
the new
investment experience

P *W*
Piece of Wealth

"©2021 by Pasquale Fanizza & Chadia Ghelab"

Patent pending

About us



Pow Sarl-S was founded in 2021 and has patented a new concept of diversified investing.

Our vision is to provide with an advanced investment experience, combining long-term wealth growth, low fees and high flexibility. We design portfolios, so-called "Pieces of Wealth" in which, unlike investing in funds, clients become holder of each asset composing the portfolio and they can see the performance of each asset. All that, with one single click and very competitive costs.

As part of the invention development process, we have designed a multi-module software that manages the allocation of the securities quantities to the clients, monitors the risk, taking eventual actions and computes the fees calculation. The software can be integrated into an existing infrastructure.

With "Piece of Wealth", PoW Sarl-S aims to bring a new product in the asset management industry.

Our Values

We believe in the long term vision of the investments even when done on the financial markets.

Investing with a long-term view means believing and contributing to the growth of a company.

For this reason, Pieces of Wealth portfolios are designed for people looking for long term financial security.

Furthermore we want to lead clients to diversify their investment, giving them the full transparency of the assets held so that they can see and easily understand how

their money is growing. In order to make clients further diversify their investment, we propose tiered entry fees which rate decrease not only depending on the money invested, but also depending on how many different portfolios the client buys.

We believe the people who invest in our portfolios are not only clients but long-term partners: therefore as part of our patent we have planned an interactive dashboard in which clients can share investment ideas.

Our Objectives

PoW Sarl-S has been created with the purpose to promote the idea of "Piece of Wealth" portfolios.

We are looking for a partner who believes in our product, in our values; Who is ready to commit to developing the "Pieces of Wealth" portfolios and related services with us and bring our innovative ideas to the market.



How Piece of Wealth works

1

A basket of securities is purchased in large volumes and made available to the clients, there is nothing new here as some brokers and banks are already doing it, but

we don't let the clients pick up stocks and in the quantities they want, we propose instead to choose a portfolio

2

The portfolios are designed in a way to keep the overall risk up to a determined level; considering the quota of equities and bonds; the volatility of the securities; the correlation and the market capitalization.

There are rules to avoid overexposing the portfolio to one single company.

3

The weighting of each security is calculated based on the overall risk we set for the portfolio, so that all clients purchasing the same portfolio enter at the same level of risk.

4

Once the weightings have been determined, the quantities for the client are calculated depending on the money that the client invests and the market prices on the day when the client invests.

As we want to protect clients' investments, portions of derivatives are allocated as well, as part of the hedging process.

5

A regular rebalancing is done as well.

When clients purchase a portfolio, they don't get any shares representing the portfolio like it would happen with investment funds, instead they become holder of the assets composing the portfolio and they can see each position on their "Piece of Wealth" account.

There are no commissions for the clients, as there is no transaction on the market; the clients pay the entry fees for subscribing the portfolio plus the value of the assets they get allocated.

■ Few Piece of Wealth ideas



Piece of Fashion aims to invest in companies of the fashion industry. Each position of the portfolio is a brand that we wear every day and see each time we go shopping!



Investing in **Piece of Knowledge** means being part of that process that helped the humanity during all its evolution: research and acquire new knowledge to make our lives better!



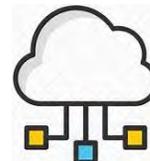
The earth is our home, and we want to keep it habitable for us and for next generations. Investing in **Piece of Earth** is not just socially responsible investing, but it is being part of that economy that is changing the way we produce and consume energy, we manage the waste and rebuild the green areas of our planet.



Piece of Future is made up with companies that bring to market cutting edge products, next generation services and solutions: not just digitalisation and crypto, but also renewable energy, robotic, block chain, travelling in the space!



Piece of Luxe evokes the feeling of the little and big pleasures we can enjoy if we work hard and with the right mindset: luxury hotel & resort chains, luxury car makers, luxury cloths and accessories but also gold and diamond mining and Luxe...mbourg Govt Bonds!



Piece of Digital is not just focussed on the companies leading the digitalisation but includes also cryptocurrencies and companies mining those raw materials used for semi-conductors, screens and other tech components

■ Piece of Wealth vs most common existing investment channels

When comparing the existing investment channels, each of them shows some inefficiencies due to their nature.

- Mutual funds have relatively high costs due to the obligations in which they incur such as NAV calculation or publication, transfer of funds shares.

