



ARRIA

SUPERHUMAN

Go beyond

Bring the power
of the human mind
to the AI machine

**Natural Language
Generation**



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Managing Director
U.K.

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- Over 25 years experience in serving Banking, Financial Services & Insurance (BFSI)
- First-hand experience of roles of buy-side and sell-side companies (BNY Mellon, J.P. Morgan Asset Management, AVIVA Investors, F&C Asset Management (Columbia Threadneedle))
- +20 years expertise in performance measurement, investment risk, portfolio data management, client reporting

Who we are

- Arria named “global leader” in Natural Language Generation (NLG) by Gartner.
- Forrester: ‘Arria is a leader with robust writing automation and analytics capabilities.... For companies that need a “space shuttle” for writing automation...Arria is a perfect fit.’
- Greatest concentration of NLG expertise on staff supported by NLG founding scientist. Published in 2000. Arria 2012. Studio 2015
- 41 patents and 170+ functions. Buy to Build. **Augmenting, not eliminating, the human touch.**
- Global presence in NY Metropolitan Area, Atlanta, Boston, San Francisco, Montreal, Toronto, London, Berlin, Aberdeen, Sydney and Auckland.
- Commitment to innovation and automation — bringing natural language with technologies to the digital economy to augment analytics with the power of language.



What is NLG? Generative AI

N.L.Processing
N.L.Query
N.L.Understanding
N.L.Technologies [Gartner]
Deep Learning / Machine Learning
Robotic Process Automation (RPA)

ChatGPT = text-to-text (Generative Pre-trained Transformer)
NLG = data-to-text

NLG = NATURAL LANGUAGE GENERATION



AI combining **language analytics** with **advanced computational linguistics**



Algorithms analyze and convert data into written and/or spoken words



Automatically turns volumes of data directly into language in **real time** as if written by a human expert

ARRIA

**Humanizing the way
we interact with data**

THE POWER *of* LANGUAGE

Presentation Layers

 amazon alexa

 TIBCO Spotfire

 Qlik

 Power BI

 + a b | e a u

 **MicroStrategy**



 UiPath

Features and Integrations



Answers



Apps



Arria for BI



Arria for Excel



Arria for RPA

Tooling



Arria Cloud



Arria Connect



Arria Studio

Industry Adoption

[BUY TO BUILD]



The Arria NLG engine

DATA SOURCE:

- EXCEL
- BI DASHBOARD
- RPA PLATFORM
- CHAT / VDA
- DATABASES
- EXTERNAL DATA
- OTHER APPS



PRESENTATION:

- EXCEL
- BI DASHBOARD
- RPA PLATFORM
- CHAT / VDA
- PDF / PPT / WORD
- WEB PAGE
- OTHER APPS

API-based architecture enables seamless integrations with existing workflow(s)

ARRIA does NOT store or persist any data. Arria NLG is a data processor.

Deployment options



Web-Based Cloud

Ideal for multiple users, non-HIPAA/PCI data use cases; fastest adoption and setup for cloud-first preference.



Arria Hosted Private Cloud

Arria-deployed and Arria-maintained; customer-dedicated environment; optional integration with customer authentication.



Customer Hosted

Arria NLG Studio Platform and all integrations on premise behind customer firewall; customer controls application and user authentication.



THE premier banking, financial services and insurance (BFSI) suite of capabilities and solutions for enabling humans with Natural Language Generation (NLG).

**ALWAYS
ON**

“POINT, CLICK, DONE!”

[BUY **TO BUILD]**



CAPABILITIES OF NLG IN THE BANKING, FINANCIAL SERVICES, AND INSURANCE INDUSTRIES

Common Use Cases



Investment Commentary

Understand investment performance by looking through various lenses to explain the drivers of the investment decision process and give insights



Categorization

Primarily with BI Dashboards, interactive interrogation of 'proprietary' categories for domain-specificity P&L Financial Drivers & Cost Centres | Anti-Money Laundering Suspicious Activity Reporting | Third Party Governance Sales Distribution Channels



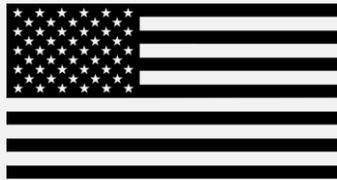
Global W3C (Web Content Accessibility Guidelines)

Provide assistance to support the claims of Alt Text Compliance for your web portal (line charts, bar charts, pie charts) for the visually impaired



Accessibility for Ontarians with Disabilities Act (AODA)

Private or non-profit organizations with more than 50 employees and all public sector organizations must make their website and web content compliant with Web Content Accessibility Guidelines (WCAG) 2.0 Level A by January 1, 2021.



21st Century Communications and Video Accessibility Act of 2010 (CVAA)

America Disabilities Act (ADA)



The accessibility regulations came into force for public sector bodies on 23 September 2018. They say you must make your website or mobile app more accessible.

Common Use Cases



Risk-Adjusted / VaR / Construction

Adjust investment performance to factor in risk (Modigliani-Modigliani | adjust portfolio, to the risk of the market (based on Sharpe)). Situational stress testing on the impacts to a portfolio if certain events occur – e.g., 10% fall in oil price



Credit Research Ratings

Multi award-winning ratings data and highly regarded credit research. Automate 20% of production cycle for 1000+ analysts



Broker Analysis

Automate process to reduce manual humans-in-the-loop and errors / duplication



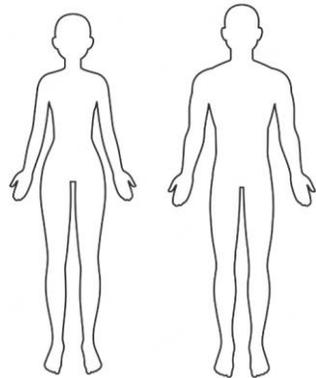
ESG

Aggregate and normalize disparate ESG providers (150+ in the market). Combine with investment performance published attribution methodologies (© The Journal of Performance Measurement) + CO2 Emissions Dashboard



Arria Use Case Investment Commentary

Value Chain Step 1 | Fund Factsheets (Retail) & (Institutional) Client Reporting | Process Automation



4Q 2021

EuroPacific Growth Fund®

As of December 31, 2021



Market overview

- **International stocks advanced** even as inflation fears, China's slowdown and worries about the spread of the Omicron variant weighed on the global economy. European stocks rose, lifted by defensive-oriented sectors. Japanese stocks fell as supply chain woes and a weakened currency weighed on growth. Chinese equities slid further amid a government crackdown in the private sector. Overall, the MSCI ACWI ex-USA Index rose 2%.
- **Japanese equities fell in the fourth quarter, hampered by supply chain problems and concerns about Omicron's impact on the global economy.** The MSCI Japan Index slipped 4.0%. Investors welcomed the October 31 election of Prime Minister Fumio Kishida, whose Liberal Democratic Party retained power with a better-than-expected majority. Meanwhile, the Bank of Japan announced plans to taper its corporate debt purchases but left its ultra-loose monetary policy unchanged.
- **European stocks rallied** as widespread vaccine rollouts and massive government stimulus measures helped lift the eurozone economy out of a pandemic-induced downturn. All sectors registered positive gains for the year, supported by pent-up consumer demand and a strong rebound in manufacturing activity. Overall, the MSCI Europe Index rose 16%.
- **In foreign exchange markets,** a strong U.S. dollar continued to get stronger, particularly as the Fed indicated it would raise interest rates three times in 2022. For the year, the dollar posted significant gains against the euro, the yen and most other currencies.

Analyst

Arria Data-to-text generation involves creating natural language summaries from structured data sources such as spreadsheets, databases, or knowledge graphs. The goal is to convert the raw data into human-readable text that can be easily understood and used by people. For example, an executive report generated from financial data, or fund commentary generated from investment portfolio data. Arria's data-to-text solution is currently deployed in a large installed base of Fortune 100 Enterprise clients. These clients have mandatory key requirements around consistency quality and 100% control in compliant regulated environments.



