



# BABYLON WEALTH MANAGEMENT

Outsourced Chief Investment Officer

Tailored Solutions for Your Unique Investment Needs

Concierge level investment oversight  
Customized portfolio models  
Risk management

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For Investment Professionals Use Only



## Outsourced Chief Investment Officer

### WHY OCIO

- ✓ Delegate investment responsibilities to accelerate growth
- ✓ Free up internal resources
- ✓ Focus on client engagement
- ✓ Manage your unique investment risks and objectives
- ✓ Access to bespoke and dedicated support

### Our Platform

*Every organization is unique. Every client is different.*

Babylon Wealth Management provides “one-stop” investment management solutions tailored to your unique needs and objectives. You, our client, decide how to work with us. Through delegation of all or some investment decisions, your firm can continue to grow, focus on building client relationships, increase the scalability of your practice, boost your organizational flexibility, and significantly enhance the level of investment oversight and control.

As co-fiduciaries, we are fully committed to helping you achieve your immediate and long-term business goals. We work directly with internal management (CEO, CFO, CIO) and tailor our investment discretion based on your specific needs.

In-house CIO	Outsourced CIO	Fiduciary Consultant
Develop investment guidelines Set strategic objectives Perform full portfolio management Build asset allocation models Trade and rebalance Execute investment oversight Research and due diligence Manage excess cash Manage client on-boarding Participate on Investment Committee Support with client Engagement Participate on marketing materials Billing	Develop investment guidelines Set strategic objectives Perform full portfolio management Build asset allocation models Trade and rebalance Execute investment oversight Research and due diligence Manage excess cash	Develop investment guidelines Set strategic objectives Build asset allocation models Execute investment oversight Participate on Investment Committee Research and due diligence Manage one-time projects
<b>Cost:</b> Starting at 35 bps of AUM	<b>Cost:</b> Starting at 25 bps of AUM	<b>Cost:</b> Starting at \$250 per hour

Our OCIO service can accommodate multiple custodians and technology platforms. We do not require separate advisory agreements with your clients. We will work with you to find the investment solutions that best serves your needs.



## Our Approach

As fiduciaries, we make recommendations based on your unique circumstances, investment risk, and objectives. Our firm follows the principles of portfolio diversification, long-term investing horizon, quality selection and risk-adjusted performance. We offer you a wide range of investment solutions including low-cost index funds, smart beta ETFs, mutual funds and individual investments in stocks and bonds. We evaluate other external managers and investment funds based on a proprietary set of criteria. When scanning for investment ideas our firm conducts deep dive due diligence, investment manager interviews, backtesting and risk modeling.

### Customization

- ETFs and index fund portfolio models
- Active management and smart beta models
- Risk-based and goal-based investing
- Tax efficient and advanced income strategies

### Real-time Management

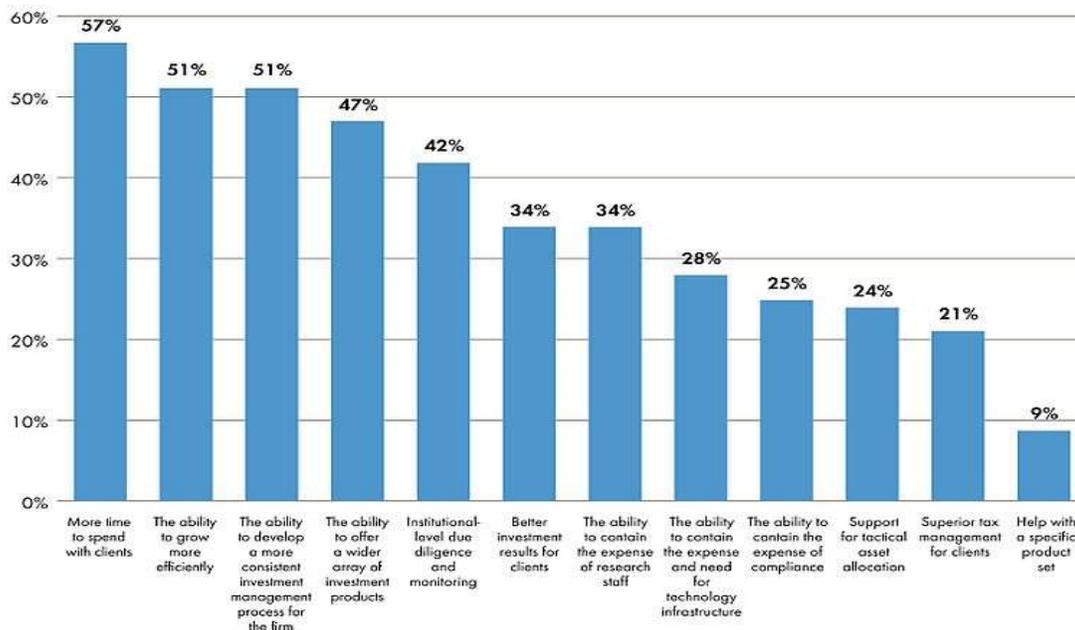
- Concierge level portfolio oversight
- Portfolio implementation and client onboarding
- Rebalancing and tax loss harvesting
- Investment due diligence and ongoing monitoring

## Advisor Survey

In a survey conducted by Northern Trust Asset Management, advisors who outsourced investment management ranked the opportunity to spend more time with clients, the ability to grow more efficiently and build a consistent investment management process as their most significant benefits achieved by outsourcing.

### What Outsourcing Has Achieved for the Firm

As a percentage of outsourcing responses



Source: Investment Management Outsourcing: Impact on Clients, Northern Trust, 2014



## Success Stories

### Client A

An emerging RIA with a robust financial planning platform raised their AUM by 400% in 12 months. As the practice expanded, an increasing number of their clients expressed interest in a comprehensive wealth management services. Due to their explosive growth and limited internal resources, the advisory firm partnered up with us to help them build their core investment management platform. Through our engagement, we strengthened their investment proposition, initiated an investment committee, created risk-based portfolio models, a bucket strategy for portfolio spending, and enhanced performance reporting.

### Client B

An established RIA with \$50mm AUM hired us to enhance and streamline their investment platform. We introduced new risk-based asset allocation models, rebalanced and aligned clients to their risk tolerance levels, reinvested excess cash and launched a new risk metrics and performance reporting system. Because of our partnership, our client was able to focus on broader client engagement and expand his business development efforts.

## About us



Babylon Wealth Management is a Fee-Only Registered Investment Advisory firm, founded in 2016 by Stoyan Panayotov, CFA. We oversee close to \$50mm of AUM as of February 28, 2018. Before starting the firm, Stoyan spent 12 years on Wall Street, working for Deutsche Bank, Wells Fargo and Credit Suisse in various risk management and trading capacities. Stoyan obtained his MBA in Finance from Pace University in 2004 and earned the highly-regarded CFA designation in 2006. He is an avid runner and completed three New York City marathons. Stoyan is an active member of the CFA Society of San Francisco and a contributor to their Wealth Management Series.

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