

Unique WealthTech
Innovation for
Family Office
Management

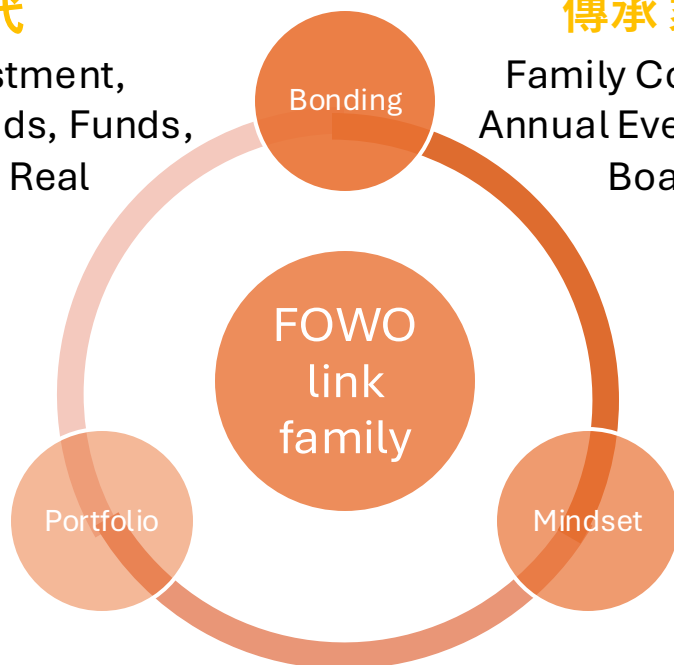
FOWO **Family Office** **Workbench** **Operation**

FOWO

Feature with Asia Family Thinking

富過三代

Cash investment,
Stock, Bonds, Funds,
Insurance, Real
Estate



傳承 家族精神

Family Conference,
Annual Event, Family
Board (voting)

社會名望

Charity, NGO, Awards



Why FOWO ?

HK Government Strongly Support --> more Family Offices

InvestHK setup FamilyOfficeHK

The Head of Financial Services and Global Head of Family Office at InvestHK, Mr Dixon Wong, said, "We hope that the establishment of FamilyOfficeHK will cement Hong Kong's position as one of the most sought-after family office hubs in Asia."



Why Hong Kong

Industries

Our Clients

Setting up in Hong Kong

Events

InvestHK builds FamilyOfficeHK team to promote Hong Kong as leading hub for family offices in Asia

Invest Hong Kong (InvestHK) announced today (29 June 2021) the opening of the independent office of its dedicated FamilyOfficeHK team, which aims to promote family office business in the city. The office in Admiralty, near Central and its cluster of family offices, provides a convenient location for the department to serve its family office clients.



How We Can Help

FOWO has been registered as one of the Family Office solution service provider

<https://investhk.getproven.com/vendors?limit=10&search=fowo>



Settings



Insights



Elite Paradise
Limited

Banking, Finance &
Insurance

Contact

Website



<https://www.elite-paradise.tech>

Linkedin



[company/91386693/ad...](https://www.linkedin.com/company/91386693/ad...)

Twitter

Facebook

Main office



Rm 1(F), 5/F, 10-16 Wo
Shing St, Fo Tan, Hong
Kong, Hong Kong

Other locations

Basic Info

Elite Paradise Limited is a Hong Kong-based company founded by a team of professionals with extensive experience in banking and insurance innovation. We specialize in providing **creative and innovative fintech & regtech solutions** to address the challenges companies facing in their day to day operation. Our corporate solution include cloud workflow platform named **WorkBench**, and we are proudly present our new family office solution named **FOWO** (富戶) to the market.

Why work with us

FOWO Vision Statement

We strongly believe that one of the key success factors is to uplift our digital technologies to empower Hong Kong **Family Office or Trustee** players, not only focus on investment and asset management, but also gain higher efficiency and productivity in a secured platform and **collaborate between all stakeholders** on the same platform.

