

# Press Release



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## **wikifolio.com is democratizing financial investments**

**Vienna (1 November 2018) – Little time, limited know-how, not the really big money: All this should not prevent money investors from benefiting from promising trading ideas. Conversely, anyone who has a good trading idea should be able to present it easily and freely in order to earn money. wikifolio.com offers this opportunity to both investors and traders.**

The world of financial investment appears complicated and non-transparent to many people. They are skeptical towards financial advisers. They would rather decide for themselves – but often, they lack the time and/or expertise to actively trade in securities.

wikifolio.com wants to democratize the world of investment by bringing interested investors and savvy investors (traders) together on one platform. It has been on the market for six years and has developed into Europe's largest online platform for trading ideas with a unique business model.

### **A trading idea turns into a listed security**

On wikifolio.com, private traders, professional asset managers and media companies realize their trading ideas free of charge in the form of virtual portfolios (so-called wikifolios). These may become "investable", i.e. form the basis for a listed wikifolio certificate. For this to occur, the virtual portfolio must be at least 21 days old. In addition, it requires



ten non-binding watchlistings from other wikifolio.com users who would be willing to invest a total of 2,500 euros in the corresponding certificate.

In a final step, traders must authenticate themselves so that Lang & Schwarz Aktiengesellschaft ultimately issues an open-ended index certificate on the performance of the wikifolio. The security is then listed at the stock exchange. Exclusive listing partners for wikifolio certificates are Börse Stuttgart (EUWAX) in Germany and BX Swiss in Switzerland.

### **Three steps for participating in successful trading ideas**

"The access to real investment opportunities with performance that is comprehensible for everyone is very easy," says Andreas Kern, founder and CEO of wikifolio.com. "Investors register on our platform, search for suitable trading strategies and simply place the corresponding certificate in their existing securities deposit. wikifolio certificates are available from almost all banks, savings banks and online brokers."

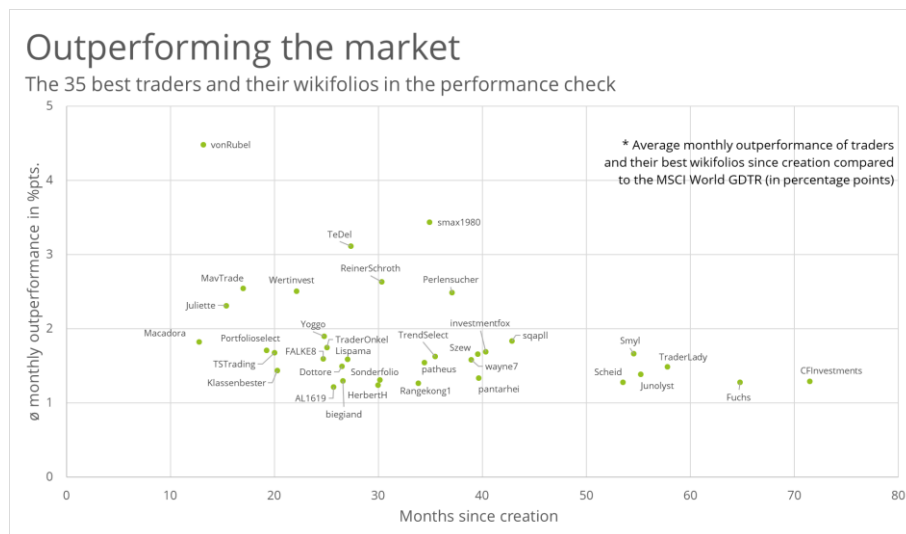
Investors can observe over 23,000 virtual portfolios on wikifolio.com. More than 7,800 of these are investable. Registered users can see the current composition of the portfolio including a complete track record (all changes in the wikifolio since the beginning). They can track trading actions and comments of traders in real time. The trading ideas are diverse: They range from dividend, ETF and small cap strategies through to short-term, medium-term or long-term investment horizons, e.g. with a focus on trends, industries, countries, or continents. „Many of our traders trade in stocks. Anyone who wants to invest profitably nowadays cannot ignore this asset class," says Kern.

