



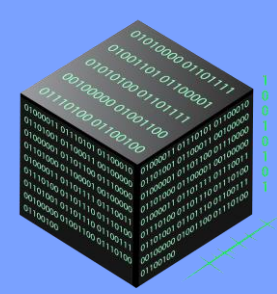
# PoMaTo

## AI Powered Multi Asset Portfolio Management Tool

Portfolio optimizer for stocks, ETFs, bonds, FX, crypto & more.

- Institutional-grade investing made simple

[www.thePoMaTo.com](http://www.thePoMaTo.com)



# Welcome to PoMaTo



Hi - I'm Alessandra and welcome to PoMaTo!

A Portfolio Management Tool is software that helps investors track, analyze, and optimize their investments for better performance and risk control.

# Agenda

01

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## Bayes Business School Journey

Thesis on Financial Simulation Systems, professional employment path through development, investment management, and consulting

03

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## The Beginnings of PoMaTo

Genesis of a comprehensive Portfolio Management Tool designed for modern investors

05

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## Live Demo!

Hands-on exploration of the platform's powerful features and user interface

02

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## Meetings and Interactions

Fate or by design? Meeting great people along the way

04

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## Capabilities of PoMaTo

Deep dive into features: Back Office, Middle Office, Front Office operations, and asset class coverage

06

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## Extended Learning

Video content covering AI integration, optimization models, and strategic rationale



# 01 Bayes Business School Journey

1

## **Back Office IT**

Built expertise in database development and process automation, creating the technical foundation for scalable investment systems

2

## **Academic Foundation**

**Thesis Financial Simulation System**, establishing the theoretical groundwork for advanced portfolio analytics [2002-2005]

3

## **Axa Rosenberg**

Transitioned directly to Investment Management, gaining frontline experience in institutional portfolio operations

4

## **Consulting Excellence**

Specialized in risk systems, Aladdin implementations, reg reporting, serving top-tier asset managers