Client Commentary

Step 1

Total Fund Commentary

Scheme Performance

The Demo Pension Fund produced a growth in assets of 6.56% in the fourth quarter of 2021, slightly underperforming the strategic benchmark return of 6.79% by 21 basis points (bps). Matching Assets contributed 4.89% to the absolute return, but detracted -5bps on a relative basis; whilst Return Seeking contributed 1.63%, and then relatively lost -12bps. Looking further into the analysis, this quarter's results were driven by strong performance of Developed Equity finishing the year with its strongest quarterly return of 9.77% versus a benchmark return of 7.83%, an outperformance of +180bps. This was offset to a certain degree by Private Market Assets which underperformed for the first time in 2021, ending the year with a quarterly underperformance of -87bps. The scheme is still fairly close to its strategic weights so allocation effects are minimal, but the slightly negative effect was caused by overweighting equity, while underweighting Core Matching Assets, Private Market and Main Credit. This feeds into the twelve-month period where a return of 9.69% translates as an outperformance of 89bps when compared to a benchmark return of 8.73%. While over the last 12 quarters the fund is ahead of the benchmark just over half the time, this leads to the fund producing a three-year growth slightly in excess of the benchmark with 12.06% pa versus 11.72% pa. Then since inception the Fund posts a similar ITD return as the benchmark with an absolute return of 9.48% pa versus 9.49%. In the last three years Return Seeking Assets have delivered 9 from 12 quarters of relative outperformance whilst Matching Assets have only delivered three. Then since inception the Return Seeking Assets have earned 11.35% against 8.69%, whilst Matching Assets have achieved 10.71% against 10.87% on an annualised basis.

Scheme Allocation

Over the quarter net assets increased by £410 million, from the initial value of £7.025 million to stand at £7.435 million as at 31st December. During the period there was a net withdrawal of almost £50 million from the Fund; £23.9 million net income was received whilst an appreciation of £435.3 million was produced. Most accounts again saw growth this quarter, especially the Insight LDI account with an appreciation of £278m more than half of the overall Pension Fund for the quarter. Demo Private Equity had an appreciation of £25.4m and LGIM Developed Equity TRS Equity Futures appreciated £25.3m. In Alternative Matching Assets, La Salle Long Lease benefited from a combined £28.4m appreciation. Return Seeking Assets ended the period reduced by -1.28% to 42.8% of assets and Matching Assets increased +0.73% to 56.14%; this is against a backdrop of the strategic weightings of 45% and 55% respectively.

Manager Commentary

LGIM World Equity Index (NBS87001)

The unhedged fund produced a seventh consecutive quarter of growth with 7.36%, which was just 2bps below the MSCI World GD Index. So over the one year the account posts 23.49%, staying slightly ahead of the target of 23.48%. Since inception the account has achieved 13.77% pa, -2bps short of the benchmark on a relative basis; it's passive nature continues to be demonstrated with an ITD Beta and R squared of 1 and a Tracking Error of just 0.05.

LGIM World Equity Index Hedged (NBS87003)

Similar to the unhedged fund, this account also sees consistent growth again with a return of 8.01% this quarter, exactly the same as the MSCI World Hedged Index. Strong Sterling performance again this quarter, means over one year the account has earned a return of 24.51%, remaining just ahead of target by 4bps on a relative basis. Since inception the account has posted a return of 13.49% pa, exactly the same as the benchmark; likewise it's close correlation is proved by an ITD Beta and R squared of 1 and a Tracking Error of only 0.07.

LGIM ESG (NBS95)

The new ESG fund returned 8.35% in the last quarter of the year, outperforming its benchmark, the Solactive L&G Enhanced ESG index by 71bps and reversing some of the negative relative performance of the previous quarter. Then in its short life from the inception at the end of April 2021, posts a return of 13.40% versus the benchmark of 14.51%, a shortfall of -1.11%.

LGIM EM Equities (NBS92)

For the quarter the account recorded a return of -1.45%, which was -4bps down on the FTSE Emerging Index. Over one year the account fell short of the benchmark by -24bps, posting a return of 0.76%. Since inception the fund is ahead of target with 6.63% pa against 6.49% pa; Over this time the account also exhibits a Beta and R squared of 1, but a slightly higher Tracking Error at 0.22.

Real Estate excl. Aviva (NBS65001)

For Real Estate excluding Aviva, a growth of 0.65% is demonstrated over the quarter, underperforming the benchmark return of 4.02% by -3.24%. Over twelve months the growth now stands at 10.52%, albeit -1.80% behind the benchmark at 12.55%. Then since inception overall return is 14.60% on an annualised basis, leading the benchmark by a healthy 6.22% on a relative basis.

Demo Infrastructure (NBS64)

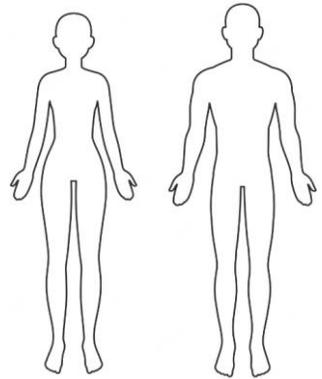
Demo Infrastructure ended the year with a positive 4.11% return versus the benchmark return of 4.02%, the third positive quarter in a row. This feeds into the long-term figures with 18.19% over the twelve-month period, 5.01% ahead of the benchmark return of 12.55%. A total outperformance of 4.08% pa is observed since inception with the account delivering 12.30% pa.

Demo Private Equity (NBS66)

Demo Private Equity produced a strong 4.57% for the last quarter of the year, 0.52% ahead of the benchmark return of 4.02% on a relative basis. The account also returned an extremely positive 34.65% through twelve months versus the benchmark return of 12.55%. Over the longer-term, Private Equity has posted an absolute return of 15.50% since inception; ahead by 7.04% against a target of 7.90% per annum.



Analyst



Alphabet



Bard AI



Among individual names, the largest contributor to the Fund's third-quarter relative performance was an overweight in consumer discretionary stock Amazon.com, Inc. Amazon's shares rallied on above-consensus results for revenue, margins and operating income, driven by strength in its core retail business and continued growth in cloud computing and advertising. Third-quarter revenue guidance also topped forecasts.

Within industrials, an out-of-benchmark position in integrated solid waste services firm Waste Connections, Inc. also contributed. The company was mostly successful in passing on rising costs to customers in order to blunt the impact of soaring inflation. Moreover, the defensive nature of Waste Connections' business appealed to investors given the uncertain U.S. economic backdrop.

Not holding multinational computer software company Adobe Incorporated provided a lift as well. Adobe's stock slumped after the company's announced plans to acquire a smaller, privately held competitor for a price the market deemed excessive.

