



USER MANUAL V3

January 2024

Purpose of this document is to provide our clients with a brief overview of Jaaims and how to use the app.

Snapshot

Jaaims is an award-winning, Artificial Intelligence (AI) investing tool that connects to your broker account and analyses financial markets every 15 minutes by using a proprietary algorithm that makes decisions when to enter and exit a trade for a specific stock, increasing the chances for a successful trade.

The AI analyses millions of pieces of data from 250 different sources daily, including news and social media as well as fundamental market information in a matter of seconds to make buy and sell recommendations for equities around the world.

Jaaims is a first to market app that was developed for both new and sophisticated investors with a mission to simplify the investing journey.

By analysing one stock in only 73 seconds, Jaaims is able to analyse the market faster than humanly possible. Jaaims is also fully automated and can choose portfolios on behalf of investors.

Jaaims is an affordable alternative to hiring financial advisors and, due to its fixed fee structure, may also be more cost effective than a fund manager depending on the investment amount.

Jaaims is unique as it is the first company to introduce an Active AI long strategy using technology, not a human, to choose the stocks. This means removing the human bias from the equation and choosing stocks purely based on good fundamentals, technicals and current market sentiment.

Advantages

Jaaims doesn't trade intra-day

Jaaims looks for longer term trends and positions with an average held between 15-20 days.

Jaaims' AI algorithm takes advantage of machine learning (ML).

Day trading strategies tend to be static – that is, they don't change or adapt. That means once others work out the strategy you are using they might seek to take advantage and make the strategy less effective.

We focus on managing risk

Jaaims focuses on high trading volumes and strong liquidity, which help to manage risk. Jaaims' AI is all about analysis. Recommendations are for the biggest and best companies where there is enough information to make a sensible rating.

Speed of Execution

One of Jaaims' key advantages is that our clients can automate the execution of trade ideas, so the AI can act quickly and decisively, putting our clients at the head of the pack.

Subscriptions

Overview

Jaaims offers a free subscription allowing our clients to create a watchlist of their favourite stocks and a tiered pricing structure based on the amount that our clients fund their account. Paid subscription starts at as little as \$18 dollars per month.

Benefits

Our tiered pricing structure allows us to better align with the value our clients receive from our AI investing platform. Our subscriptions are also offered on a monthly structure, giving our clients greater flexibility in managing their investment portfolio.

1

Create an account

Jaaims web application is only available on mobile and iPad. Clients can download the app both via Google Play and the Apple Store.

In the app:

- Select 'Create an account'.
- Fill in the required details.
- Verify mobile number via SMS.

Important

All of the Jaaims subscriptions and portfolios automate the buying and selling of trades.

2

Verify identity

All clients need to verify their identity, company or trust as required by the Anti-Money Laundering and Counter- Terrorism Act.

Individual

- In the app under tasks, select complete profile.
- Fill in the required fields including identity documentation type.
- Consent to the information being used and select save.

Trust / Company

To verify a trust or a company, Jaaims needs additional information and the process may take a little longer to set up. A form will be sent across to the client and shareholders to confirm details.

3

Connect a broker

To fully utilise Jaaims, the client needs to connect to a broker.

In the app:

- In the app under tasks, select connect a broker.
- Select the preferred broker.
- Fill in the required information.
- Return to the Jaaims app and select connect broker.

4

Fund account

All users need to fund the account via their selected broker. How to fund the account depends on the broker.

The fund amount will depend on the subscription and chosen portfolio. It is critical that the client is made aware of this.

5

Select portfolio

Depending on the client's subscription, they will have the option to build a watchlist or go on to a paid subscription to start trading.