Strong Talent Team

Dilys Lam (CTO and Owner)

Former Global Head of E-Cash Management System for BNP Paribas

Former Head of Innovation for DBS HK

Former Head of Innovation for AIA Group

Award Winner for local, region and global on innovation technology appliance

Ben Wong (Director, Consultancy Services)

Former Head of Digital Distribution from Sunlife Asia

Former Head of digital channel in Manulife, HSBC, MetLife, BNP Paribas, Barclays

Speaker for HKPC, HKIoD

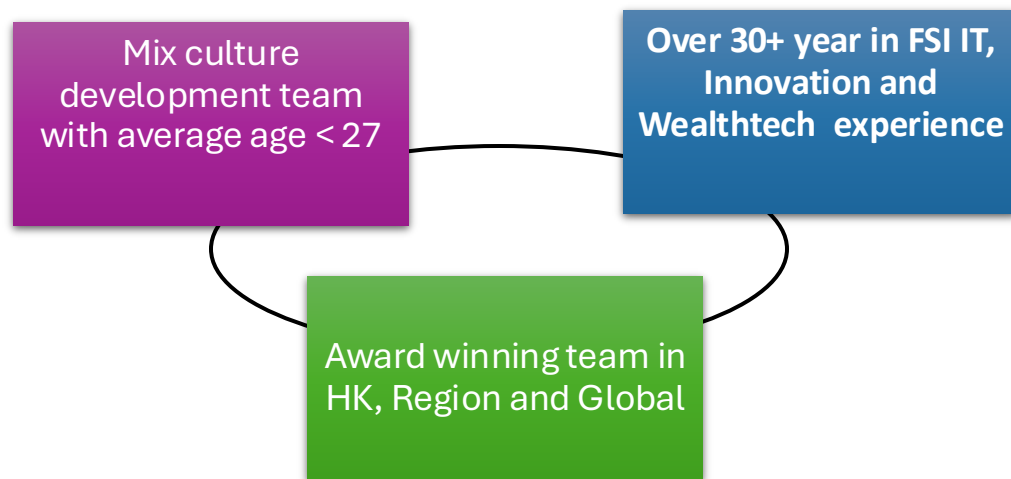
FOWO Listed on InvestHK web

Visit here [link](#)



Why FOWO

Strong R&D team



Dilys Lam – Chief Technology Office

Former Regional Head of eBanking for BNP Paribas
Former Global Head of E-Cash Management System for BNP Paribas
Former Head of Innovation for DBS HK
Former Group Head of Innovation for AIA
Award Winner for local, region and global on innovation technology appliance

Ben Wong – Director, Consultancy Services

Former Head of Digital Distribution from Sunlife Asia
Former Head of digital channel in Manulife, HSBC, MetLife, BNP Paribas, Barclays
Speaker for HKPC, HKIoD, GBA CEO Club, Poly University