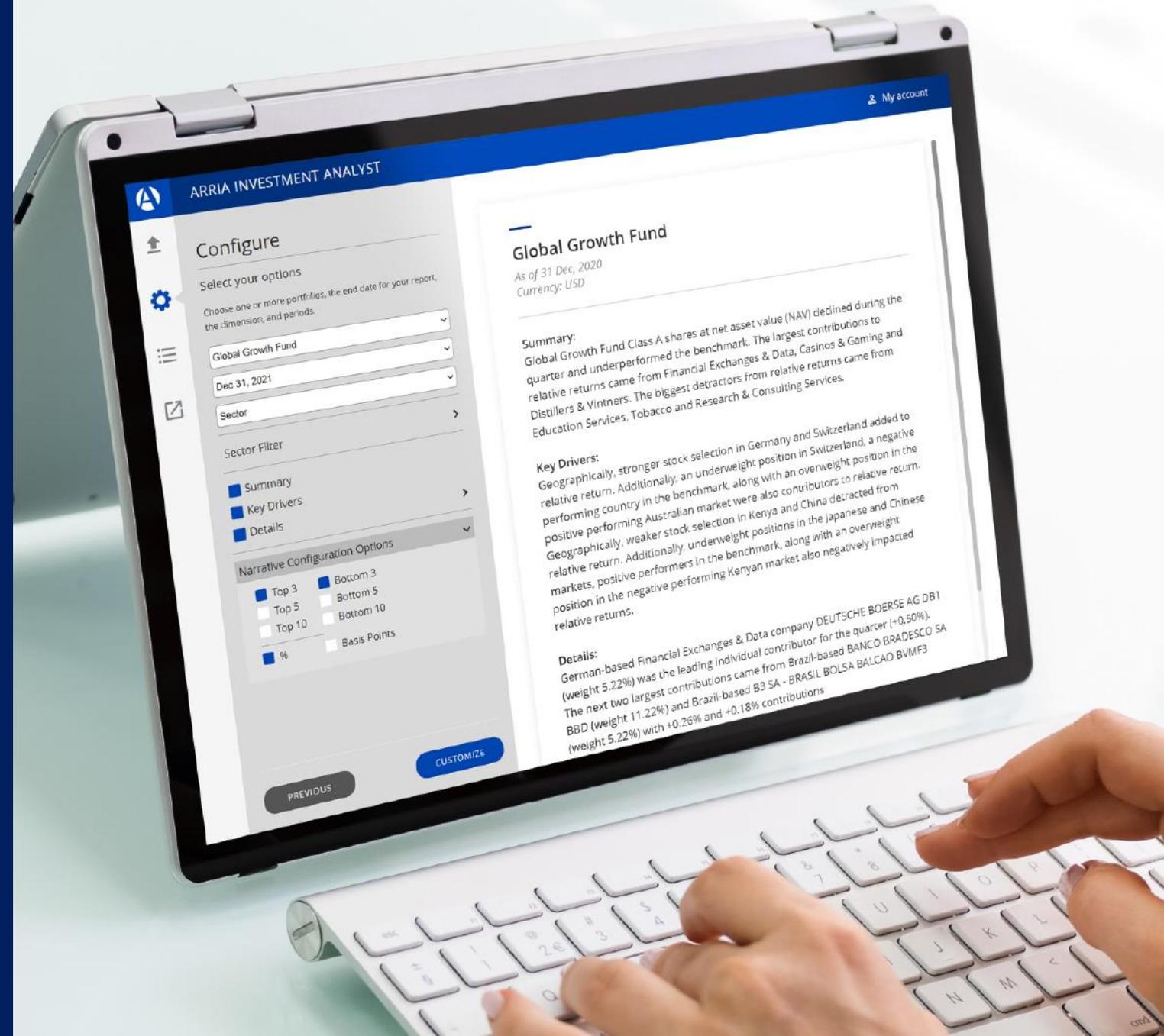
ARRIA

Streamlining the complex value chain of investment commentary

Arria's solution is an industry-first solution powered by natural language generation (NLG) technology that allows users to view investment performance through various lenses and to better understand and explain the drivers of the decision-making process.

Arria provides multi-fund report analysis and the ability to slice and dice data when analyzing portfolios. Investment commentary becomes hyper-personalized with quality, consistency, and dynamic on-the-fly applicability for internal and external consumers.

Analysis that can provide both objective and subjective information, which **used to take hours to perform, can be done in an average of four seconds**, giving your investment commentary superhuman speed and accuracy.



Investment Commentary Lenses



Summary

High Level Drivers & Summary

The end client / plan sponsor /
asset owner / c-suite / custodian

PDF / Glossy Report

Fund Factsheet / Board Report / Summary



Key Drivers

Key Sectors / Groupings / Buckets

The investment advisor / client portfolio
manager / relationship manager / investment
desk chief investment officer

BI Dashboard / Intranet / Email / Interactive
Tool / Third Party System

Investment Reporting Cycles / Client
Presentation



Details

Instrument / Security Level Granularity

Investment desk head / portfolio manager /
investment directors / researchers / report writers

BI Dashboard / Intranet / Email / Interactive Tool /
Third Party System

Internal Governance / Reviews / Processing

Investment Commentary Product Options

- RAAS**
DASH
WEB
- **Reporting As A Service (RAAS)**
 - **Dashboard integration** (MS PBI, Tableau, Qlik, MicroStrategy, TIBCO) + / or **MS Excel Add-In**
 - hosted **Web application**

	CONNECT	Standardized Templates for Data Mapping / Schematics (part of Implementation Package)
	CONFIGURE	Self-Selection elements from the Feature Set, based on your data set
	CUSTOMIZE	Editing / Authoring / Writing – finalize the voice of your firm’s investment strategy(s)
	CONSUME	Publish / share / process to the value-chain

RAAS	Dash	Web
	✓	
✓	✓	✓
✓	✓	✓
	✓	✓

How NLG Addresses Key Frictions Across the Client Reporting Value Chain

Where NLG can reduce frictions

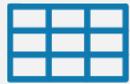
Gathering data is slow due to volume of available information and time-consuming analysis



Key details can be missed due to time spent on gathering data and preparing reports



The business does not have all required information to make timely decisions because reports cannot be produced at the required speed and frequency



Operations

Middle Office

Front Office

FTE >20

FTE ~10

FTE 10-20

Pricing / Valuations
Performance Measurement

Client Reporting
Investment Writers

Client Portfolio Managers
Relationship Management
Investment Functions

Holdings / Transactions
Investment Returns
Performance Attribution

Draft Report Assembly
Economic Outlooks
Proforma Templates

Tailored Client-Specific Elements

T+1 → T+4

T+5 → T+10

T+11 → T+15

What Are The Business Problems We Help Solve?

What are the business problems, and / or (under)met needs in the market?

- Ability to seamlessly **slice and dice** the data **dynamically on the fly, any date to any date**, in a consumption layer / RESTful API with multiple sources. **Efficiency.**
- **Accuracy and consistency.** Right, first time, every time.
- **Speed and Scalability.** Each and every analysis period and reporting lifecycle value-chain is often sequential and in silos.
- **Flexibility and customization.** If every investment process is unique, then all reports sh/could be unique in the 'voice of the firm'.
- Spotting data problems at the end of the reporting lifecycle value-chain. **Effective.**
- **Removing** resource-heavy, low value activities of **data preparation. Allowing humans to add value.**

ARRIA

Arria Use Case Investment Commentary

Customization Package to Your 'Voice'

- **Step A** : Asset and Scenarios described in up to Three Lenses
- **Step B** : 10 'NLG Narrative Models' and 5 'dimensional related-hierarchy structures; as standard [more possible]
- **Step C** : Collaboration of Business Rules, Conditions and Thresholds *Unlimited* logical parameters to analyze the quantitative and qualitative. Customer specific formatting styles / fonts

- No Human Bias / Mistakes
- Always On.
- Change dates, horizons, dimension (category / hierarchy) and parameter variables (e.g. top / bottom, numbers on or off)
- No limits on AUM, number of words, number of API calls

[Hu + AI]

- Options
- Access Arria Academy and Arria Studio; Non-Developer tool to further iterate and customize. Just like MS Excel
- Leave it to team-Arria; simply use Studio Runner. No limits on API calls, number of portfolios, number of words, number of rules / business logic.
- Hybrid of the above.

Arria for Investment Performance Commentary



CONNECT | Customization Package

- Remove lengthy implementation phases / professional services 'land & expand' -> "one-off and done". Fixed price!
- **Design and build NLG based narrative models, based on the Lens and asset types / mix**
 - ✓ up to 5 dimensions
 - ✓ up to 10 NLG Narrative Models (voice of customer) per lens / asset type. Delivered to the customer in an agreed customer-specific output formatting and style example(s)
 - ✓ Variation based on lens
- Arria 'Connect Standardized Template' & configuration data mapping assistance
 - Business Rules Conditions enablement and support
- Design data pipeline which will drive the narratives
- Configuration of API endpoints (e.g. Arria for Excel Add-In mapping script(s))
- User Acceptance testing of the system for accuracy and performance
- Arria NLG Studio Introductory Workshop and online training access (Arria Academy)
- Deployment of respective Arria model into Production use
- **No limits on AUM, number of words, number of API calls**

Common Reactions

Is this real? Entirely live

No brainer; I am sure I can use this, let me check my understanding. When can I have it? NDA, Give us data, ~10 days, POC + Deploy (4-8 weeks) + client

Not

I am scarred. How long does it take to implement?
How much is it?