# Financial Simulation System

**Settings** | **Historic** | **Simulated**

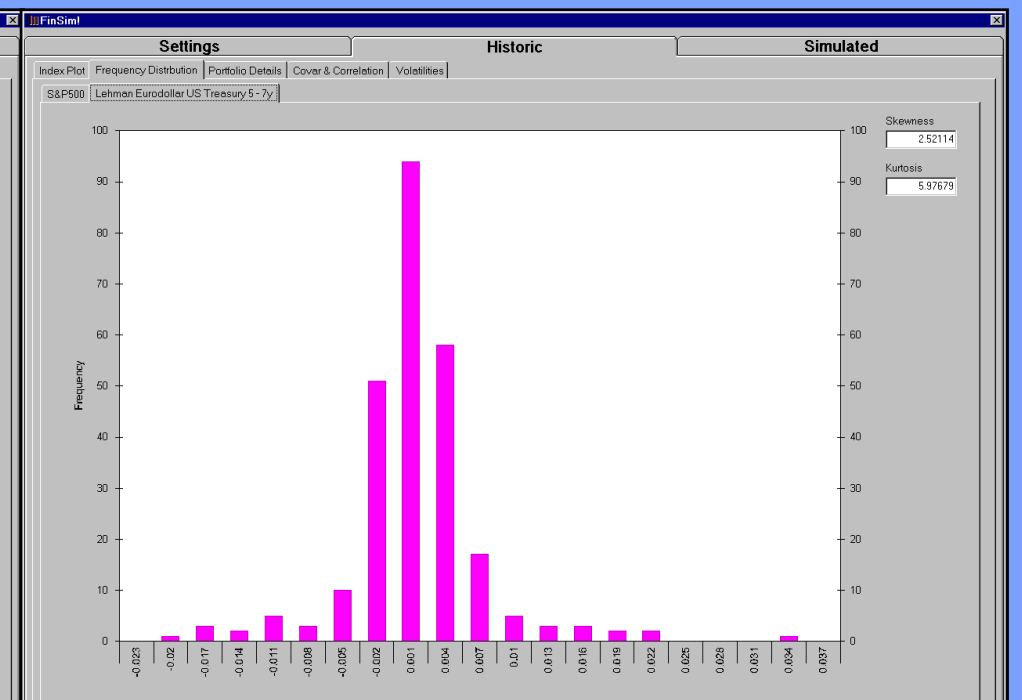
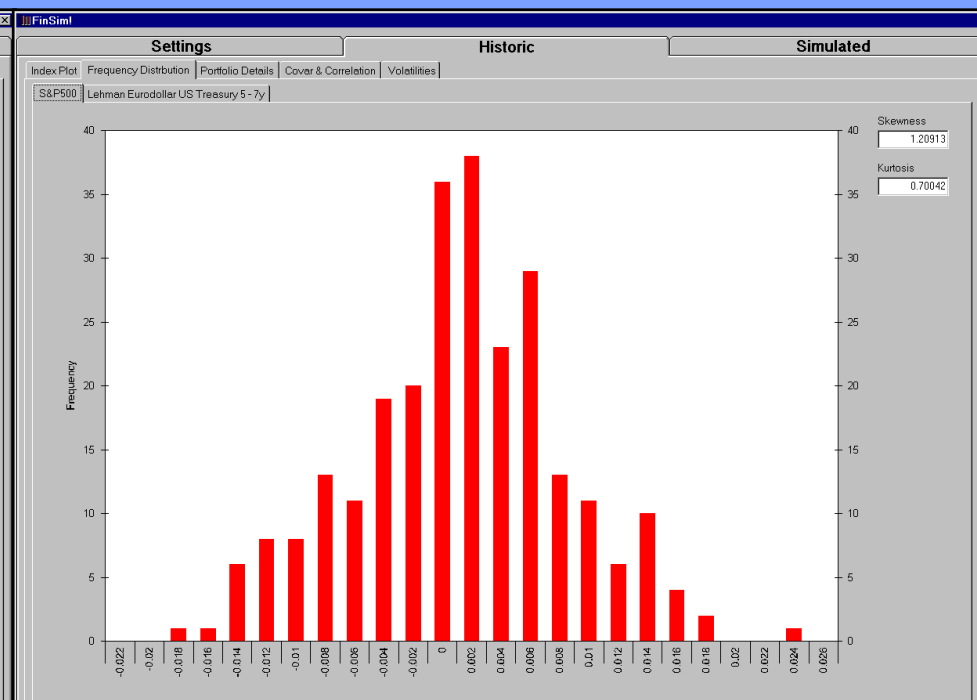
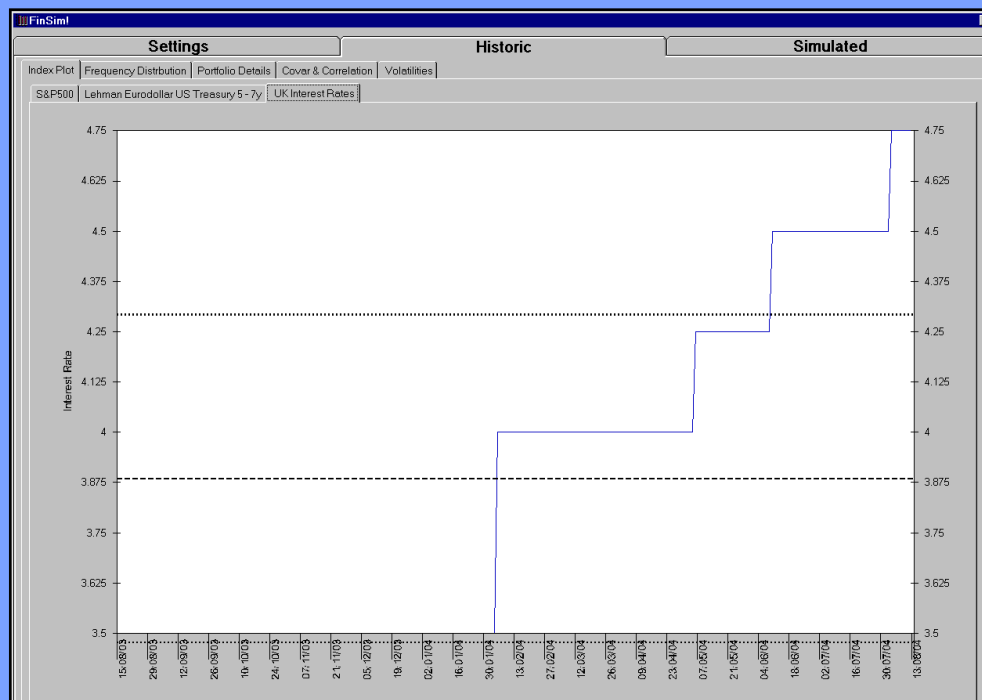
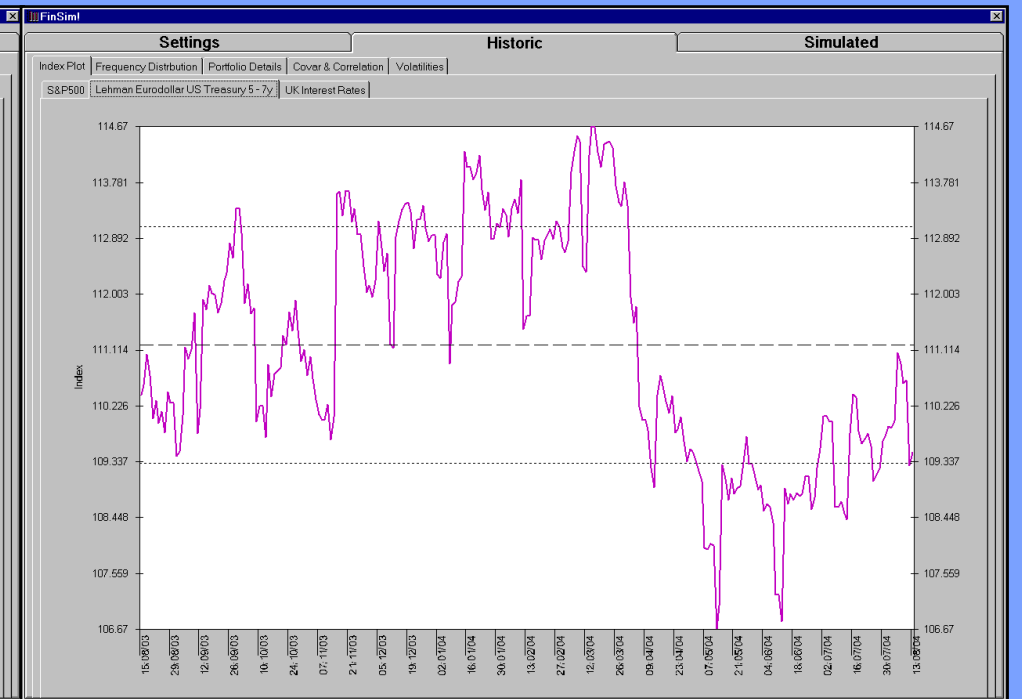
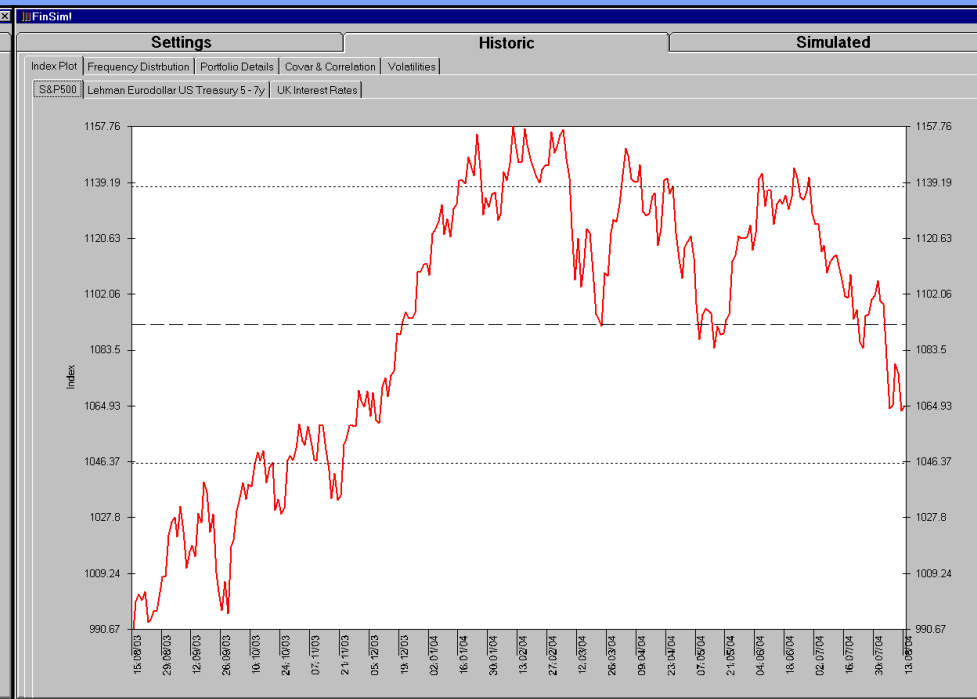
Data Retrieval  
 Number of Data Pnts: 261 | Actual From Date: 15/08/2003 | Actual To Date: 13/08/2004 | Update Data Set

Data Frequency  
 Select Date From/To:  1y  5y  15y  10y  20y  
 Daily  
 Weekly  
 Monthly  
 Yearly

