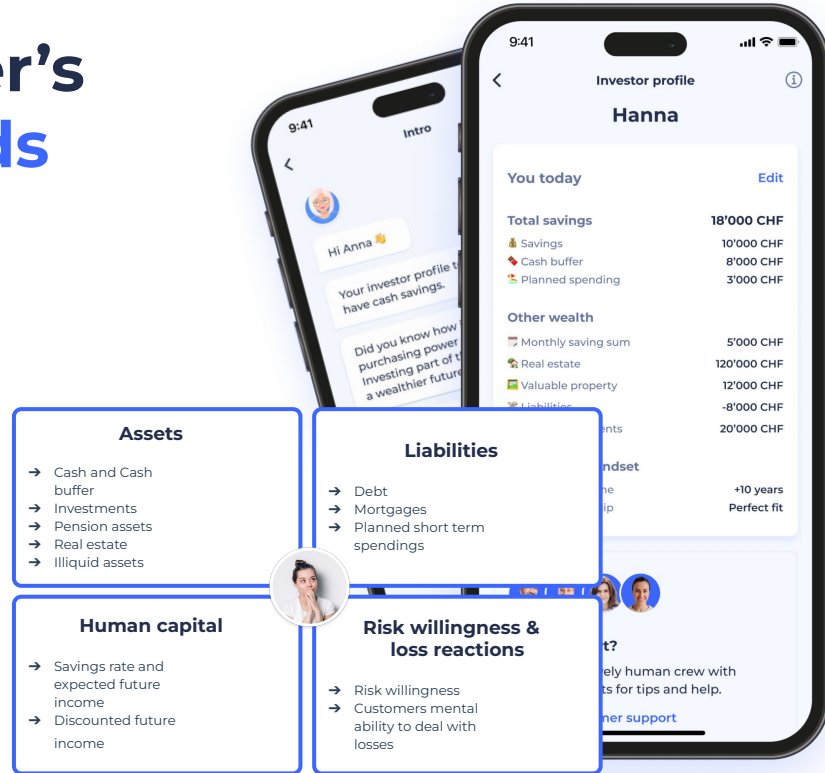
- Selma AI is built to provide customized financial advice, tailored to each user's personal and financial situation.
- Advice and insights are always based on Selma's algorithms and guidelines, ensuring accuracy and trustworthiness.
- Selma utilizes OpenAI's large language models for human-like advisory interactions.



# Using algorithms to understand a customer's financial life, **in seconds**

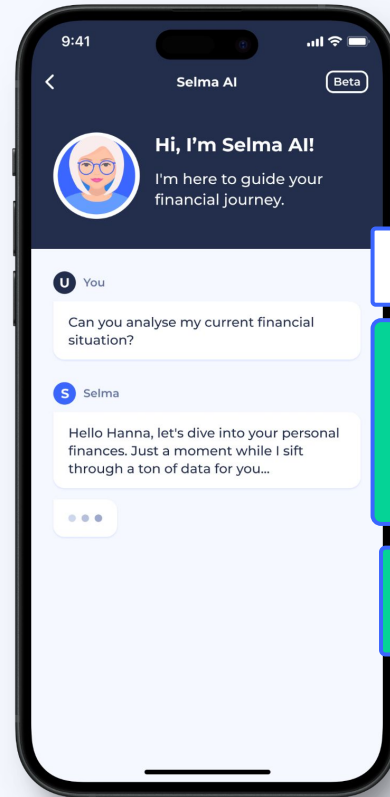
Selma uses own algorithms to:

- evaluate the client's financial risk ability and risk attitude
- analyze and understand the financial situation based on a total wealth perspective
- create the suitable investment strategies of your investment account and pillar 3a account
- define the deposit plan to build up wealth most effectively over time
- translate the information into actionable insights and advice



# Using large language models, so you can chat like with a human.

- Selma utilizes OpenAI's large language models for human-like advisory interactions.
- Analyses and advice are powered by Selma's proprietary algorithms, and guidelines to ensure the quality of responses.
- Selma AI will be released as a beta and will be gradually expanded with the help of our clients feedback.