Arria Investment Commentary Customize

The screenshot displays the 'ARRIA INVESTMENT ANALYST' interface. The top navigation bar includes 'Connect', 'Configure', 'Customize' (highlighted), 'Consume', and 'My account'. The left sidebar is titled 'Customize' and contains options for 'Personalize your report', including 'Document Header', 'Report "as of" date', 'Report creation date', 'Portfolio name', and 'Currency name'. Below these are 'Manager's comments' and a text box for additional notes. The main content area shows a report with highlighted terms like 'most significant contributor' and 'most significant detractor'. A callout box at the bottom right explains the 'CUSTOMIZE' feature: 'Allow the user to edit / author verbs / adjectives and add free-form text before onward processing'.

ARRIA INVESTMENT ANALYST

Connect Configure **Customize** Consume | My account

Customize

Personalize your report

Select any of the highlighted words in your report to best match your organization's tone.

- Document Header
- Report "as of" date
- Report creation date
- Portfolio name
- Currency name

Manager's comments — text added to the box below will be appended to the end of your report.

Please note this report does not include data from the most recent quarter. Regardless, I suggest investigating the cause of the decline in Transportation, Electricity, and Multiutilities at earliest convenience.

PREV CONSUME

The **most significant** contributor to relative performance was asset allocation in Software & Computer Services, followed by Real Estate Inv. Trust and security selection in Telecommunications Service Provider.

The **most significant** detractor from relative performance was security selection in Industrial Transportation and Construction & Materials followed by currency selection.

Key Drivers

Allocation decisions for the month were **positive thanks to overweights** in Gas, Water & Multiutilities, Software & Computer Services & Estate Inv. Trust.

There was an overall selection effect of -0.04% for the month with little in terms of meaningful drivers*.

The top three sectors **contributing to** the portfolio returns were Oil, Gas and Coal, Real Estate Inv. Trust and Telecommunications Service Providers with a combined portfolio average weight of 23.1% contributing 1.13%.

Conversely, with a -0.84% return on the strategy for the month, the performance from Industrial Transportation, Electricity and Gas, Water & Multiutilities meant a contribution of -1.77% from a combined average weight of 72.5%.

Manager's Comments

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CUSTOMIZE Allow the user to edit / author verbs / adjectives and add free-form text before onward processing



Stock Stories



Choose one or more portfolios, the end date for your report, the dimension, and periods.

Global Growth Fund

Jan 31, 2023 — Feb 28, 2023

Sector

Sector	Sub-Industry	Country
12	150	53

Select/Deselect all

- Cash
- Communication Services
- Consumer Discretionary
- Consumer Staples
- Energy
- Financials

CLEAR FILTER

- Summary
- Key Drivers
- Details

Narrative Configuration Options

PREVIOUS

CUSTOMI

SUMMARIZE

Character Count (without spaces)

check all



APPLE

close X

- Apple (AAPL) earnings Q1 2023



Feb 2, 2023 ... Apple's overall sales for the holiday quarter were about 5% lower than last year's, the first year-over-year sales decline since 2019.

www.cnbc.com



- iPhone Ultra or iPhone Fold Coming From Apple? CEO Remarks ...



Feb 5, 2023 ... Apple's Tim Cook told investors that consumers are willing to pay up for the best iPhone they can get, signaling that even more ritzy models ...

www.bloomberg.com

- Apple earnings preview: First revenue decline since 2019 expected



Jan 30, 2023 ... Apple reports December quarter earnings on Thursday, and there are a lot of factors pointing to the company's first year-over-year revenue ...

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- Apple's Push Into Next-Generation Financial Services Hits Delays ...



Feb 12, 2023 ... Apple's slate of new financial services — including “buy now, pay later” offerings, savings accounts and an iPhone subscription program ...

www.bloomberg.com

- Apple forecasts another drop in revenue, proclaims iPhone ...



ex. The largest contributions to relative returns came from

and selection (0.33%) decisions, as contribution (0.08%), contributed to total

-0.30%) decisions, as well as als (-0.49%), with weak allocation

the leading individual contributor for SCO SA BBD (weight 1.76%) and tributions respectively.

s the leading individual detractor for t 2.11%) and American-based





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Apple's (NASDAQ:AAPL) December quarter (F1Q23) was marred by the disruptions to iPhone production in China, but how is the tech giant faring in the region now the headwinds have abated, and the Chinese New Year (CNY) is out of the way?

According to channel checks made by Barclays' Tim Long, not all that great. "Overall consumption data was tepid out of CNY, suggesting Chinese consumers are still weak against an iffy macro backdrop," the 5-star analyst said. "Overall, we believe China reopening should benefit travel and entertainment first, not electronics/goods, which has been the sentiment we picked up from checks with folks on the ground. Heightened inflation along with China reopening could also dampen consumer demand for electronics."

Beginning this week and running until April, there are 700+ RMB discounts (around 10%) on iPhone 14 pro models at all major AAPL authorized stores/resellers. This represents the second round of major discounts in recent times following last November's Singles Day promotion. While Apple would normally wait until the June 18 Festival to kickstart a promotional campaign, the fact it is making "bigger-sized and earlier discounts," might be suggestive of weaker demand.

Going by the iPhone data, China January iPhones sales showed MSD (mid-single digit) growth with this year's January Chinese New Year coming earlier than last year's February. Looking at CNY on its own, with consumers more focused on travel and entertainment, Long reckons iPhone unit sales were down 20% year-over-year.

That said, Android sales weren't quite as good in January, coming in "flat to down" compared to last year. Attributing the iPhone's relative outperformance to better supply and "pent-up demand post first Covid wave/reopening," Long does not believe the strength is sustainable, and after January, expects demand will "revert lower."

All told, Long reiterated an Equal Weight (i.e., Neutral) rating on Apple shares, along with a \$145 price target. The figure suggests the shares will drift 6% lower over the following months.

Long, however, is amongst a minority on Wall Street. 4 other analysts join him in the skeptic club, but countered by 24 positive reviews, the stock claims a Strong Buy consensus rating. The forecast calls for one-year returns of 12%, considering the average target clocks in at \$173.04.

Source: CNBC (NASDAQ:AAPL)





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SUMMARIZE

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Character Count (without spaces)





check all



BRUSSELS, Feb 10 (Reuters) - Apple Inc (AAPL.O) will seek to convince EU antitrust regulators that it does not block rivals' access to its technology used for mobile wallets at a closed hearing on Tuesday, people familiar with the matter said, the last chance for it to do so before possible hefty fines.

The hearing, which senior European Commission and national competition officials, Apple executives and complainants will attend, comes nine months after the EU competition watchdog accused the company of abusing its market power.

The EU antitrust watchdog has said Apple's anti-competitive practices dated back to 2015 when Apple Pay was launched.

The Commission declined to comment. Apple referred to its statement last year which said that Apple Pay is only one of many options available to European consumers and which has ensured equal access to its tap and go technology Near-Field Communication (NFC).

The company could face fines of up to 10% of its global turnover if found guilty of antitrust violations. It is also the target of EU charges of abusing its dominance in the music streaming market in a case triggered by a complaint by Spotify (SPOT.N). There is no EU decision yet on that case.

Source: Reuters

close X



Choose one or more portfolios, the end date for your report, the dimension, and periods.

Global Growth Fund

Jan 31, 2023 — Feb 28, 2023

Sector

Sector	Sub-Industry	Country
12	150	53

Select/Deselect all

- Cash
- Communication Services
- Consumer Discretionary
- Consumer Staples
- Energy
- Financials

CLEAR FILTER

- Summary
- Key Drivers
- Details

Narrative Configuration Options

PREVIOUS

CUSTOM



Choose one or more portfolios, the end date for your report, the dimension, and periods.