Freemium

Watchlist only

Paid subscription

Growth Portfolio

Balanced Portfolio

Income Portfolio

ESG Top Performers Portfolio

Australia Top 100

US Top 100

Connecting to a broker account

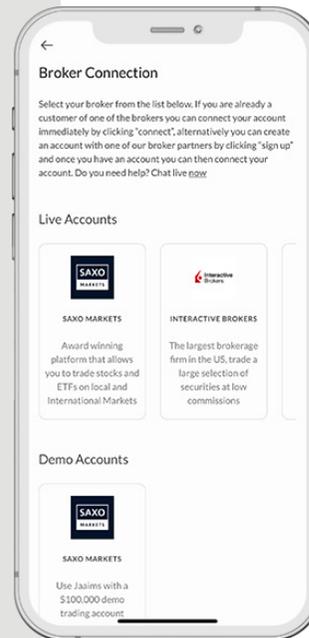
Recommended

1. In the Menu tab, select 'Connect a Broker'
2. Under 'Live Brokers' select preferred broker.
3. Choose 'Create an Account' at the bottom of the page.
4. The client is then redirected to the broker's website to complete the registration.
5. To connect to a broker, additional documentation may be required including cash module form and signed application form.
6. Once complete, return to the Jaaims app and select 'connect a broker' again and the preferred broker and choose 'Connect'.

Connecting to an existing account

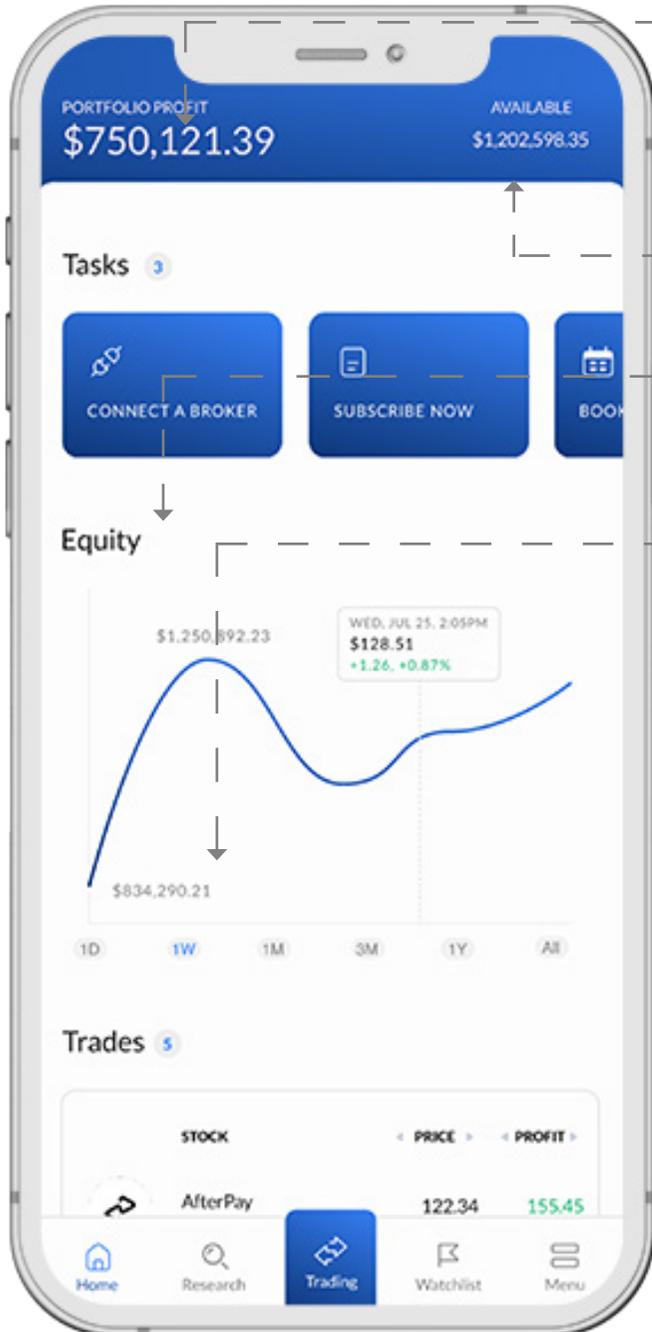
If you already have a Saxo Markets account you need to fill in a Power of Attorney (PoA). This can be found on the Jaaims website FAQs. With Interactive Brokers, the client can connect almost immediately.