FOWO for family office tech enablement

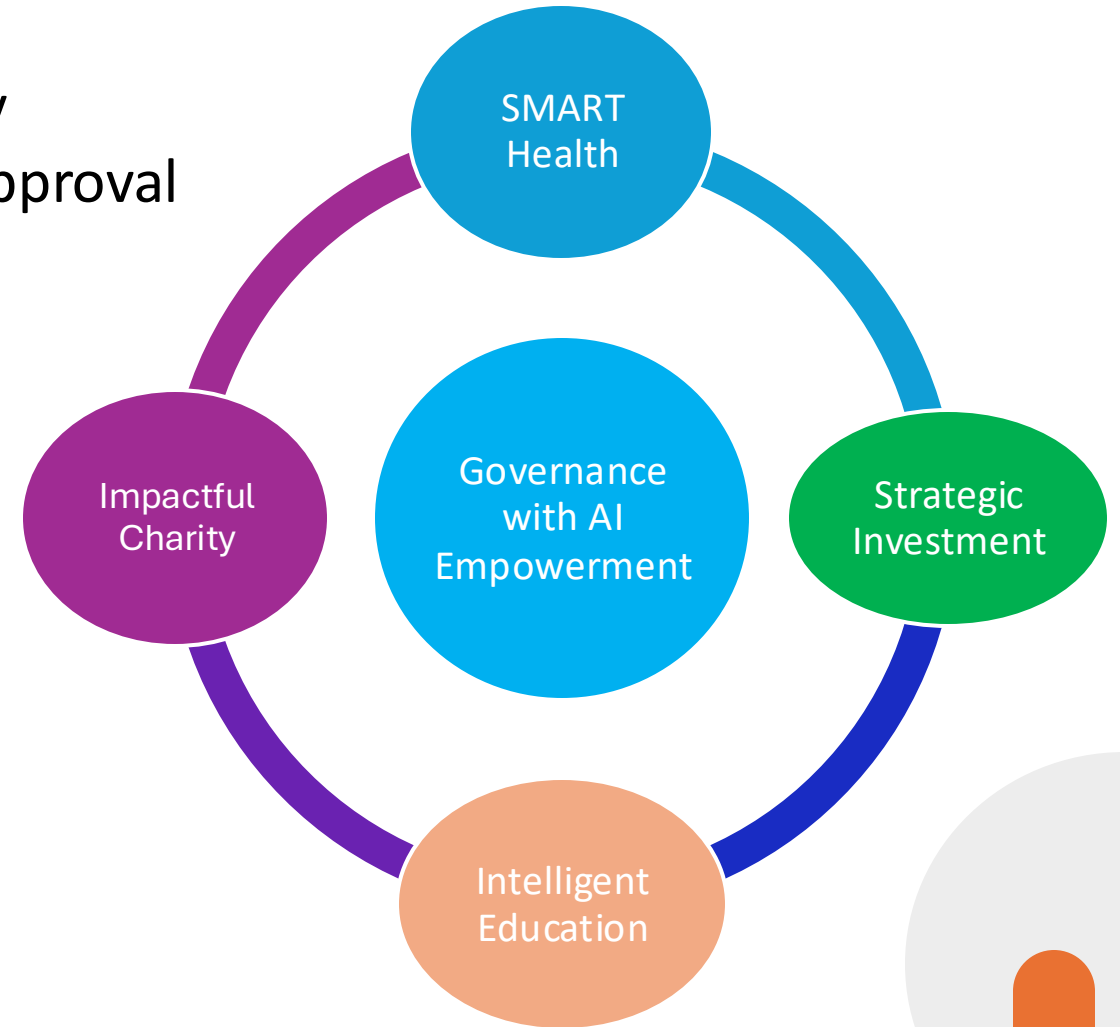
Next generation of family office operation

FOWO is an AI cloud base solutions first in the market focus on family member services, family document directory, portfolio dashboard and approval workflow with trackability

FOWO the four future value propositions:

- Strategic Investment & wealth protection
- Children education advisory
- Smart health
- Impactful charity

The current platform set the foundation for
future **FO-Market Place development**



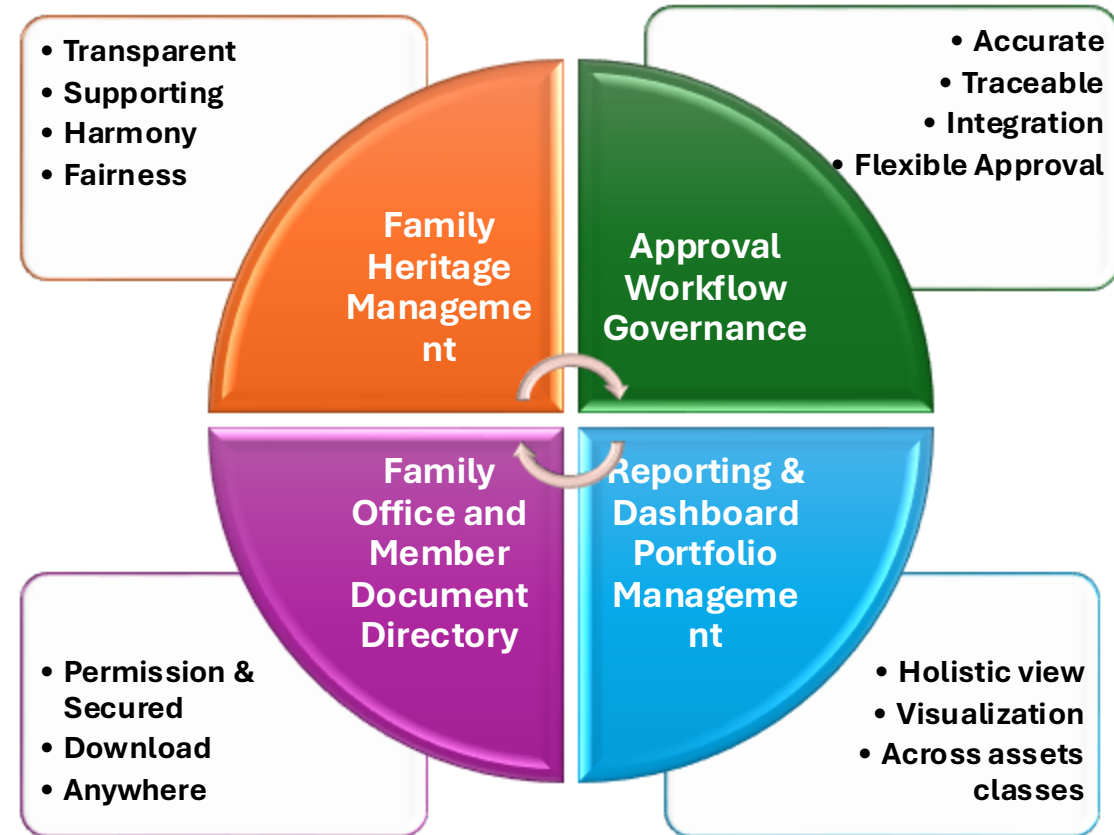
Technology x Innovation for family office