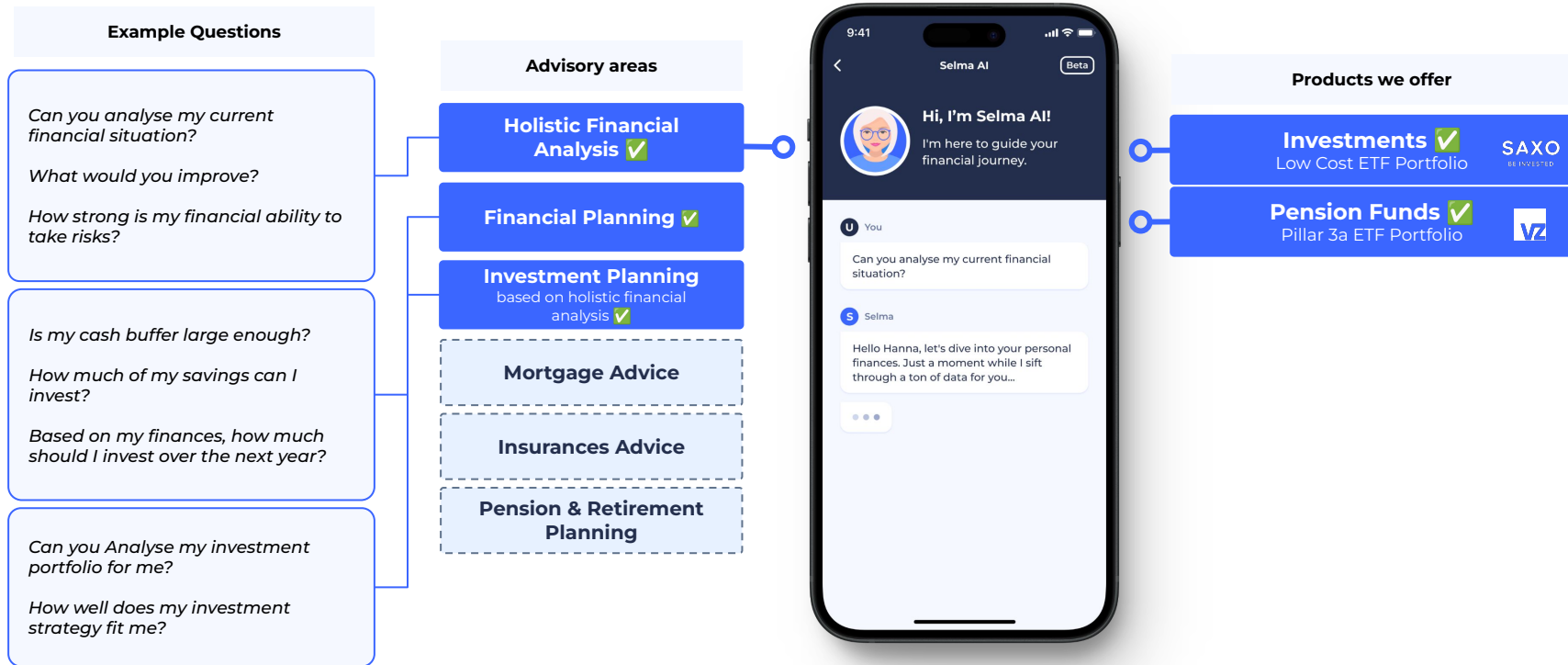


GPT / Large Language Model

Selma's proprietary Wealth Analysis & Advice Engine

Selma's Risk Analysis Algorithm

# Topics Selma AI can help with





# FAQs

# FAQs

## How is my data kept secure?

### Selma AI is built with your privacy in mind

- **Privacy-First Approach:** Selma is dedicated to safeguarding your privacy, sharing only minimal, necessary data.
- **Pseudonymized Data Sharing:** Only pseudonymized and summarized financial details are shared with OpenAI, ensuring OpenAI doesn't know your identity.
- **Data Control and Deletion:** A strict agreement with OpenAI guarantees that OpenAI doesn't use your data for internal purposes and all data rights remain with Selma.
- **Meeting High Data Protection Standards:** Selma complies with strict data protection regulations like RevDSG, reinforcing your privacy.

## What's the difference between using Selma AI and Chat GPT?

### Selma AI is specialized for personalized financial advice.

- **Tailored Financial Guidance:** Selma AI specializes in financial advice, tailored to each user's personal situation. Chat GPT offers broad, general advice across various topics.
- **Based on Selma's algorithms:** Advice from Selma is based on Selma's algorithms and guidelines, ensuring accuracy and trustworthiness.
- **Keeping your financial information private:** Selma AI safeguards your privacy, sharing data with OpenAI in a way that prevents personal identification, aligning with data protection regulations.

# About Selma Finance

## TEAM

# Combining best of Swiss banking & nordic product development

- A team of 24, with experts from Google, Delivery Hero, BDO etc. dedicated to change the way how people take care of their finances.
- Selma Finance AG is regulated as an independent wealth manager in Switzerland and approved by FINMA in 2023.
- Selma has +12'500 Clients managing several hundreds of millions CHF ranging from a couple of thousand CHF to several millions.
- Selma is backed by Investors lik TX Group and Migros and +550 clients that joined us in our last years crowdfunding round.





**Thank you!**

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