Connecting a broker account takes time depending on individual situations. Jaaims tries to make it as easy as possible but the broker needs to do its due diligence and delays may occur.



Tips and pointers

- Jaaims cannot give advice on which broker you should choose, but we can provide facts that may help you decide.
- Brokerage fees depends on the broker you select. Therefore, it is recommended that you do research on which most suits your needs.
- Fund your account through your broker. An email from your broker will be sent across with details on how to do this.
- It is recommended that all that a broker connection is made directly through the app or dedicated link.
- Saxo Markets requires a minimum of \$1,000 in the account.
- The client can also connect a Saxo Markets Demo account in a matter of minutes.



Portfolio Profit

The estimated amount of money the investor has made (or lost) from closed trades. Noting that that amount includes currently open trades and it is estimated because it will change with market fluctuations and currency fees on the broker side.

Available

How much is available to purchase more shares.

Equity

This is the sum of the cash plus the value of any shares currently held (i.e., open trades).

Trades

The number next to 'Trades' indicates how many trades are currently open. The three (3) shares with the highest profit are displayed in descending order below.

Trading indicators

Toggle **<profit>** to view the various trading indicators.



There is a high probability a trade will be open in the next 48 hours.



The stock has bullish momentum and the potential for a major rally.

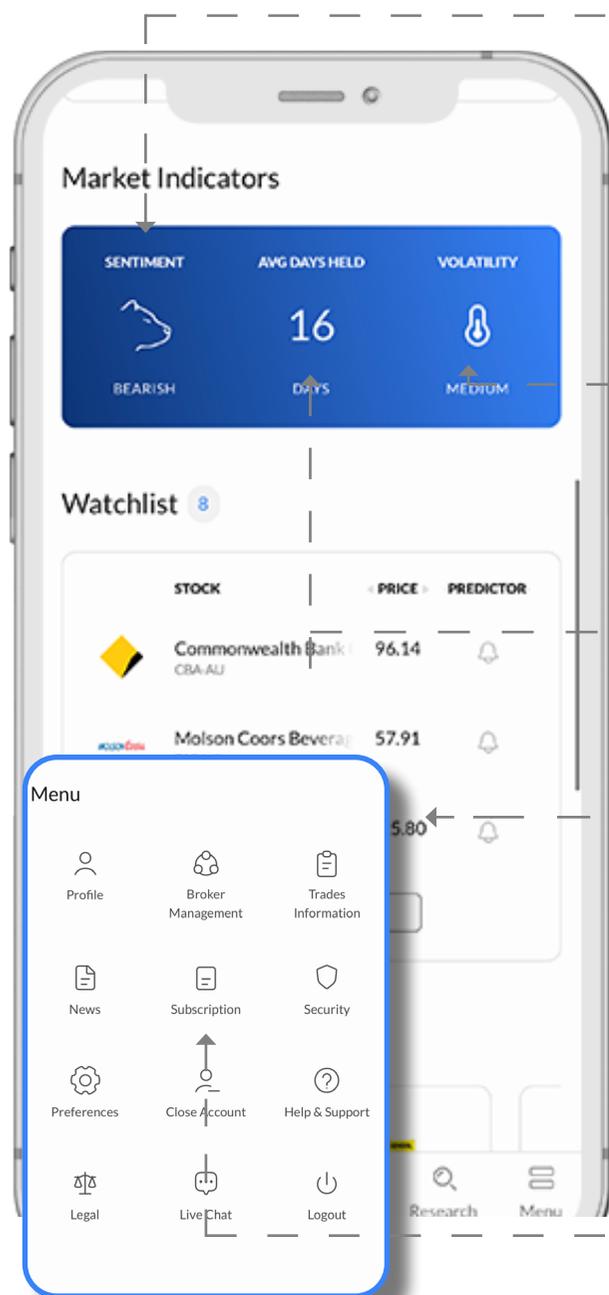


The stock appears undervalued compared to its peers.