He advises investors not to put all their eggs into one basket, but to use the filter options and key figures to compare different trading ideas. "wikifolio certificates are intended to be a deposit admixture. Thanks to our traders who react to opportunities or increases in market risk even at very short notice, they have particularly proven themselves in times of highly volatile markets," analyses Kern.

### **Track record as a career springboard**

"The wikifolio.com principle has already produced several trading talents: Anyone who consistently devotes their efforts to the market can achieve long-term excess returns and can prove this transparently to everyone on wikifolio.com," Kern is convinced.

Establishing a track record is particularly interesting for young people. "It cannot be manipulated," says Kern. "Whoever performs well, does so in a visible, provable manner. That is why the track record can also serve as a career springboard."



Graph: The average monthly (effective) outperformance of the 35 top traders and their best wikifolios since creation compared to the MSCI World GDTR (Source: wikifolio.com)

**All wikifolio certificates are collateralized**

“One special feature of wikifolio certificates is that they are collateralized since March 2017,” says Kern. “As a result, we have reduced the risk of default on the part of the issuer (issuer risk) for investors, which is generally prevalent with debenture bonds – at the same conditions. And investors show their appreciation: Since the introduction of the collateralization concept, the number of orders with a volume of more than 100,000 euros has increased significantly.”

In 2017, wikifolio certificates achieved a new trading record at the Stuttgart Stock Exchange: Client orders for the securities were processed in the amount of 316 million euros. This corresponds to an increase of around 70 percent compared to 2015, which saw the highest annual turnover until then.

**Strong partners: The wikifolio.com ecosystem**

wikifolio.com wants to continue its success story. The wikifolio.com media house is to contribute to this as well. “It will add a very promising facet to our functioning core business,” says Kern. “With data analyses and useful content around investment trends, talents and best practices, we want to get even more investors excited about democratizing their investments.”

With PostFinance AG (Switzerland) and NewAlpha (France), two international investors have acquired shares in wikifolio.com in 2017. “Our shareholders come from four countries and pursue four different strategic priorities. They can thus optimally support us in the development of the entire wikifolio.com ecosystem.”



## Key figures (as of 1 November 2018):

Start of operations:	2011
Launch of online platform:	2012
Founder and CEO:	Andreas Kern
Employees:	53
Investable wikifolios:	more than 7,800
Unique visitors (2017):	more than 1.3 million
Trading volume:	more than EUR 20.5 billion
Certificate fee:	0.95% p.a. (calculated exact to the day)
Performance fee:	5-30% of profit (High Watermark principle)
Main shareholders:	Group of investors around Speed Invest, Austria (24%) VHB ventures, Germany (16%) Andreas Kern, Founder & CEO (12%) PostFinance AG, Switzerland (11%) NewAlpha Asset Management, France (10%) Lang & Schwarz Aktiengesellschaft Germany (5%) Business Angels & Management (23%)
wikifolio participation certificates issuer:	Lang & Schwarz Aktiengesellschaft
Listing Partner	Börse Stuttgart AG BX Swiss AG
Additional partners:	S Broker AG & Co. KG OnVista Media GmbH Finanzen100 GmbH comdirect bank Aktiengesellschaft Consorsbank Cash.ch

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**About wikifolio.com:** wikifolio.com is Europe's leading online platform for trading ideas by private traders and professional asset managers. It is the only supplier to enable investors to participate in the performance of sample portfolios via exchange-traded index certificates. wikifolio certificates are collateralised and can be traded through almost every bank and online broker. Registered users can view all purchases, sales and comments of the social traders on the online platform in real time.

Andreas Kern is Founder and CEO of wikifolio Financial Technologies AG. Shareholders of the company are, among others: VHB ventures GmbH (holding company of publishing group Handelsblatt), the issuing house Lang & Schwarz Aktiengesellschaft, PostFinance AG, NewAlpha Asset Management, and the venture capital company Speed Invest GmbH.

In 2017, the company was honored as Austria's best start-up in the context of the trend@venture award. In April 2016, wikifolio.com obtained the European FinTech Award in the category “personal finance management” and was ranked 9<sup>th</sup> among the “Deloitte EMEA Technology Fast 500”.