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Summary

Key Drivers

Details

Narrative Configuration Options

PREVIOUS

CUSTOM

SUMMARIZE

check all



APPLE

close X

• Apple (AAPL) earnings Q1 2023

Feb 2, 2023 ... **Apple's** overall sales for the holiday quarter were about 5% lower than last year's, the first year-over-year sales decline since 2019.

www.cnbc.com



• iPhone Ultra or iPhone Fold Coming From Apple? CEO Remarks ...

Feb 5, 2023 ... **Apple's** Tim Cook told investors that consumers are willing to pay up for the best iPhone they can get, signaling that even more ritzy models ...

www.bloomberg.com



• Apple earnings preview: First revenue decline since 2019 expected

Jan 30, 2023 ... **Apple** reports December quarter earnings on Thursday, and there are a lot of factors pointing to the company's first year-over-year revenue ...

www.cnbc.com



• Apple's Push Into Next-Generation Financial Services Hits Delays ...

Feb 12, 2023 ... **Apple's** slate of new financial services — including “buy now, pay later” offerings, savings accounts and an iPhone subscription program ...

www.bloomberg.com



• Apple forecasts another drop in revenue, proclaims iPhone ...



Character Count (without spaces)

600



Choose one or more portfolios, the end date for your report, the dimension, and periods.

Global Growth Fund

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Narrative Configuration Options

PREVIOUS

CUSTOM

Apple had positive performance in the December quarter despite disruptions to iPhone production in China due to the Chinese New Year. Channel checks show that overall consumption data was tepid out of the CNY, suggesting that Chinese consumers are still weak against an iffy macro backdrop. However, Apple is offering discounts on iPhone 14 Pro models at all major AAPL authorized stores/resellers and January iPhones sales showed mid-single digit growth. Android sales were flat to down, suggesting that Apple is outperforming the market. Despite this, analysts remain divided and the stock has a Strong Buy consensus rating with a forecast of 12% returns in the next year.

Sources: Reuters. CNBC

Character Count : 568

ARRIA

Thinks like Einstein. Writes like Shakespeare.
Works at machine speed to empower you!

Studio

01

THE POWER OF A PLATFORM

Build and configure your own NLG applications — teach Arria NLG Studio to think and communicate like your best analyst (*on steroids*)

02

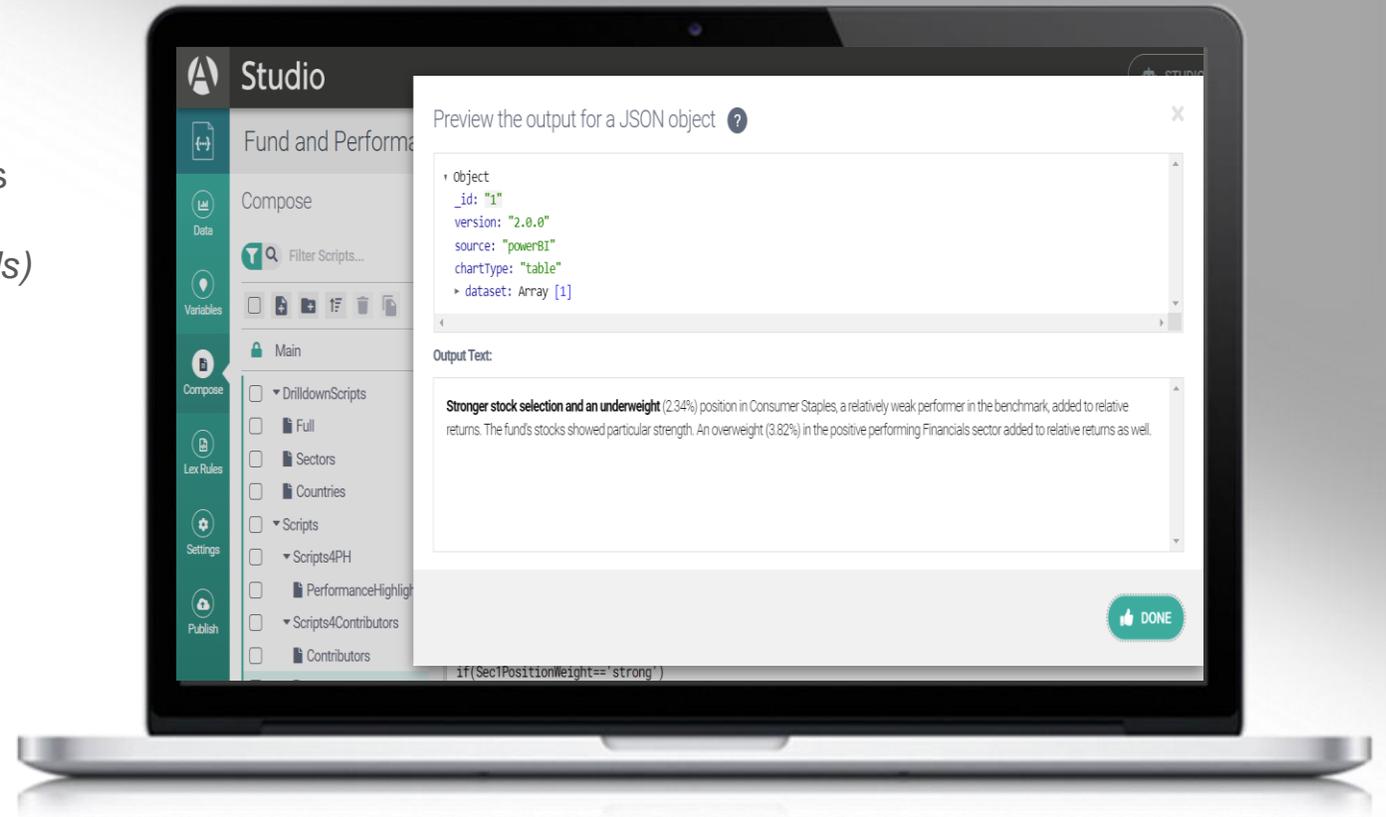
LANGUAGE ANALYTICS

Analytics designed to communicate your data insights in natural language — enabling comprehension and actionable intelligence

03

COGNITIVE LINGUISTICS

Sophisticated linguistic functions automatically replicate the appropriate usage of language concept providing insights in context



Videos

Less than
4 minutes each

Investment Analyst Capabilities (2 minutes)

<https://vimeo.com/749326404/f4aa039850>

Investment Analyst ESG (4 minutes seconds)

<https://www.youtube.com/watch?v=ziwSaCwrziw>

Investment Analyst; Investment Commentary (60 seconds)

<https://vimeo.com/672083549/954c5b5935>

Customization to the Voice of your Firm (2.5minutes)

https://www.youtube.com/watch?v=0zFPKWg_2_U

Overview of Arria Studio (~4 minutes)

<https://vimeo.com/740538697/5a32b60ed0>

Arria & Assette (90 seconds)

<https://vimeo.com/691963102/162afd5215>



Demo Videos

01 INVESTMENT COMMENTARY

Uses NLG artificial intelligence to **understand investment performance** by looking through various **lenses** to **explain the drivers** of the investment decision process and give **insights**.