Pro Subscribers

The share is highly rated by the algorithm.



Sentiment

Bullish: Jaaims sees a high number of trading opportunities and is confident share markets will perform well. It is likely more trades will be made during a bullish period.

Bearish: Jaaims sees scarce opportunities and is cautious that there is a high risk of negative returns. The AI may appear to make few trades as it only opens a position when it sees the opportunity for a positive return. The preference will be to preserve capital.

Volatility

Volatility is the measure of the size and predictability of price movement. When there are large, unpredictable price movements, volatility is considered high. When price movements are more moderate and steadier in one direction volatility is considered low.

Average Days Held

The length of time between buying a share and selling it. Jaaims is a medium hold investment strategy, meaning that it is not as short term as day-trading but shorter than 'buy and hold' strategy.

Menu

Select Menu to access general settings, including:

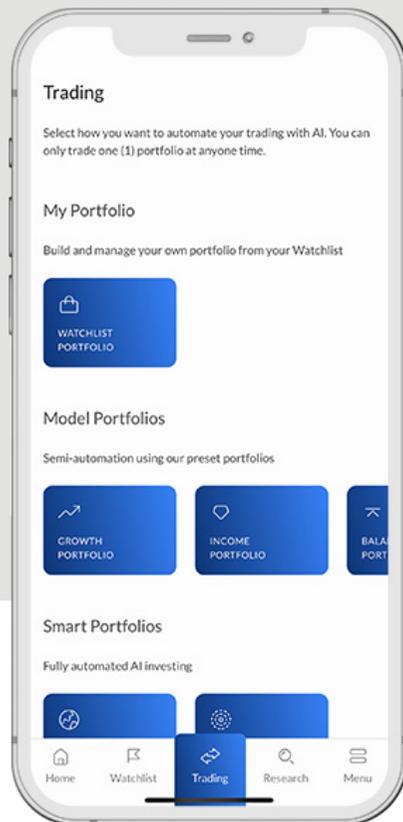
- Profile
- Broker Management
- Subscription Settings
- Help & Support (Live Chat)
- Preferences to change notifications.

Subscription

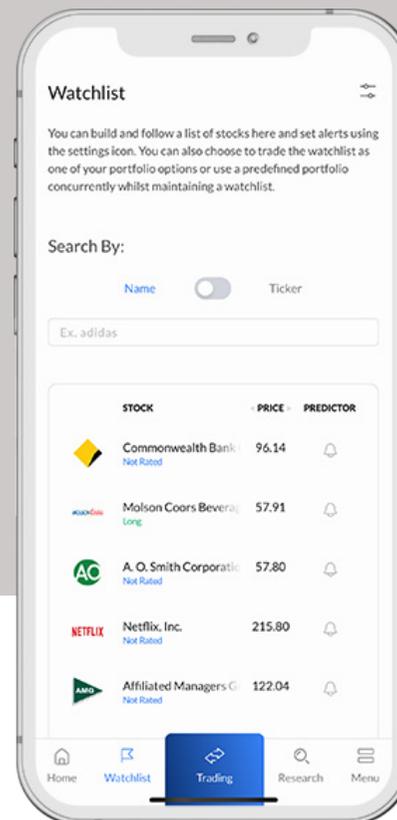
The client can tap on 'Subscription' via the menu to upgrade their subscription.

Watchlist Portfolio

The Jaaims Watchlist Portfolio can monitor shares of interest. Clients can choose to set up a watchlist to trade or simply to monitor specific shares.



The algorithm is designed to identify optimum entry and exit points within a selected stock based on momentum triggered when the stock becomes undervalued compared to its peers.