Leverage latest AI technologies for data collection, asset analytics and risk & compliance control

Resolve Problem

- **Audit** - Streamline family office's daily operations with FOWO Approval Workflow
- **Manual** - Automatically and accurately perform data aggregation from omni finance channel
- **Delay** - Instant prepare multi-FSI Consolidate Report and analytic dashboard
- **Security** - Centralize e-report and confidential data in one secure library

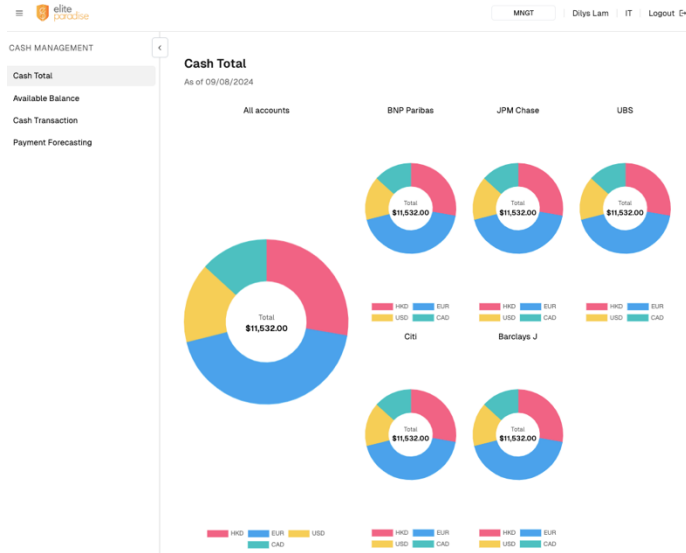
FOWO is an AI cloud base solutions first in the market focus on family member services, family document directory, portfolio dashboard and approval workflow with audit or trackability



Reporting & Dashboard Asset Analysis

Family Office Workbench Operation key features:

- One-stop platform to consolidate multiple asset classes analysis
- Cash Management including consolidated asset values owned and budget forecast
- Investment Portfolio showing total returns of investment by asset sectors, geographical areas
- Insurance Portfolio showing Insurance asset and return vs Investment per Underwriter
- Future asset classes plan to launch in future roadmap such as property, crypto investments

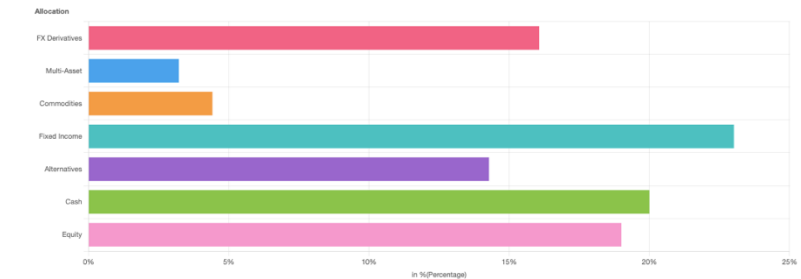


Aims to tap on High-net-worth individuals in Asia who are increasingly inclined to **diversify their asset** allocations across different asset classes and regions to mitigate risks