View this 60 second video

<https://vimeo.com/672083549/954c5b5935>

How to emulate the “voice” of your firm

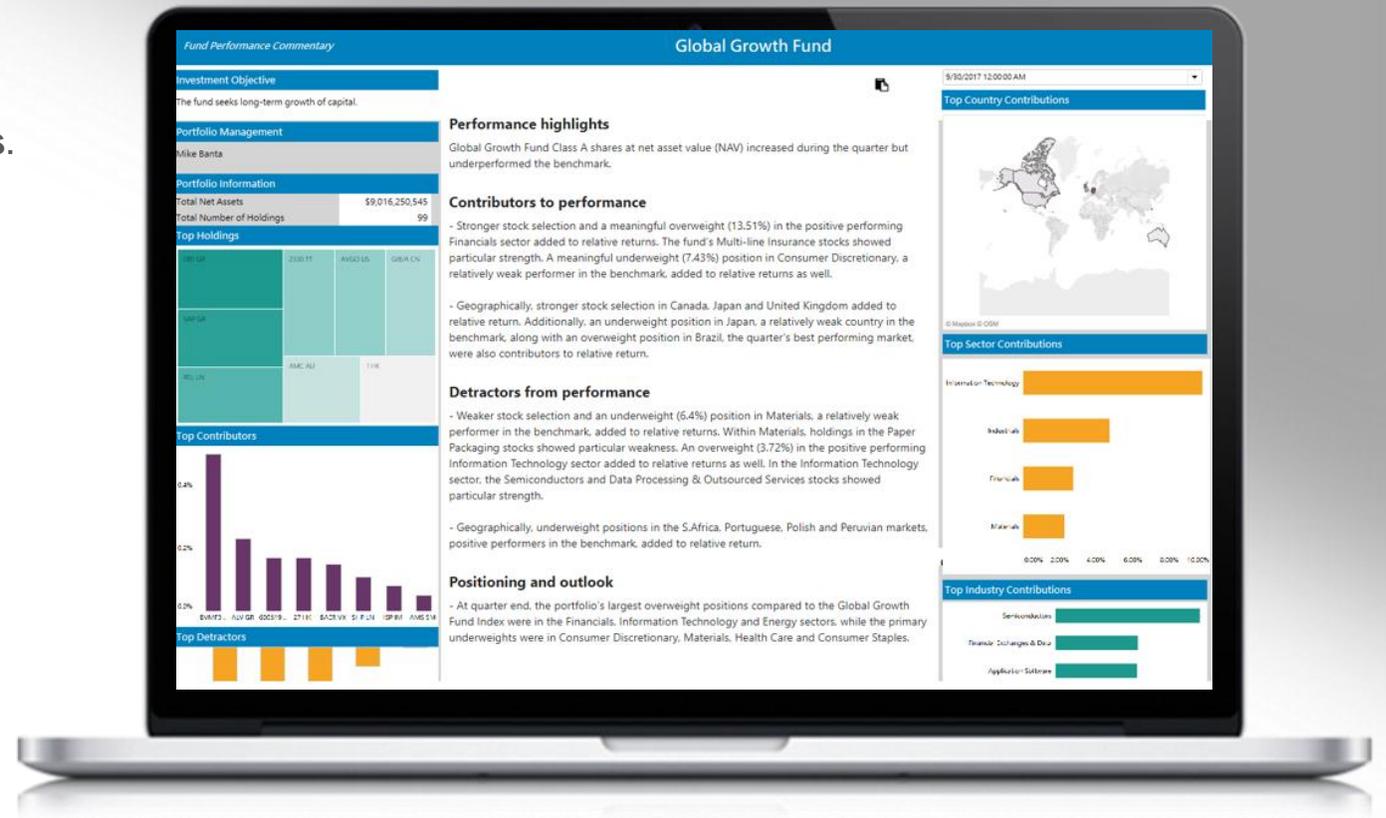
View this 3-minute video

https://www.youtube.com/watch?v=0zFPKWg_2_U

View this 4-minute video with BNY Mellon

<https://vimeo.com/371069426>

Only got 1 minute? Tip: Start at 1m20 seconds



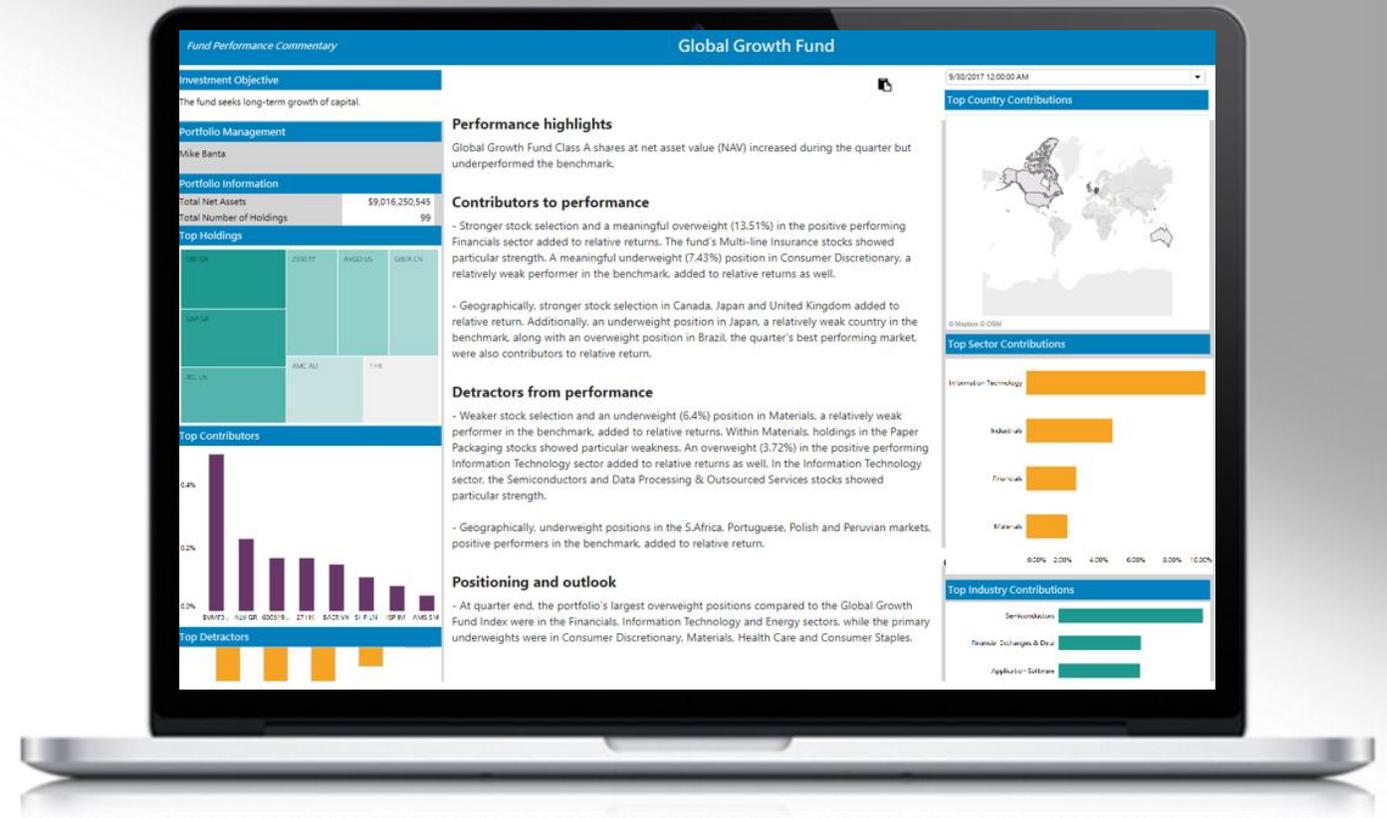
02 INVESTMENT COMMENTARY

How to emulate 'the voice' of your firm.
Arria's Customization Package:

- 3 Lenses: any investment process and any assets
- 10 NLG Narrative Models
- Business Rules Conditions
- ARRIA Studio