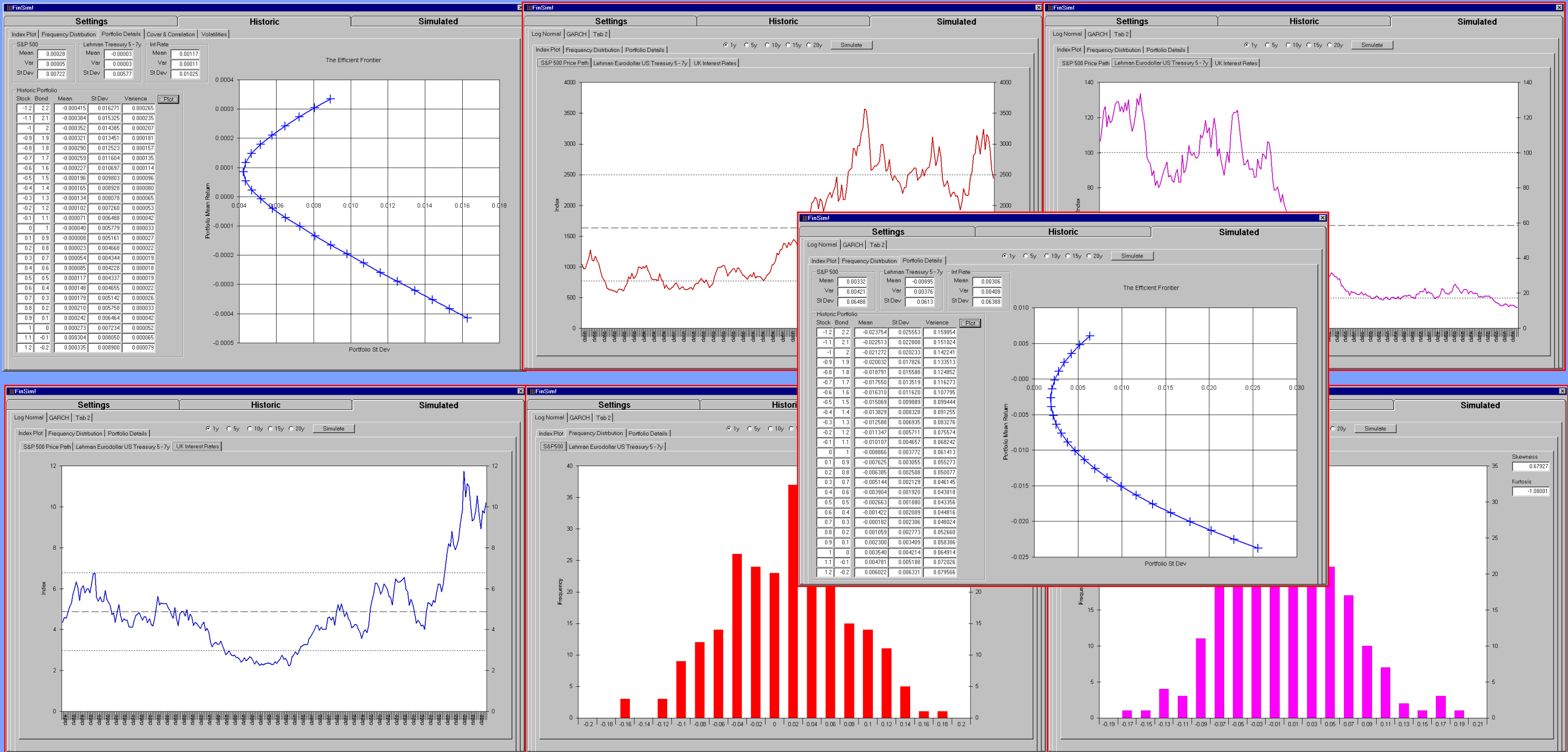
Weighting  
 Stock: 1/2 | Bond: 1/2 | Cash: 1/3 | Equal