The shareholders of a fund holds funds' shares and they are not necessarily supposed to know the exact composition of the fund.

- Passive ETFs have generally more transparency in the assets held than mutual funds and as they usually track an index, they incur in relatively lower costs, however because of their nature there is no strategy to protect them from market falls.

There are also actively managed ETFs that aim to beat the reference index. Those actively managed ETFs however incur in higher costs than passive ETFs.

- ETP, index certificates and similar products track underlying securities or indices and represent a cheap alternative to benefit from a market trend.

For their nature to track a market reference they don't protect the investors in case the market doesn't follow the desired direction. The leverage that is applied in some cases expose the investors to the risk of large losses.

- Investing through brokers means for the investors to have at least some sound knowledge of the markets. Furthermore to mitigate the risk, investors need to make many single transactions to diversify their portfolio and that lead to transaction costs.

Even when brokers propose zero commissions transactions, investors have to make choices and statistically retail investors tend to perform worse than market due to cognition biases, not enough knowledge and experience, but also the more difficulty to hedge the portfolio.

- Piece of Wealth propose active managed portfolios that clients can buy with one single click. The clients are able to track at any time the performance of each asset held.

As there is no portfolio price calculation, publication or transfer of shares Piece of Wealth does not incur in any of those costs like investment funds do.

The possibility to allocate the assets without trading the securities for each client on the market allows to keep the costs very low.

Furthermore Piece of Wealth interact with the clients to hear from them whether they have investment ideas or suggestions so to use the crowd intelligence.

As part of our reward program, if clients idea is good and successful, the client is rewarded so to make him or her feel part of the team!

	mutual funds	ETFs	ETP/index certificates and similar	Trading through brokers	Piece of Wealth
costs and fees structure optimisation	✗	✓	✓	✗	✓
active management	✓	✗	✗	✓	✓
Hedging	✓	✗	✗	✗	✓
Full transparency of the holdings	✗	✓	✗	✓	✓
lack of minimum investment	✓	✓	✓	✓	✓
interaction with customer on investment strategy	✗	✗	✗	✗	✓

■ Piece of Wealth targets

01

The pieces of wealth are thought for people who aim to invest without risking all the money in one crypto or one stock.

02

Saving-plans in which the clients periodically and gradually purchase one or few portfolios with very little money can be set as well.

03

Young generations can be particularly attracted by the newness of the product, but we also think “Piece of Wealth” could be a good investment vehicle for families to put aside money and make it grow for eventual future needs.

04

Wealthier investors will be also attracted by our “Pieces of Wealth” due to transparency of the assets and the ease to purchase and access the portfolios.

Imagine the young guy who invests few euros in piece of digital; or the lady who is making career who might be investing in piece of luxe or piece of fashion!



■ Some figures

Statistics say

The savings per capita in the Eurozone was 3.800 EUR in 2019

Considering a population of 342.000.000

The money left inactive on bank accounts: 1.300.000.000.000 EUR

[Savings in the European Union - statistics & facts | Statista](#)

Piece of Wealth says:

Inactive money leads to a loss of purchase power over the long term and we believe part of these money could be better employed.

- Only considering 5% of this potential market the revenues are
- 450.000.000 EUR from entry fees
- 325.000.000 EUR yearly from management fees
- Further performance fees and eventual exit fees

■ Our Team



Pasquale Fanizza

Co-founder and subject matter expert

With over 20 years experience in the fund industry, Pasquale loves improving processes and reducing inefficiencies. After looking at the existing investment channels while building his portfolio, without finding investment vehicles suitable for his needs, he has developed the unique concept of Piece of Wealth, the new way to make diversified investments with long term vision.

Email: pasquale@pieceofwealth.com

Tel: +49 1714708306/+352 691403681



Chadia Ghelab

Co-founder and business analyst

Successful business analyst, Chadia loves challenges. She is a partner in transformation, inspire and empower people to do the right things, and helps in all her project to co-create value for her team, organization and client. She has further enhanced the concept of Piece of Wealth, supporting the development of Pasquale's vision.

Email: chadia@pieceofwealth.com

Tel: +49 15122976170



Address

PoW Sarl-S
Rue des Champs 14
L1323- Luxembourg

Contact Us

Tel: +491714708306+352691403681
Email: info@pieceofwealth.com
www.pieceofwealth.com