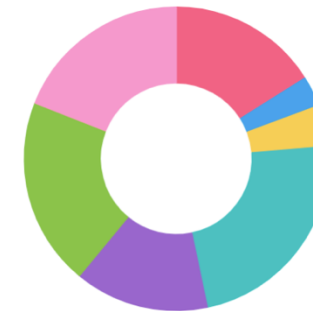
As a multi-family office providers, you better to get prepare to manage various investment types and provide **professional asset allocation advice** with high responsive services level

How to empower your front-line and operational staff to provide excellent services to manage different asset classes is the **competitive advantage**

Asset class allocation



Asset Allocation %



Top 10 Countries Allocation %

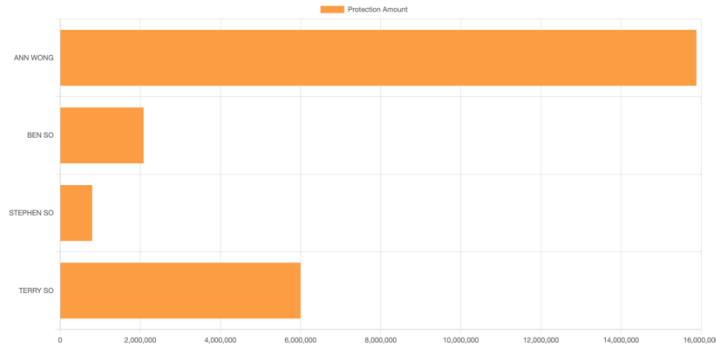
Risk Country	ALLOCATION
United States	24.37%
Hong Kong	18.29%
Europe	11.35%
China	8.45%
Japan	5.23%
United Kingdom	5.15%
France	4.12%
Singapore	3.7%
Taiwan	2.3%

FOWO / POWO

Reporting & Dashboard

Insurance Protection

Protection per Insuree

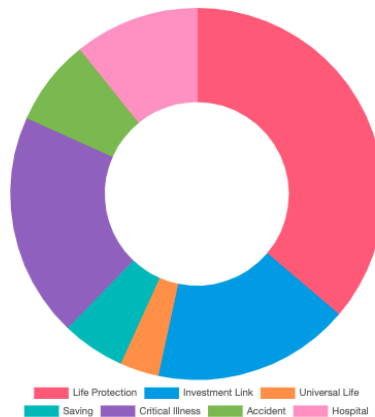


Family Office insurance dashboard key features:

- One single platform to view family insurance protection cover
- Protection per family member indicate the total protection amount per family member
- Insurance Portfolio showing premium vs return vs per Underwriter
- Type of protection allocate in the family

Protection by Class

Protection Class	Percentage	Value
Life Protection	36%	\$14,500,000.00
Investment Link	17%	\$6,850,000.00
Universal Life	3%	\$1,350,000.00
Saving	6%	\$2,200,000.00
Critical Illness	20%	\$7,800,000.00
Accident	8%	\$3,000,000.00
Hospital	11%	\$4,300,000.00



Identify Protection Gap (NEW)