Portfolio Value: 10000000.00

Go



# Simulation





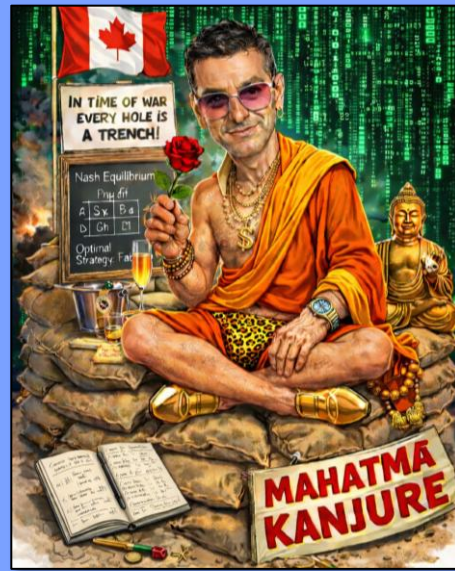
# 02 Meetings and Interactions

# The Builders



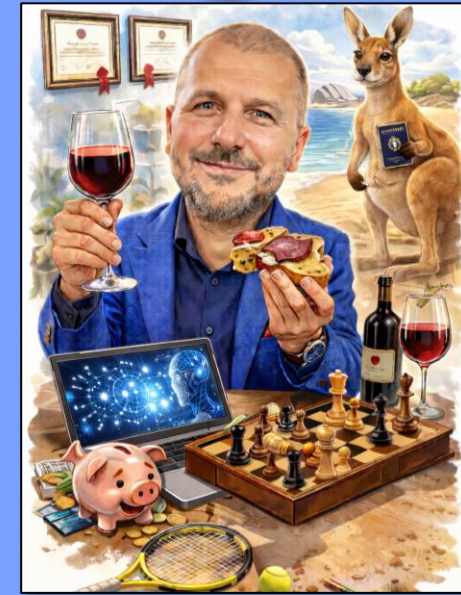
## The Engineer

Bayes Thesis  
Axa Rosenberg



## The Alchemist

Researched Models  
Axa Rosenberg

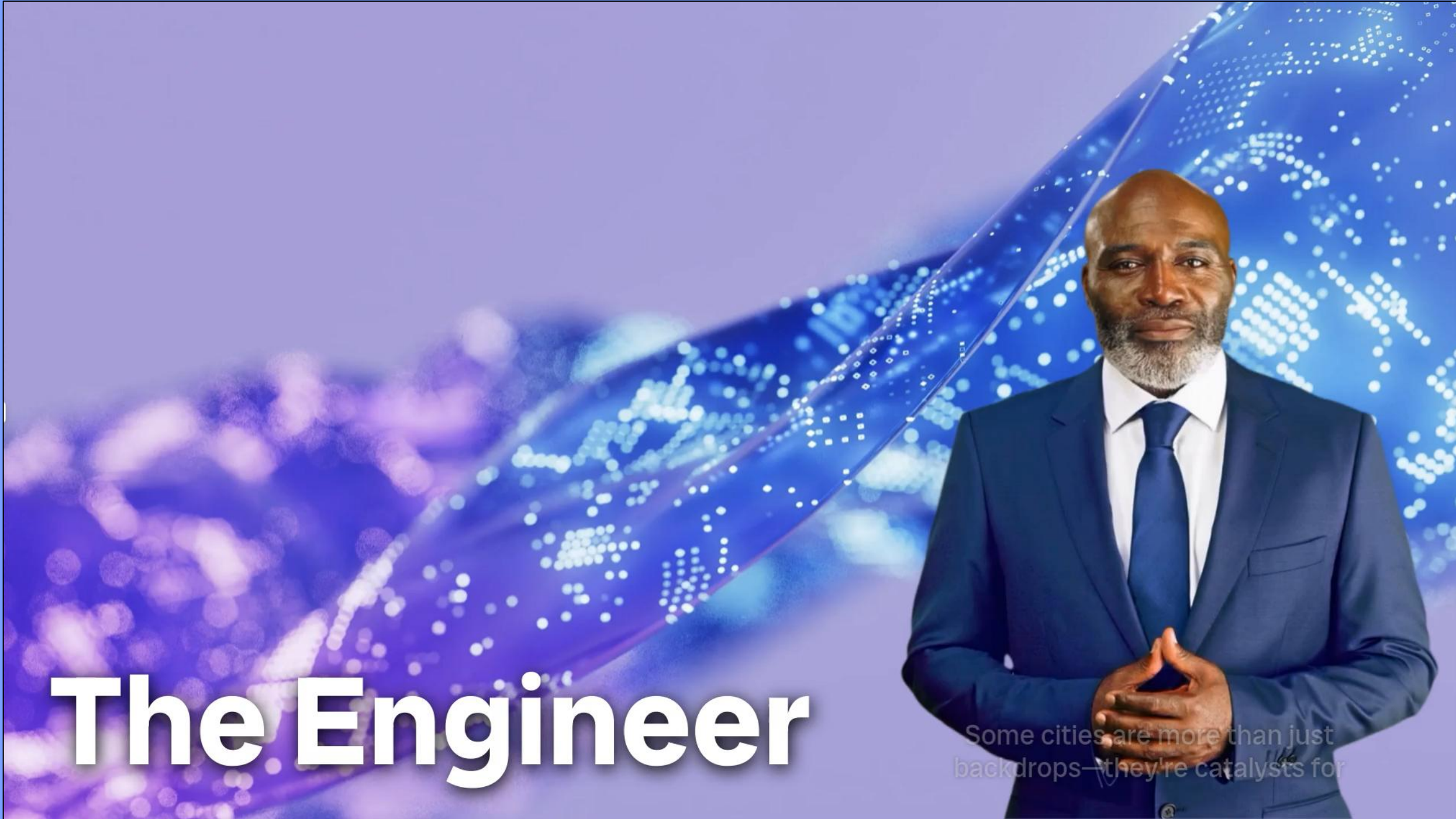


## The Craftsman

AWS  
Cloud Specialist



# 02 Meetings and Interactions

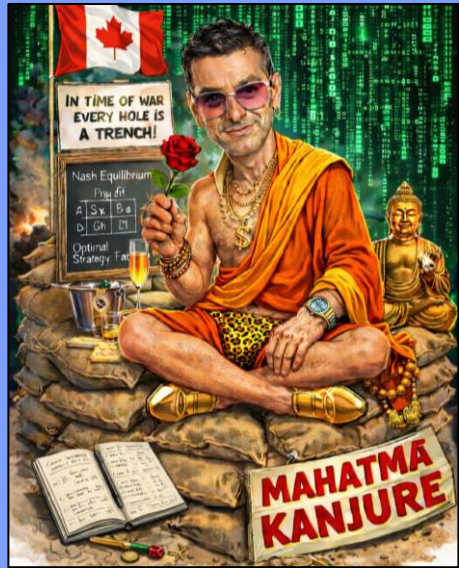


## The Engineer

Some cities are more than just backdrops—they're catalysts for



# 02 Meetings and Interactions



## The Alchemist

The second Builder hails from the restless blue edge of Italy:



# 02 Meetings and Interactions



## The Craftsman

The third Builder hails from a hill town where patience and tradition

# 03 The Beginnings – Portfolio Management Tool

## The Evolution Timeline

See Timeline

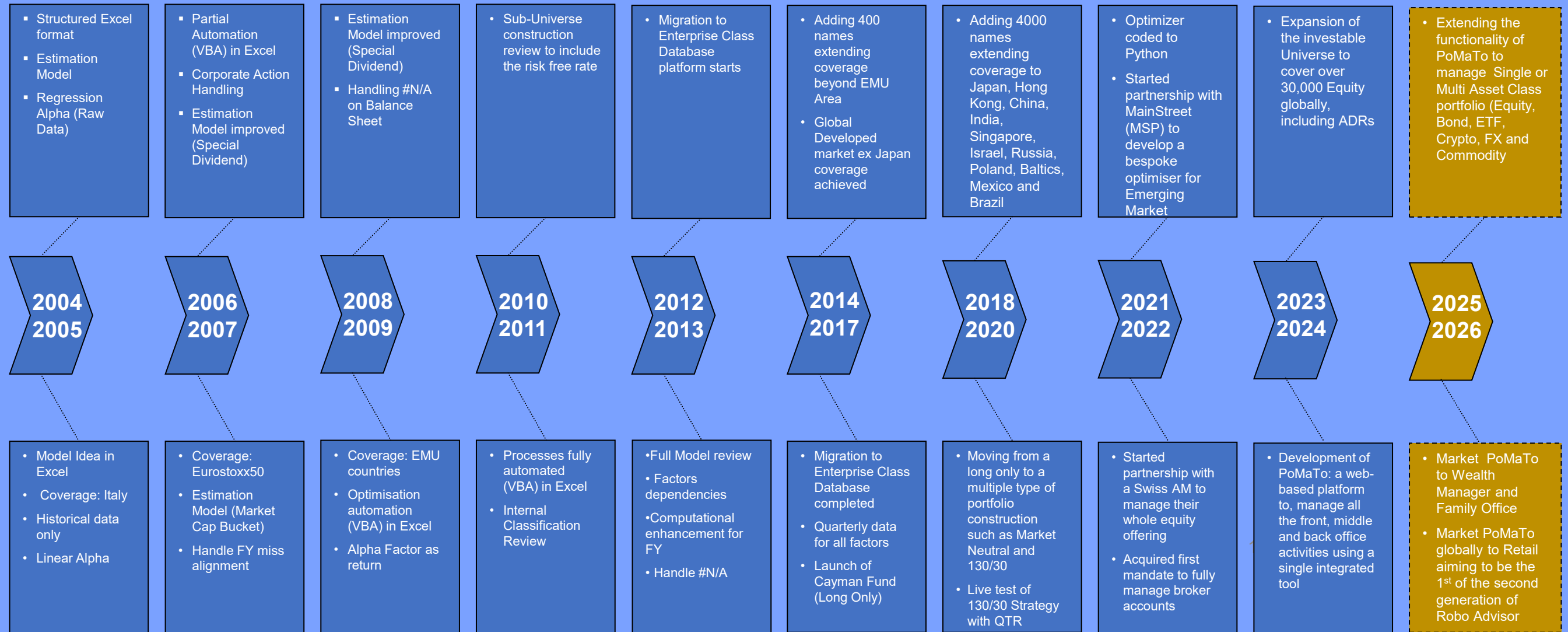
Or

Skip to next chapter?





## PoMaTo evolution



# 04 PoMaTo Capabilities

Explore the comprehensive features that make PoMaTo an intelligent partner in portfolio management.



## Five AI Engines

PoMaTo is AI-powered with 5 engines.



## What PoMaTo Can Do

A high-level overview of PoMaTo's models, core functionalities and benefits.



## Portfolio Optimizers

Advanced algorithms for maximizing returns and minimizing risk.



## Back Office Capabilities

Streamlined operations for data management, reconciliation, and reporting.



## Middle Office Capabilities

Robust tools for risk management, compliance, and performance attribution.



## Front Office Capabilities

Intuitive interfaces for portfolio construction, trading, and client interaction.

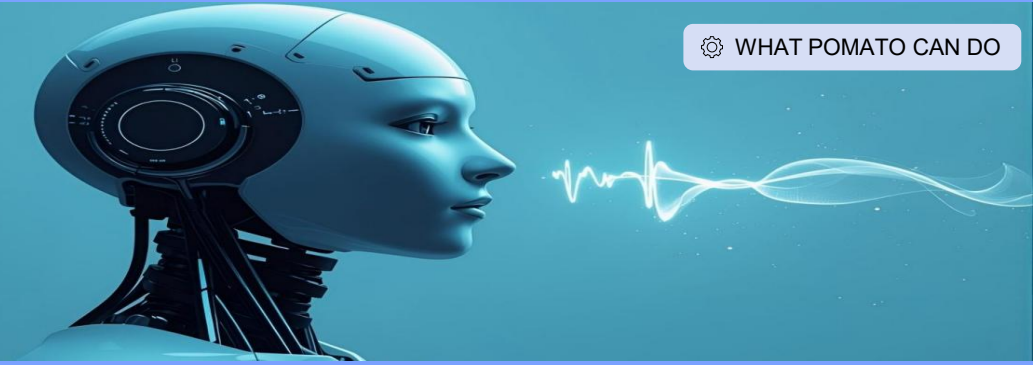


## Asset Class Coverage

Support for a wide range of investments from traditional to alternative assets.



# Five AI Engines Working in Harmony



## Predictive

Forecasts market trends and asset behavior



## Adaptive

Learns and improves from every data point



## AI-as-a-Service

Leverages cloud-based intelligence at scale



## Prescriptive

Recommends optimal trading actions



## Hybrid

Combines multiple analytical approaches

PoMaTo is an **AI-powered** portfolio engine that doesn't just track...it **thinks!**

Takes the traditional concept of portfolio management to the next level and beyond, putting you in control while intelligent systems handle the complexity.



## Unified Platform Architecture

PoMaTo integrates and automates the three core asset management functions—**back office**, **middle office**, and **front office**—into one unified application.

This cloud-based web application is hosted on AWS, offering seamless, secure access to users anywhere, anytime.



# Five AI Engines Working in Harmony



## What makes PoMaTo a true AI?

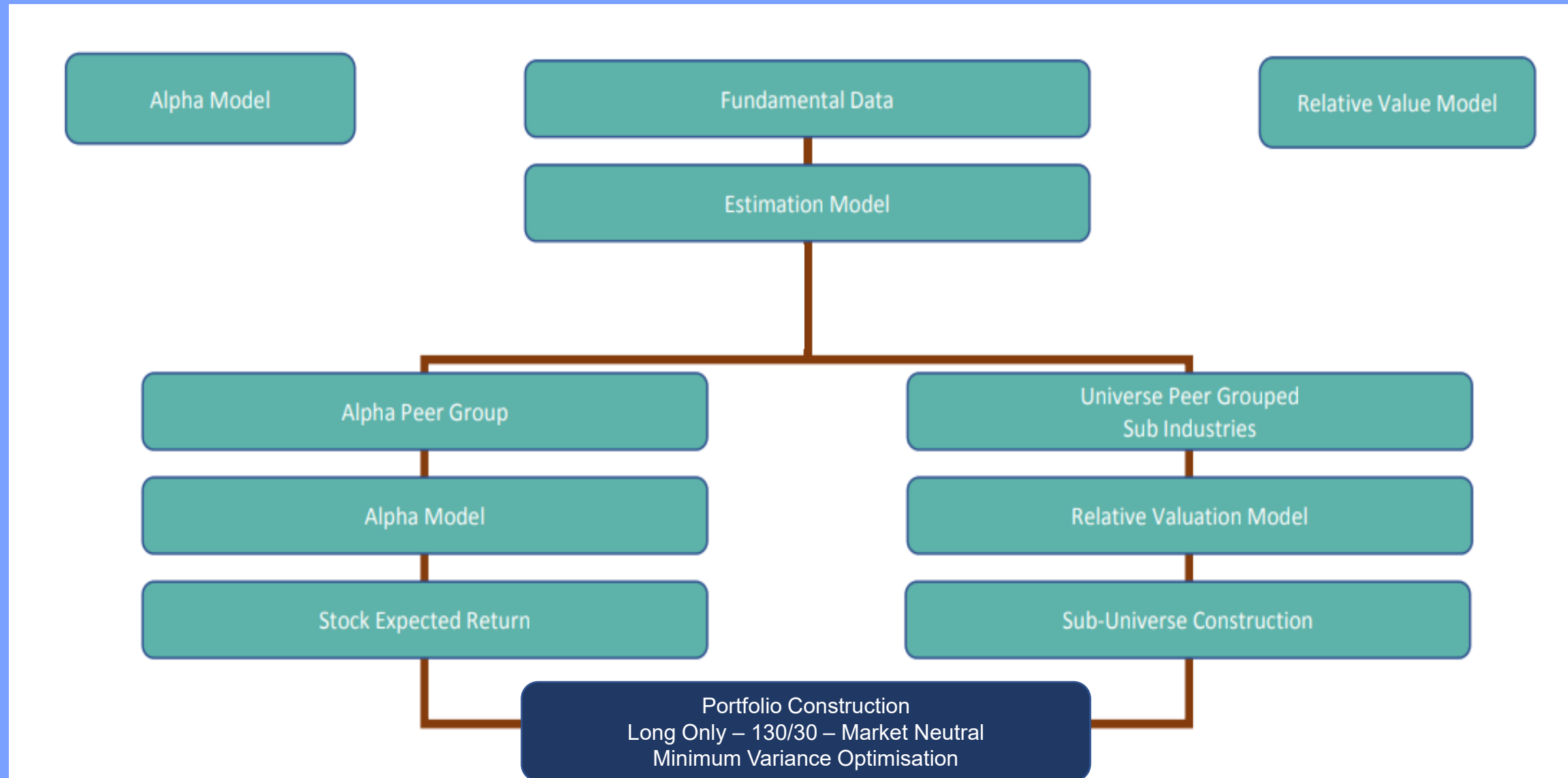
Real, working technologies built into every layer



