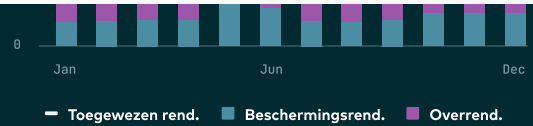




The new software solution for the Future Pensions Act.

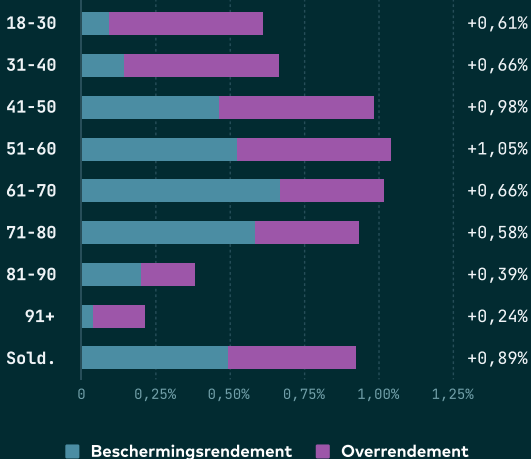
Our new module: Performance Allocation.



Verdeling rendement

Rendement

Solidariteitsreserve

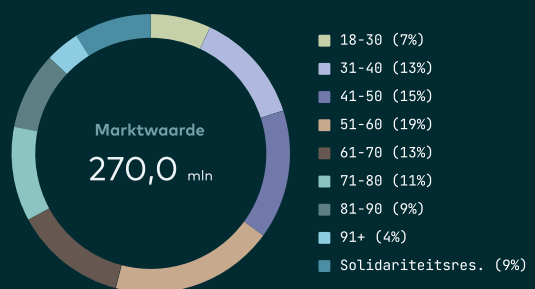


Leeftijdscohort		Rente-afdekking	Overrendement allocatie
18	30	10,0%	15,0%
31	40	10,0%	15,0%
41	50	35,0%	15,0%
51	60	40,0%	15,0%
61	70	45,0%	10,0%
71	80	60,0%	10,0%

Overzicht

Cohort verdeling

Portfolio verdeling



8,45%

In review

15,84%

Waarschuwing

14,34%

De solidariteitsreserve is 0,84% hoger dan toegestaan op basis van het overgangsrecht na 2037

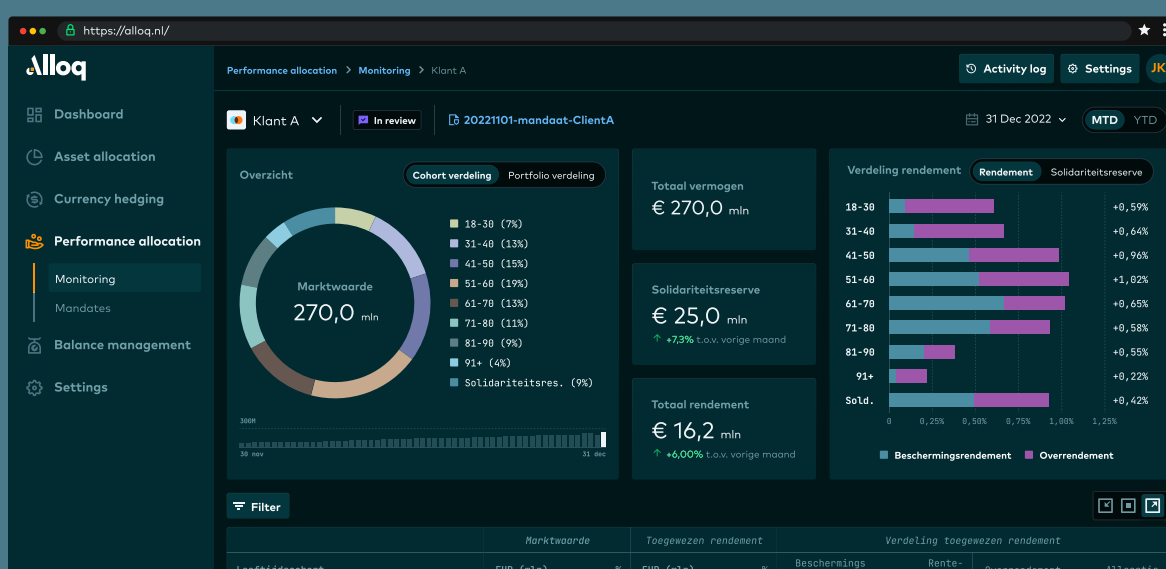
6,08%

300M

30 nov

31 dec

Start by transitioning to the Future Pension Act (WTP). Request your demo.



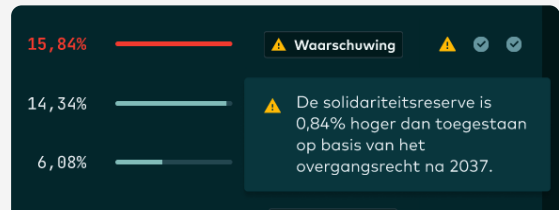
On January 1, 2028, all pension schemes must be adjusted to the new legislation. With changes in the three pillars that make up the pension system, it represents the largest and most far-reaching adjustment to the pension system ever. Robust software is required to process all changes within the existing investment and pension administration systems.