Create Watchlist Portfolio

1. Select 'Watchlist' from the main menu to view and add to the watchlist.
2. Select 'Trading' tab
3. Choose 'Watchlist Portfolio' under 'My Portfolio'
4. Select 'View and Confirm' and check or uncheck the companies you would like to include and choose 'apply.'
5. Decide on Funds Allocation to determine the percentage of funds to trade with.
6. If the client wants to pre-approve trades, select check 'Pre-Approval.'
7. Choose position sizing.
8. Select 'Activate.'

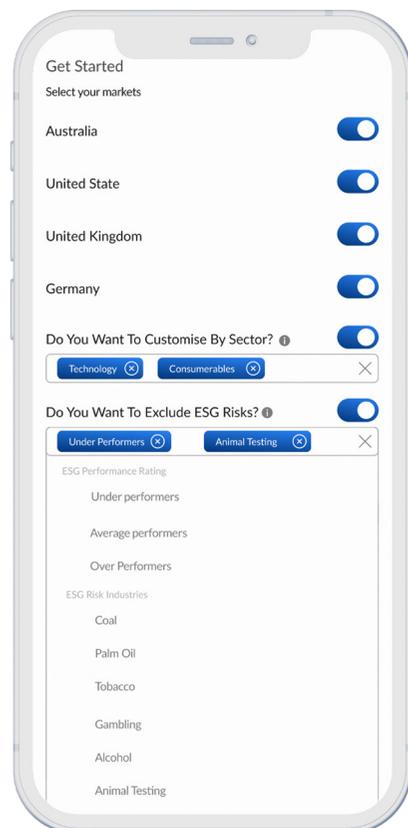
Create a watchlist only

If the client holds paid subscription, they can activate their pre-defined portfolio while maintaining a watchlist. Under the Watchlist Search by company name or ticker to monitor a list of stocks.

The client can set reminders for particular stock. Setting up a Watchlist does not activate the portfolio.

Portfolio Configuration

To start investing, the client needs to set up their chosen portfolio. The client is in complete control of the settings. Keep in mind that the settings control and alter the amount of stocks Jaaims trades.



Smart Portfolios only

Select your markets

Toggle what markets to trade in. If all toggled, market exposure is generally:

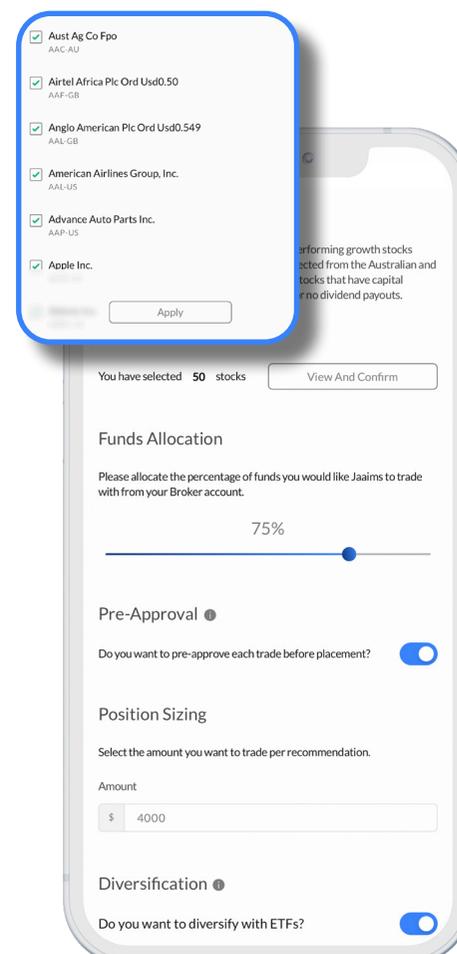
AU: 16%
US: 77%
UK: 5%
GER: 2%

Environmental, Social & Governance

Using the ESG Risks toggle, the client can exclude particular ESG industries or under/average performers, etc. Jaaims has partnered with Sustainalytics, a Morning Star company, that rates the sustainability of listed companies based on their environmental, social and corporate governance performance.

*Note here that if the client decide to exclude ESG Risks, the amount of stocks Jaaims trades will decrease.