What makes PoMaTo a true AI then?



# PoMaTo's Model – Equity Only





# What PoMaTo Can Do

- Forecast next-quarter financials only - If we were in 2006 by forecasting long-term growth, we would have completely missed the 2008 financial crisis. This is why our model focuses only on next-quarter forecasting, where statistical patterns such as trend and seasonality are still informative
- Use quarterly history → trend + seasonality
- Relative Value vs Sub-Industry peers
- Regression: Balance-sheet factors → price sensitivity ( $\beta$ )  
→ Alpha



# The Models

## What PoMaTo Can Do

# AI & ML Driven Models

The Overview





# Portfolio Optimisers

Suite of powerful optimizers, each tailored for distinct investment strategies, driven by advanced mathematical models.



## Long-Only Optimiser

Minimizes risk or maximizes returns under traditional long-only constraints (e.g., all holdings positive, fully invested). Ideal for conventional asset management and model portfolios.



## Long-Short Optimiser

Maximizes risk-adjusted returns by allowing both long and short exposures within defined net/gross exposure and position limits. Suited for alpha generation and hedge fund-style strategies.



## Market Neutral Optimiser

Constructs portfolios with near-zero market beta, focusing on maximizing relative alpha. Achieves dollar or factor neutrality, perfect for relative value and statistical arbitrage.



## Direct Indexing

Minimizes tracking error against a benchmark, typically with long-only and optional tax/turnover constraints. Enables custom index replication, ESG tilting, and factor overlays.

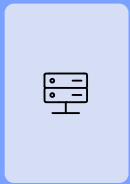


# Portfolio Optimizers



What is an Optimizer?

# Set the Optimizer



BACK OFFICE

# Back Office Capabilities

PoMaTo automates critical administrative tasks while enabling users to seamlessly perform operations in real-time throughout the trading day.



## Cash Management

Effortlessly manages cash inflows and outflows from portfolios and funds, with immediate updates reflected in front-office activities.



## Corporate Actions

Processes all corporate actions within portfolios, including dividends, coupon payments, rights issues, stock splits, spin-offs, and delistings. Alerts users to mergers and acquisitions.



## Reconciliation

Features integrated reconciliation to automatically process trade files from optimizers and reconcile positions with custodian records, reducing human capital costs.



## Trade Processing

Fully processes trades for portfolios and funds by importing trade files or manually inputting executed trades from your trading team.



MIDDLE OFFICE

# Middle Office Capabilities

PoMaTo automatically performs and delivers daily portfolio and fund insights across various timeframes, providing comprehensive analytics without manual effort.



## Risk Management

Calculates daily risk exposure for portfolios and funds  
Measures risk using Value at Risk (VaR) with three customizable scenarios  
Monitors risk under normal, stressed, and extreme market conditions



## Performance Measurement

Tracks performance daily in absolute or relative terms  
Analyzes multiple timeframes: daily, monthly, quarterly, yearly, since inception  
Empowers retail customers with institutional-grade portfolio optimization



## Comprehensive Reporting

Generates ready-to-use reports covering:  
Performance metrics and top/bottom contributors  
Portfolio holdings and exposures (country, sector, industry)  
Market metrics: PE, PS, PBV, dividend yield, market cap  
Expected vs. realized beta analysis



FRONT OFFICE

# Front Office Capabilities

PoMaTo enables traders and portfolio managers to execute seamlessly while automatically handling back and middle office processes in the background.

## Portfolio Optimization

Four built-in optimizers: **Long Only**, **Direct Indexing**, **Long Short (130/30)**, and **Market Neutral**.

Apply predefined constraints on securities, exposure, and trading parameters including beta, dividend yield, market cap, and expected returns.

## Trading

Generate trading files ready for broker platform execution. Trades automatically reflect in portfolios and funds once uploaded.

## Strategy Customization

Build customized strategies with your own data or leverage built-in datasets. Focus on asset classes, countries, regions, sectors, or market cap. Tailor strategies to specific investment goals using PoMaTo's powerful analytical capabilities.





# Asset Class Coverage

PoMaTo provides access to a comprehensive range of asset classes, delivering capabilities typically found only in expensive bank-grade systems. This breadth empowers everyone—from retail investors to professionals—to manage diverse portfolios on a single, accessible platform.

## Single Stock Equity

Over **2,500 Equity ETFs** and **35,000+ individual equities** traded globally across North America, Latin America, Europe, and Asia markets.

## Bonds

Over **700 Bonds ETFs** plus individual bond issues at any level, providing comprehensive fixed income coverage.

## Cryptocurrency

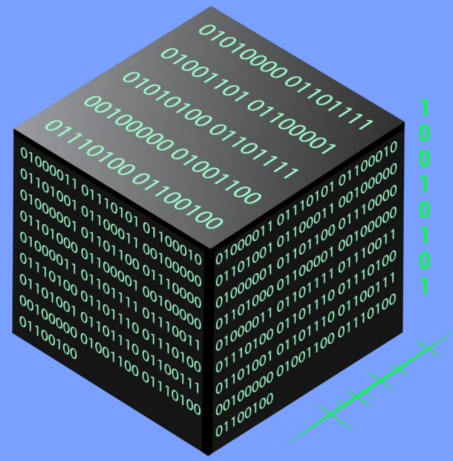
Over **80 Cryptocurrency** and **500+ individual cryptocurrencies** for digital asset exposure and diversification.

## Currency

Processes data for over **35 currencies**, enabling forex trading and international portfolio hedging strategies.

## Commodities

Data for over **150 Commodity ETFs** covering precious metals, energy, agriculture, and industrial materials.