View this 3-minute video

https://www.youtube.com/watch?v=0zFPKWg_2_U



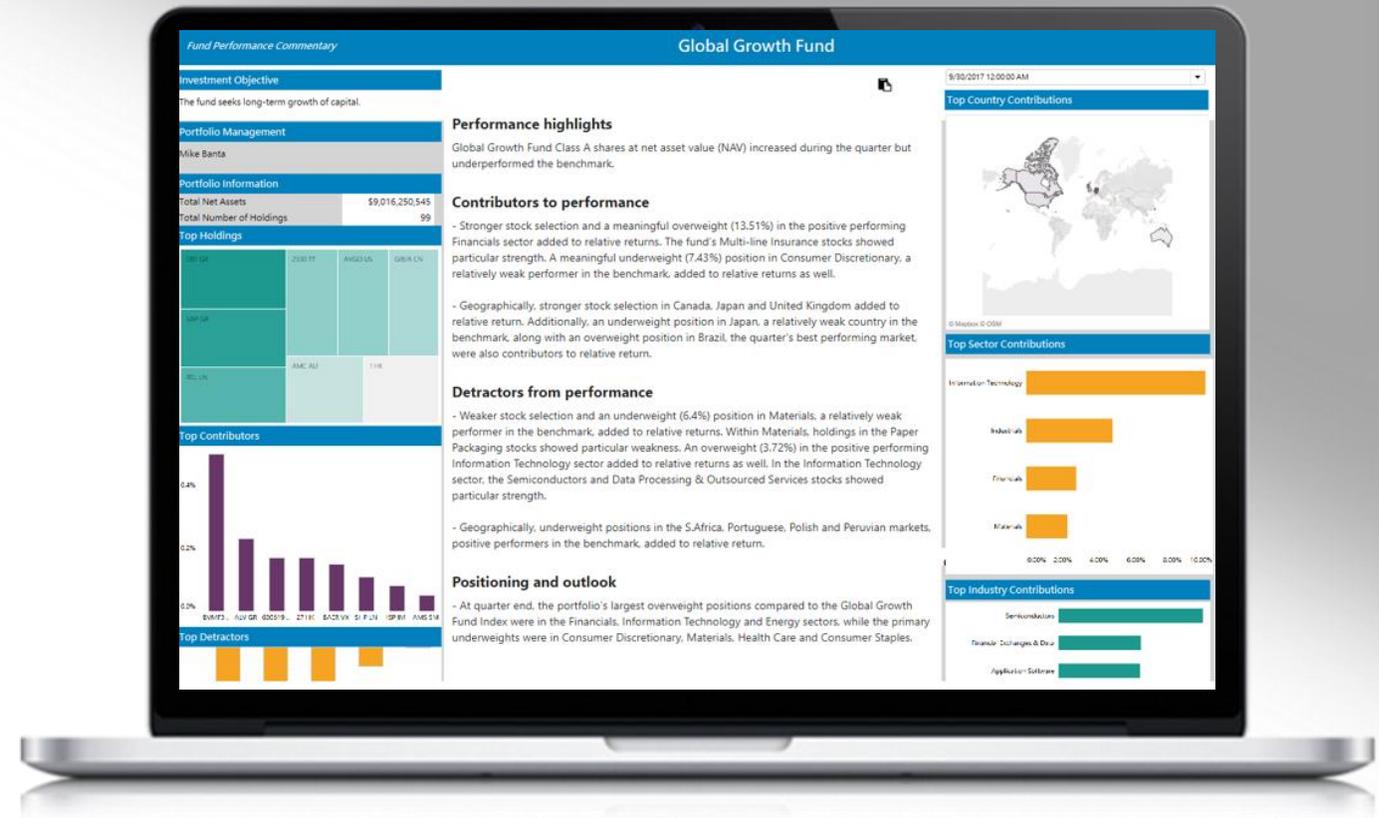
03 ARRIA ANSWERS

True multi-turn, Conversational AI
“ask your data a question
and get answers”

View this 5-minute video

<https://www.aria.com/answers/>

Only got 1 minute? Tip: Start at 40 seconds



04 ARRIA VOICE

True Conversational AI in real time “ask your data a question and start a conversation!”

View this 3-minute video

<https://vimeo.com/349484791>

Only got 1 minute? Tip: Start at 50 seconds



ARRIA

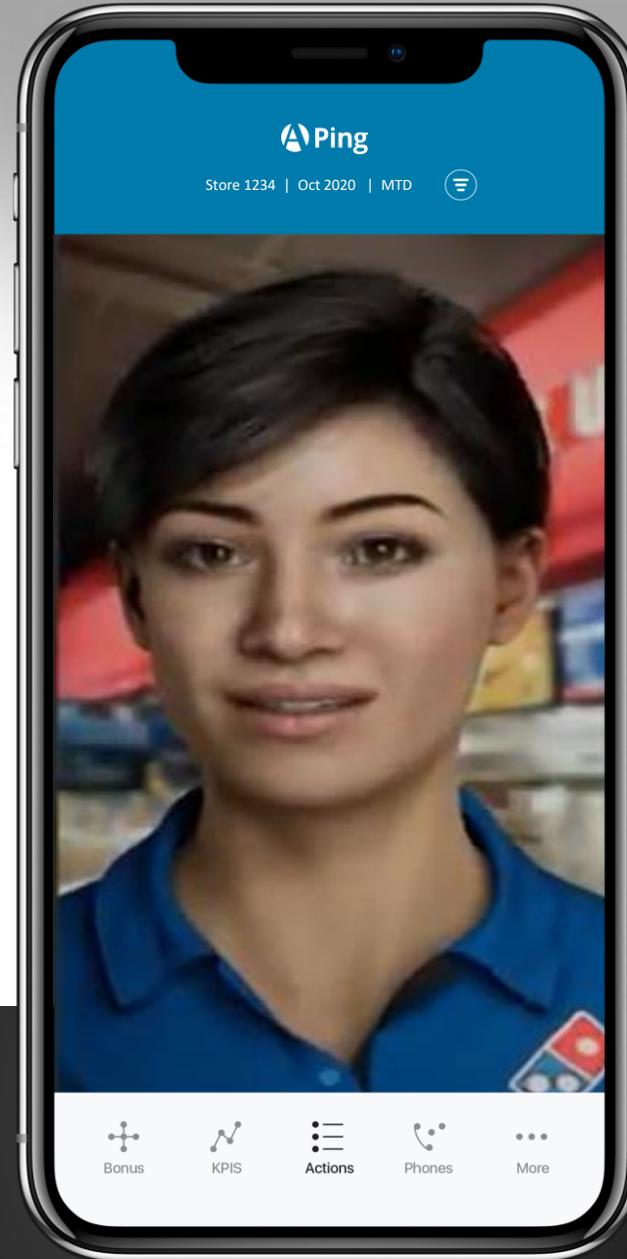
05 ARRIA PING AGENT (QUICK SERVE RESTAURANT)

Arria Ping Agent answers the customers calls within 2 rings and can process all orders. NLP, NLQ, NLU and NLG + Machine Learning!

Watch this 4 minute video (featuring Uneeq's Digital Human Sophie)