Portfolio Configuration | General



Watchlist and Model Portfolios

Confirmation

The number of stock Jaaims will trade with depends on portfolio settings. Select 'View and Confirm' to review and uncheck companies. Remember to tap 'Apply' to confirm.

Funds Allocation

The percentage of of funds Jaaims will trade from your broker account. E.g. if broking account has \$100,000 in cash and no shares, if the Funds Allocation is set to 70%, Jaaims will trade up to \$70,000.

Pre-approval

If Pre-Approval is toggled, Jaaims will send the client an SMS for approval. Note this message can come at any time of night!

Position sizing

Position sizing is the exact dollar amount for each purchase that Jaaims will make for them. This is important to determine the maximum number of positions that can be held at any one time.

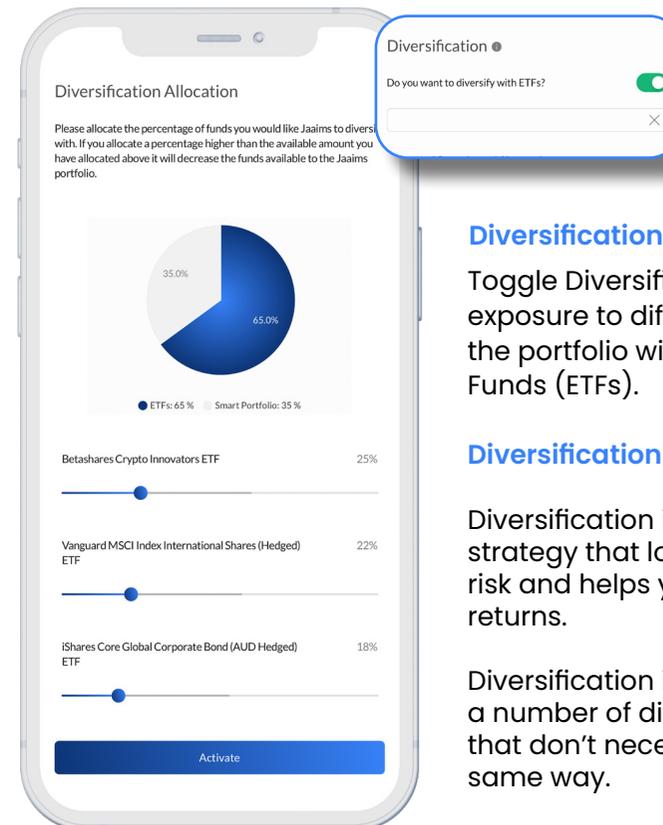
Portfolio Configuration

Exchange Traded Funds (ETFs)

Diversification is achieved as the ETFs have a large number of holdings underlying (usually 100's) and also from the fact they provide exposure to different asset classes such as property, fixed interest and even cryptocurrency.

The following Exchange Traded Funds (ETFs) are available:

- iShares Core Global Corporate Bond (AUD Hedged) ETF
- Vanguard Australian Shares High Yield ETF
- BetaShares Crypto Innovators ETF
- iShares Core S&P/ASX 200 ETF
- iShares Treasury ETF
- Vanguard MSCI Index International Shares (Hedged) ETF
- iShares Core Composite Bond ETF
- iShares MSCI Emerging Markets ETF (AU)
- iShares S&P 500 AUD Hedged ETF
- Vanguard Australian Property Securities Index ETF



Diversification

Toggle Diversification to add exposure to different asset classes to the portfolio with Exchange Traded Funds (ETFs).

Diversification Allocation

Diversification is an investment strategy that lowers your portfolio's risk and helps you get more stable returns.

Diversification is achieved by holding a number of different investments that don't necessarily behave in the same way.

Using the Diversification Allocation feature allows clients to add Exchange Traded Funds (ETFs).

Activate

To activate the portfolio and start trading, tap 'Activate.'

If you have any more questions, please contact one of
our friendly Client Services Representatives

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