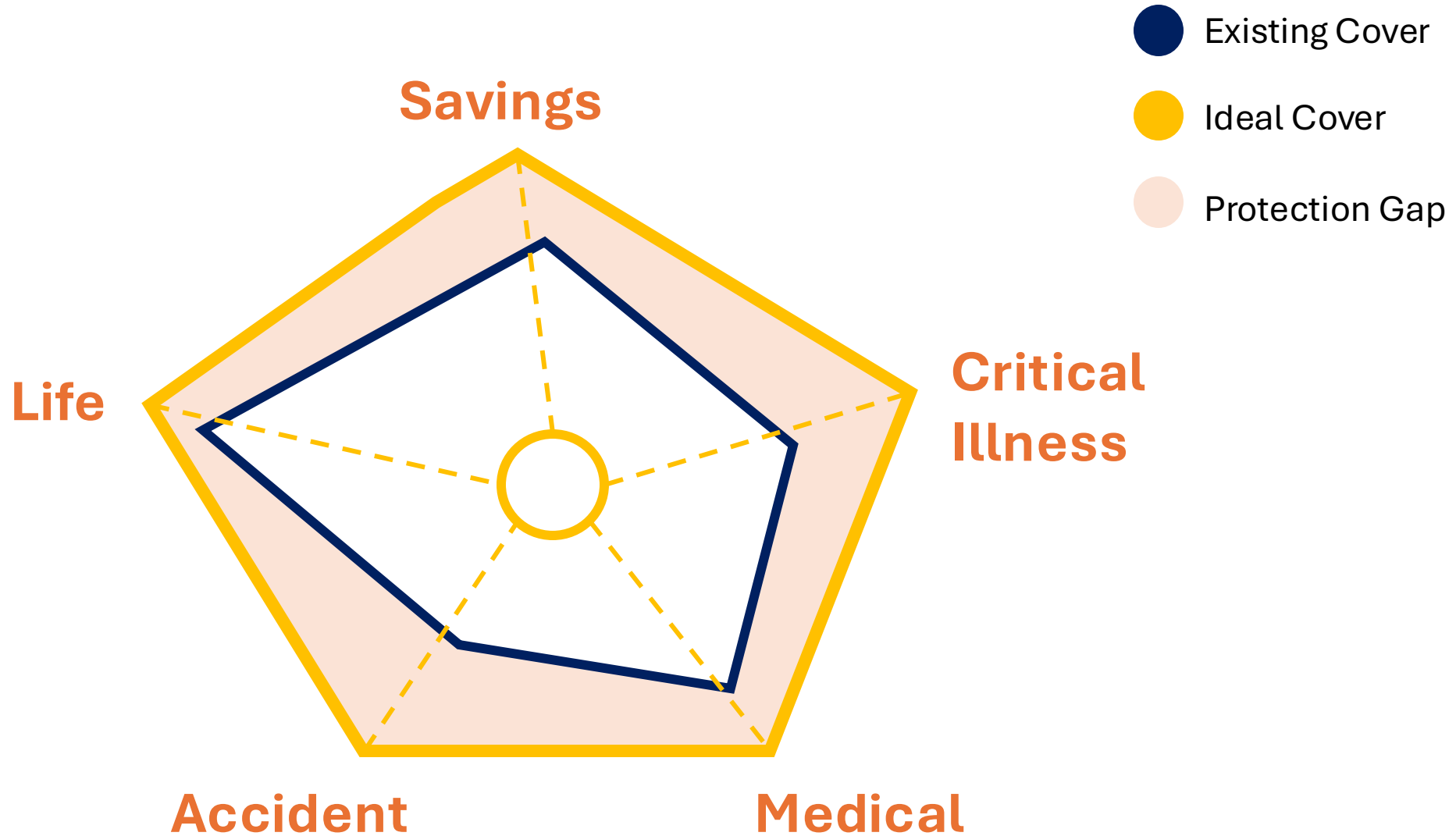
POWO helps to find and identify protection gap for each family. POWO AI helps HNW or affluent group plan on-time for their golden retirement and release from future finance problem.

POWO empower your agency team to provide personalize service and recommend well-fit product to their customer. Much improve on real understand of know-your-customer.

When running campaign, POWO can quickly sort-out the right customer group and invite them for product presentation.

Find family's protection gap

Real data to do right product recommendation to Customer



Payment Transaction Workflow (bundle)



Your tasks

This is a list of tasks that you need to complete.

Payment Flow

+ Create new Payment Flow

Title ▾

Filter...

FowlID ⬆️	Title ⬆️	Progress ⬆️
PYFL#24000014	0820 ref flow logic test	<div><div></div></div> 3 of 5
PYFL#24000011	0819 3 payment create logic update	<div><div></div></div> 2 of 5
PYFL#24000009	0819 2 payment create logic update	<div><div></div></div> 4 of 5
PYFL#24000007	0819 1 payment create logic update	<div><div></div></div> 4 of 5
PYFL#24000006	TEST2	<div><div></div></div> 3 of 5
PYFL#24000005	TEST	<div><div></div></div> 4 of 4

Your Request

This is a list of tasks that you initiated.

Payment Flow

+ Create new Payment Flow

Title ▾

Filter...