<https://drive.google.com/file/d/1hxtBzbtbvjHXcfr5CcHvtmbBPozp53vi/view>

Only got 1 minute? Tip: start at 1m20s



Arria Ping Agent



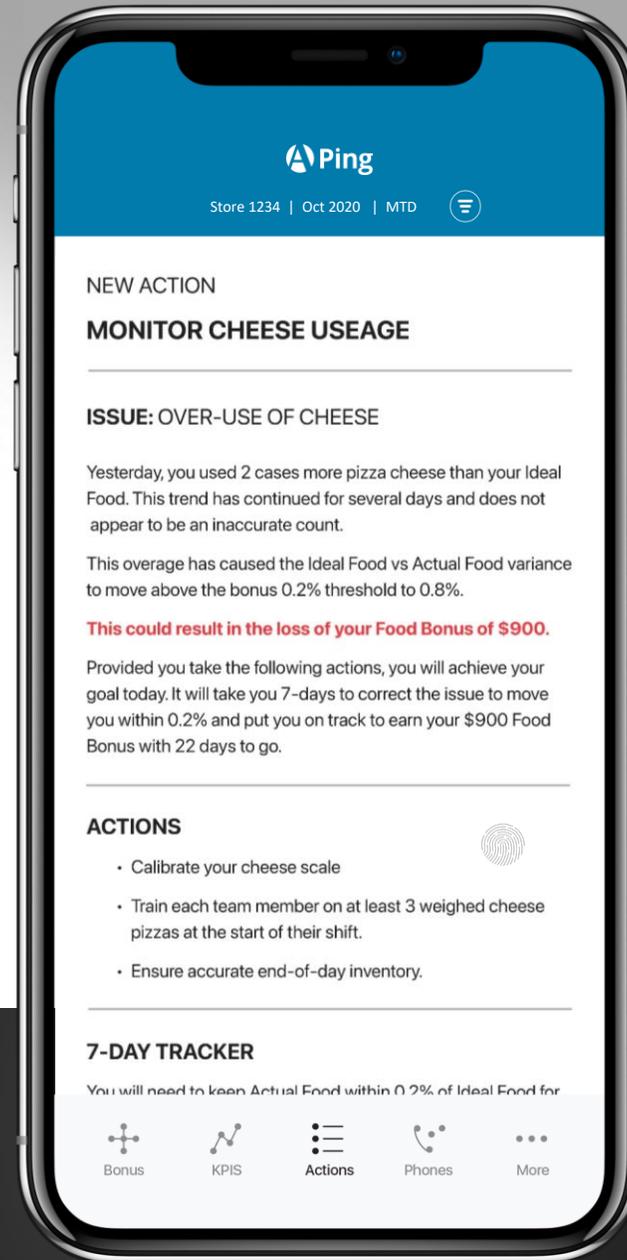
06 ARRIA PING AGENT (QUICK SERVE RESTAURANT)

Arria Ping Analyst is the data lake for a global brand and therefore can apply machine learning / intelligence. See Actions

Watch this 3-minute video

<https://www.nusutus.com/>

Only got 1 minute? Tip: start at 1m



Arria Ping Analyst

ARRIA

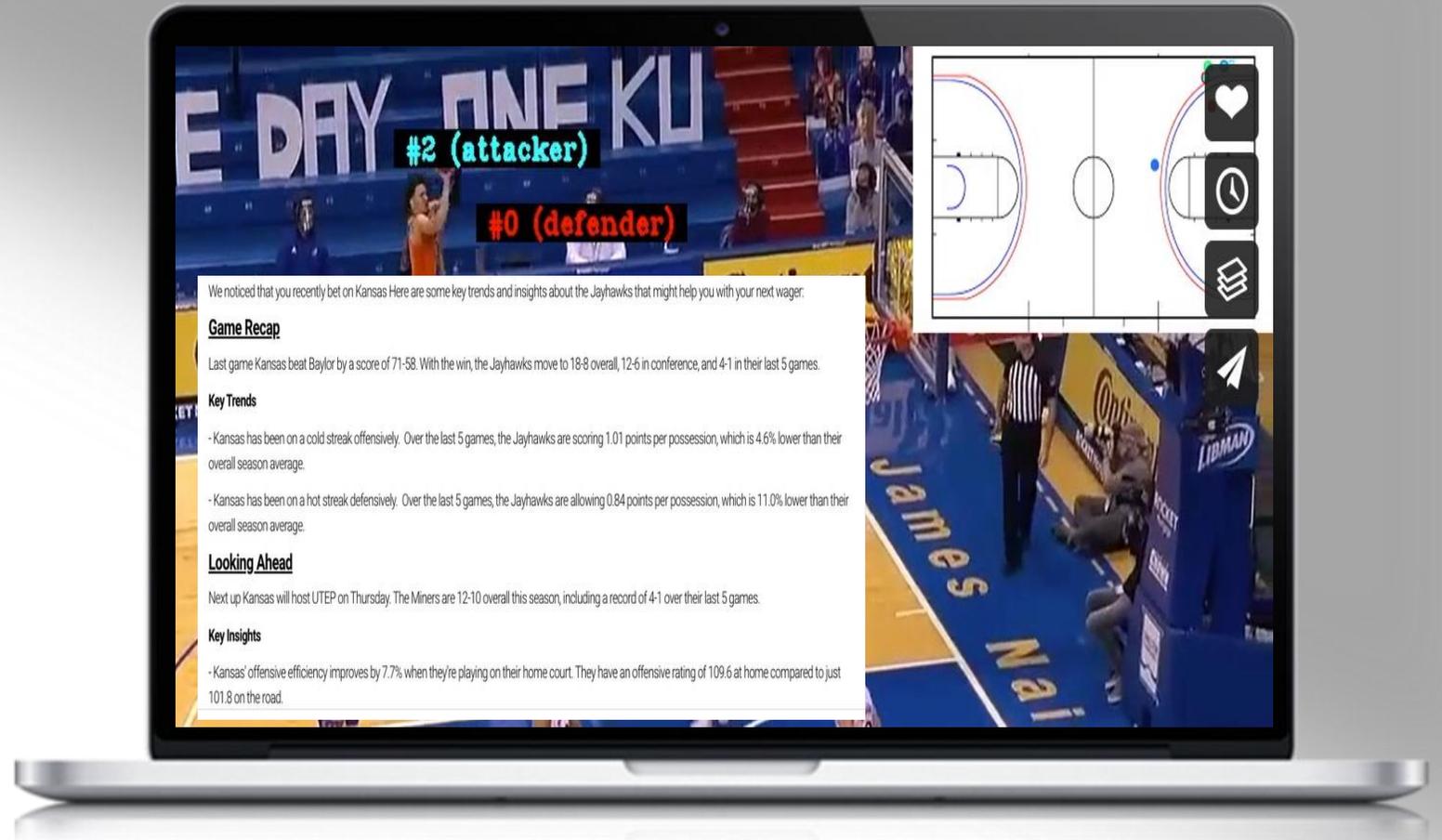
07 ARRIA BOOST (Sports)

Data analytics and computer vision to automate sport performance and power digital storytelling across media, betting, and e-commerce.

Watch these two 90 second videos

<https://vimeo.com/551469496>

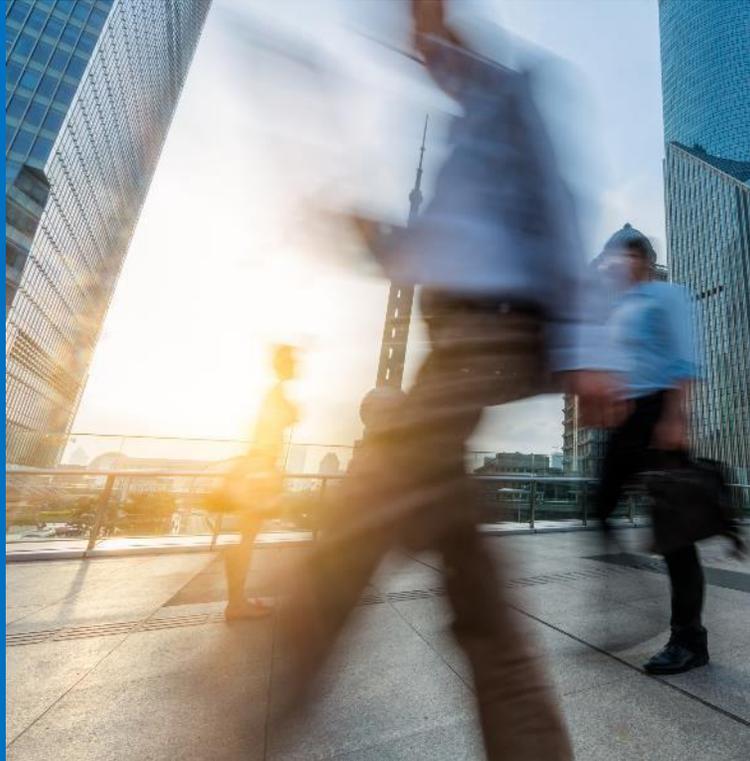
<https://vimeo.com/551508482>



ARRIA

“A world leader in natural language generation...”

—Gartner



“The space-shuttle for writing automation...”

—Forrester

the power of language