

AGO Financial Services, LLC is a financial consulting firm offering buy-side clients execution services, bespoke software, and innovative financial solutions through four subsidiaries. Each company offers customized products designed by a deep bench of AGO professionals whose collective experience from both buy-side and sell-side firms spans over 100 years. AGO works as a trusted advisor to transparently resolve common and complex issues for clients navigating global financial markets.

AGO FinTech is one of the four subsidiaries of AGO, each of which offers holistic and client-centric strategies to overcome operational challenges.



AGO FinTech provides bespoke software and utilities for investing, trading, hedging, and portfolio analysis. Unlike our competitors, we gather in-house expertise from three distinct groups – seasoned practitioners, financial software designers, and quantitative capital market analysts. This collaboration significantly enhances the functions and value of our software tools.

AGO FinTech offers robust software to improve operational efficiencies, solve difficult challenges, and reduce opportunity costs – both typical and unforeseen.

Examples:

- Overlay utilities that cover inherent gaps within large trading and asset management systems
- Apply projected future investment income and cash flows for bond portfolios
- Utilize a proprietary algorithmic trading system for cryptocurrency arbitrage
- Risk management system that addresses new regulatory guidance for measuring credit risk exposures and Basel III FRTB (under development)

Key Client Benefits

AGO’s wide-ranging capabilities across multiple disciplines enhance its development of hedging strategies, risk management, and software trading tools to:

- Provide greater transparency, tighter risk controls, and intuitive navigation based on end-user input
- Create bespoke systems designed by knowledgeable finance, capital markets, and software specialists
- Deliver improved outcomes using robust proprietary analytics
- Align AGO interests with client goals via success-based fee structures



Additional Subsidiaries and Services

AGO Trading

- Outsourced trading, hedging, and risk management
 - As execution agents, manage transactions to significantly reduce operation costs
 - As non-discretionary risk managers create and implement customized, structured solutions designed to outperform current hedging programs

» Solutions

- » Strengthen internal trading expertise and enhance infrastructure limitations
- » Lower operating costs for trade executions (**over 50%**)
- » Promote efficient risk mitigation while providing for outperformance (**potentially returning +150bps**)
- » Reduction of tracking error with hedging improvements (**upwards of +80bps**)
- » Products and Services include: Transaction Cost Analysis (XCA), Hedge Evaluator (HE) Outsource Trading (OT), Hedging Management (HM), Large Transaction Support (LTS)

AGO Advisory

- Advice on financial asset risk management, valuation, and a broad repertoire of proven innovative strategies that increase expected returns while mitigating risks
- Access to rare, top-tier financial markets expertise across multiple asset classes
- Focus on transparency and simplification

- » Optimize hedging using full balance sheet diversification
- » Capitalize on clients' structural advantages
- » Convert traditional expense activities to profit centers, for example:
 - Currency Pool Optimizer (CPO) - generate profits for corporate treasury
 - Multi-Currency Hedge (MCH) – able to realize a **+400bps** gain vs traditional hedging costs (**80bps**)
 - Positive Carry Hedges – allow for favorable accounting treatments
 - Long-term Trade Settlement (LTS) – monetize optionality in trade execution

AGO Asset Management

- Construction and implementation of FX, algorithmic and arbitrage opportunities
- Tight risk management
- Rules-based, all-weather portfolio construction
- Structured tail-risk insurance with embedded positive carry

- » Enhanced currency-hedged portfolios
- » Short Vega, Delta-neutral equity arbitrage strategy
- » Commodities and ETF arbitrage
- » Emerging markets-banded and reverse relative value strategies
- » FX volatility, alpha capture strategy during times of market stress



About Andre Ohanissian, Chief Executive Officer and Founder

Mr. Ohanissian has over 25 years' experience in global markets with specialties in foreign exchange, emerging markets, fixed-income, credit, derivative structuring, and risk management. His career includes trading and management positions at Bear Stearns, Ally Financial, and Forex Capital Advisors, and similar corporate, advisory, and asset management firms. He received a BSc from California Institute of Technology in Aeronautical Engineering where his studies included Quantum Mechanics and Advanced Mathematics. He holds an MBA from NYU's Stern School of Business Administration.

AGO Financial Services LLC ("AGO") has prepared and provided these materials (the "Confidential Information") solely to inform and assist prospective clients in connection with their consideration of the matters referred to herein. The Confidential Information may not be circulated or referred to publicly, disclosed to or relied upon by any other person, or used or relied upon for any other purpose without AGO's prior written consent, and any unauthorized use, dissemination, distribution or copying of the Confidential Information, in whole or in part, is strictly prohibited. Views and strategies described herein may not be suitable for all investors and are subject to investment risks. AGO does not provide tax, accounting, or legal advice to its clients or potential clients, and potential clients are advised to consult with their tax, accounting, or legal advisers regarding the matters referred to herein. The Confidential Information has been prepared and based on information obtained by AGO from publicly available sources, and/or other sources. AGO makes no representation or warranty about the accuracy or completeness of information obtained from third-parties. The Confidential Information is necessarily based on economic, monetary, market, and other conditions as of the date of such Confidential Information is disseminated, and AGO assumes no responsibility for updating or revising the Confidential Information.