Alloq, in collaboration with KPMG, has developed the Performance Allocation module to provide pension service providers and asset managers with the essential tools for a qualitative, efficient, and cost-effective implementation of the new pension system. This module seamlessly integrates into existing administration systems, with customizable details for involved parties.

Performance Allocation.

Validate regulatory data

We check portfolios for established limits and identify exceedances, such as the maximum solidarity reserve and filling percentages of premiums and excess returns.



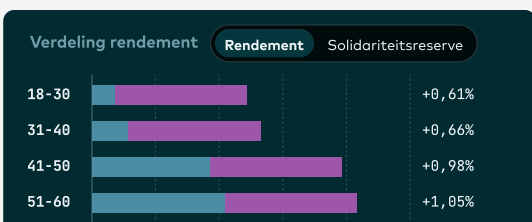
Filling and distribution rules

Alloq sets guidelines per age cohort for interest rate hedging, allocation of excess return, filling percentage to solidarity reserve and distribution rules.

Leeftijdscohort		Rente-afdekking
18	30	10,0%
31	40	10,0%
41	50	35,0%
51	60	40,0%

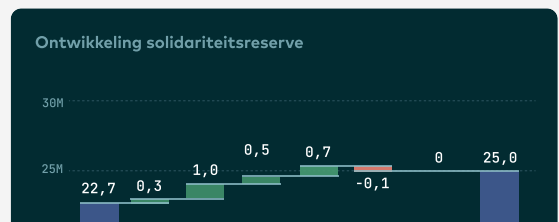
Allocation of returns

Gain immediate insight into the allocated returns, split into protection and excess returns per age cohort. Alloq automatically distributes returns according to the guidelines filled in our mandate feature.



Insight into solidarity reserve

Alloq accurately monitors the development of the solidarity reserve per age cohort, with insightful graphs for changes and additions.



Review scenarios & mandates

Check manual input and generated output with a four-eyes check. Use our review feature to easily give approval or request improvements from colleagues.

The screenshot shows a "Status" dropdown menu with the following options:

- Needs approval
- Review*
- Approve
- Request changes
- Comment only

At Alloq, we provide flexible solutions and expertise in implementing various strategies. Our team ensures an effective and tailored strategic execution, closely aligning with the objectives.

Online within 4 steps.



Setup & demo

Discover the power of our SaaS solution effortlessly with a simple setup and demo. Provide sample data and request a non-binding demo to immediately experience the benefits for your business.



Approach plan

Receive a customized implementation plan by allowing us to assess your specific business processes. Our plan is tailored to your needs, ensuring a seamless integration of the software.



Prototype

We provide prototypes to swiftly and effectively validate the functionality and user experience of integration, enabling you to easily test and align with your colleagues.



Production

For the final version, we can implement Alloq online within a few steps, fully tailored to specific needs, and integrate it into your architecture according to established standards.

We have been here for a while.

With over 16 years of global experience, serving international institutional clients and providing support for mission-critical software.

Fully certified according to ISO 27001 and 9001, and guaranteed compliance with ISAE 3402.

VanEck[®]

cardano

PGGM



BNP PARIBAS

ING

About Alloq

Alloq is a solution that empowers institutional portfolio managers to provide precise, swift, and robust allocation management processes in a controlled manner, including rebalancing, currency hedging, and LDI.

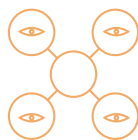
- **Designed to mitigate risk and act without hesitation**
- **Turns key data into insights**
- **User-friendly and intuitive interface optimized to perform your daily- and monthly allocation tasks**
- **Trace your calculations till the deepest level**
- **Transparency of calculations and models**
- **Set up validation controls such as the 4-eyed principle**
- **Perform complex calculations super fast**
- **Connectable with data warehouses to automate your workflow**
- **Turns key data into insights**
- **Adaptable to your internal workflow**

Alloq is packed with **features** to **ensure** you can **maximize** its **potential**.



Audit trail

Less to worry, audit trails are generated automatically."



Four-eyes-principle

Request approval through the portal and record your findings directly with the relevant data



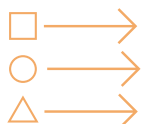
Developer API

Build on top of Alloq's API to integrate your portfolio data into your own infrastructure.



Authorisation

Manage users and reduce risks by providing access only to what is necessary.



Custom exports

Export to any desired format, both through the API and a selection of pre-defined formats such as Excel, Simcorp, CSV.



Fully traceable

Every calculation step is traceable to the deepest level, powered by blockchain technology for full traceability.



Screenshot feature

Export high-resolution screenshots for your reports and analyses.



Scenarios

Experiment endlessly and create the best outcome for your rebalancing.



Alloq is a software solution designed for **institutional portfolio managers**, enhancing the robustness, speed, and accuracy of allocation management processes such as **rebalancing**, **currency hedging**, and LDI (liability-driven investment). It seamlessly integrates with client mandates, maintains audit trails, and ensures allocation management for the present and the future.

 alloq.com

 linkedin.com/company/alloq