**Before demo, understand this...**

# Portfolio Construction Is Under Structural Pressure

The investment function has evolved. Fee compression, regulatory scrutiny, and rising transparency demands have made portfolio construction an **operational discipline** - not just an investment one.

## Fee Compression

Margin pressure across discretionary mandates is intensifying

## Regulatory Burden

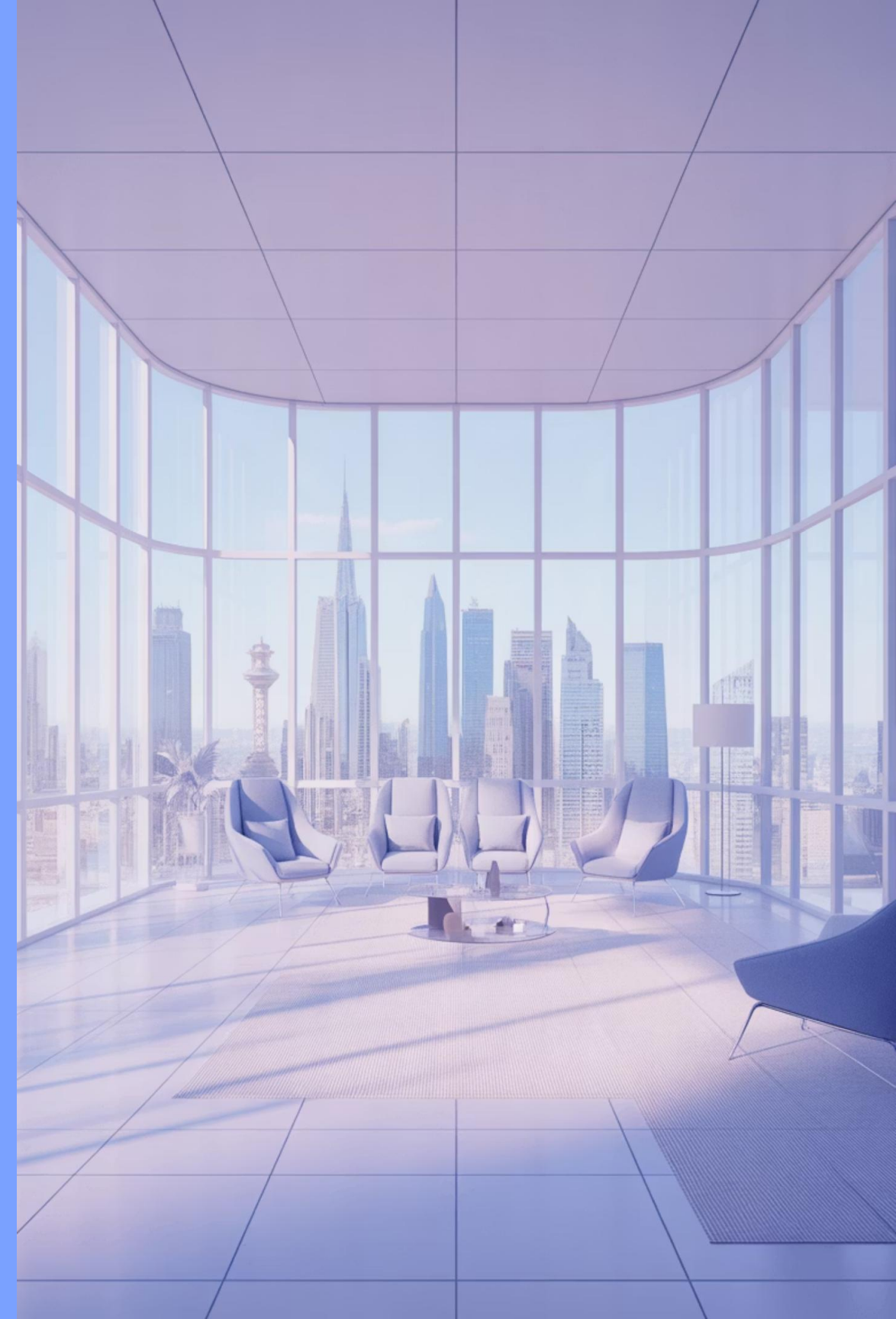
Documentation and compliance expectations continue to rise

## Client Transparency

Clients demand greater visibility into construction decisions

## Cost Control

Operational efficiency is now a strategic imperative



# Model Portfolios Are Often Built on Flexible - but Fragile Systems



Across boutique and mid-sized firms, portfolio construction frequently rests on informal infrastructure

- creates hidden operational risk.

❑ **Flexibility is not the same as infrastructure.**

In large institutions, optimisation inputs and risk models are archived and reproducible by design

- rarely exists at smaller firms.

**Spreadsheet-driven optimisation**

**Manual constraint overrides**

**Informal documentation processes**

**Key-person dependency**

**Limited reproducibility**



# Institutional Systems vs Independent Reality

A structural infrastructure gap exists across the industry. Most independent firms operate with tools designed for a different level of complexity.

## Large Institutions

- Dedicated risk engines
- Formal audit frameworks
- Structured optimisation systems

## Independent Boutiques

- Fragmented tooling
- Excel-driven workflows
- Manual review cycles

## Retail Platforms

- Pre-constructed ETF allocations
- Limited parameter control
- Minimal reproducibility

# Closing the Infrastructure Gap



- Institutional-grade optimisation discipline
- Explicit constraint modelling
- Transparent risk diagnostics
- Reproducible construction workflows
- Cloud-native - no enterprise overhead

After two decades across institutional asset management and quantitative systems development, one pattern was consistent: **infrastructure quality determines decision quality.**

PoMaTo was built to bridge the gap between enterprise-grade systems and the reality of independent firms - without the overhead of enterprise deployment.