FowID ↑↓	Title ↑↓	Progress ↑↓
PYFL#24000014	0820 ref flow logic test	<div></div> 3 of 5

Family Office Workbench Operation key features:

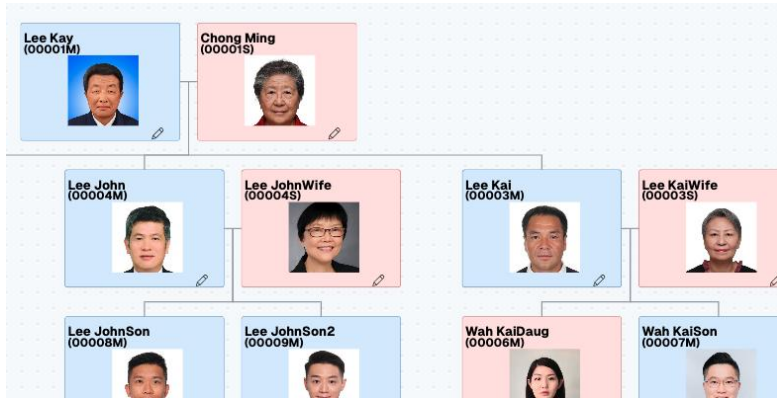
- Customized end-to-end workflow to manage various kind of transactions
- Payment request with configurable approval process anywhere, anytime with notifications
- Expense request workflow to tackle daily request from family members with audit trail record
- All transaction workflow can be reviewed to show transparency, can be downloaded for analysis
- Flexible approval permission settings, with comprehensive integration with external systems

As regulations become more stringent, Asian investors increasingly need multi-family offices to provide **professional compliance** and risk management services

Empower operational staff can provide **traceable records** of payment instruction and visible report on dashboard will be critical whenever needed by local regulator

Need a system can provide **notification** of approval request anywhere on the road to alert the correspondent approval

Family Team Heritage Management



elite paradise MNGT Dilys Lam IT Logout

Family Commandment



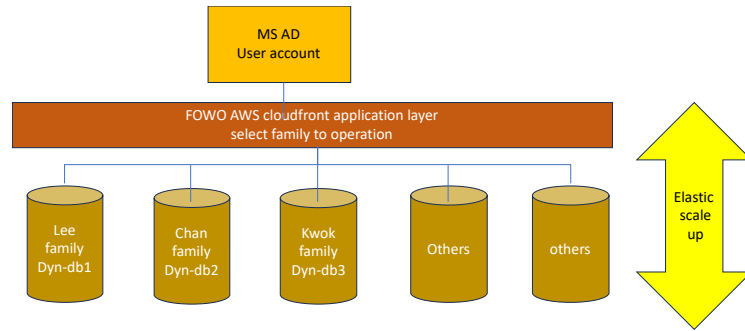
Family Office Workbench Operation key features:

- Family Tree with dynamic animation display based on login user permission settings
- Family Member Center to allow member from family to access key information based on permission
- Family member maintenance to customize each members' permission and approval level
 - Market first feature to show family commandment, history, motto in multi-media format
 - Office document library to manage family critical documents securely and permission

Increasing demand for **intergenerational wealth transfer**. Succession planning and wealth transfer have become a major need for Asian family businesses

Multi-family offices provider can deliver professional **family governance** and inheritance planning services

How to manage family tree hierarchy and **pass the family motto** will be the key services to make sure relationship for intergenerational wealth transfer



Streamline process efficiency
& spot issue instantly

RPA

Transparent and full control to
automate the tedious tasks in
routine governance process

Intelligent insightful analytic

AI GPT

Leverage GPT to empower risk
management

Security & Permission Control

AI OCR

Structure and non-structure chinese
and English data analytic and
extraction

Family Office Workbench Operation key technologies:

- RPA – Robotic Process Automation to Streamline process efficiency & spot issue instantly
- AI GPT+Deepseek - Intelligent insightful analytic to empower investment management
- Analyze family office transaction and big data such as ESG report for investment scoring alert
- AI OCR - Security & Permission Control for manage structure and non-structure Chinese and English data analytic and extraction

We understand the **concern and pain points** to manage sophisticated family office in daily operations from investment wisely, cash flow & settlement to governance of decision

Therefore, leverage robust technology can **empower administrator** & financial controller to **automate** most of the routine works & process in an efficient ways and focus more on forward thinking advisory services

FOWO apply separated and **secured database Architecture** to empower operational staff to manage multi-family office operation smoothly to increase responsive services confidently