**Can you reproduce your portfolio optimization decision 9–12 months later - with full input transparency?**

**"Ask yourself whether the process is structured, reproducible, and documented."**



# 05 Live Demo!

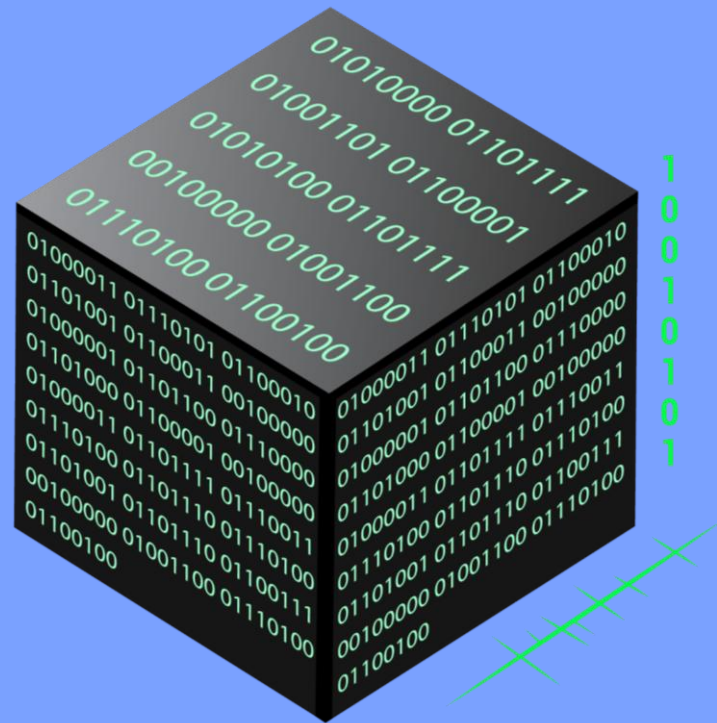


<https://app.thepomato.com/sign-in>

The image shows a screenshot of the PoMaTo website's sign-up and welcome interface. On the left is a white sign-up form with the PoMaTo logo (a cube icon) and the text "PoMaTo". The form title is "Sign up free trial" with a link "Already have an account? Sign in". The form contains input fields for "First name\*", "Last name\*", "Email address\*", "Customer Name\*", and "Password\*" (with a toggle for visibility). Below the fields is a checkbox for "I agree with Terms and Privacy Policy" and a blue button labeled "Create your free account". A link "Show subscriptions" is at the bottom. On the right is a dark grey welcome message with the heading "Welcome to Pomato". The text describes the platform as a portfolio management tool for various asset classes and lists proprietary optimization strategies like Long-Only, Long-Short (130/30), Market Neutral, and Direct Indexing. It also mentions a Relative Value Model for equity portfolios.

- **Sign up for free!**

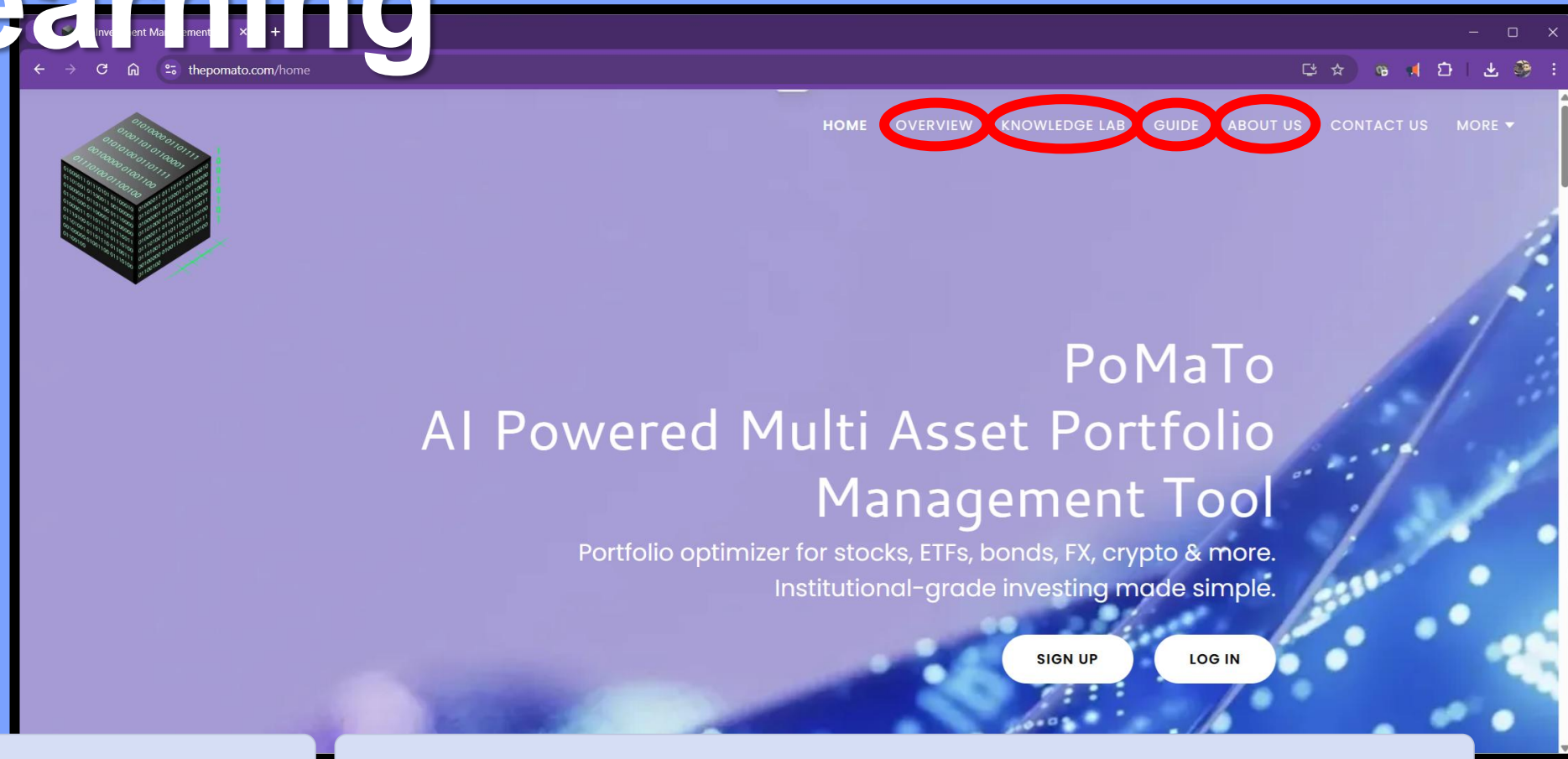
# What's the difference?



...for the price of your daily latte!

# 06 Extended Learning

Dive deeper into PoMaTo's capabilities and philosophy with comprehensive resources, designed for every level of expertise.



[thePoMaTo.com/overview-1](https://thepomato.com/overview-1)

## Platform Overview

Explore PoMaTo's conceptual architecture, AI framework, and multi-asset optimisation philosophy. [Learn More](#)



[thePoMaTo.com/guide-1](https://thepomato.com/guide-1)

## User Guide

Follow step-by-step walkthroughs for portfolio construction, defining constraints, and leveraging optimisers effectively. [Get Started](#)



[thePoMaTo.com/knowledge-lab-2](https://thepomato.com/knowledge-lab-2)

## Knowledge Lab

Access our educational video library covering optimisation theory, AI engines, and practical use cases for real-world scenarios. [Watch Now](#)



[thePoMaTo.com/about-us](https://thepomato.com/about-us)

## About Us

Discover our background, research foundations, and the institutional development journey that shaped PoMaTo. [The Story](#)

