

**INVESTMENT
DIGEST**
Teaser

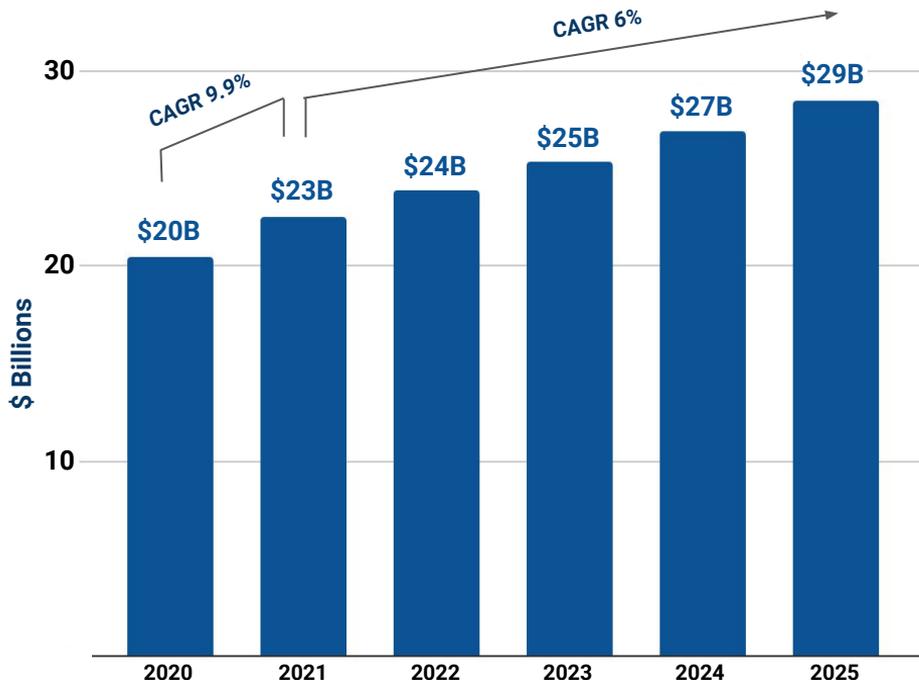
**LONGEVITY FINANCIAL
INSTITUTIONS 2021**

Table of Contents

Financial Industry Overview	3	Longevity Financial Institutions Investment Digest at a Glance
Top-300 Financial Institutions Advancing the Longevity Industry	4	This Investment Digest summarizes key observations in the Financial Institutions that engage in the Longevity Industry. We define the Longevity Industry as a combination of aging, advanced preventive precision biomedicine, AgeTech, relevant parts of national healthcare budgets, and the global financial industry related to such sub-industries. In it, we have assembled information about top-300 Financial Institutions representing 5 main financial institution types: Asset Management Firms, Banks, Pension Funds, Insurance and Reinsurance firms . 200 of top-300 Financial Institutions are publicly traded companies which provided us with a full scope of information regarding their historical and current performance and strategies of engagement with the Longevity Industry. We have highlighted the biggest deals led or co-led by top-300 Financial Institutions that have helped to develop and provide smooth performance of Longevity Industry.
Overall Financial Institutions Investments in 2020	6	
Financial Services Company Types	9	
Banking Industry Outlook	11	
Asset Management Industry Overview	12	
Global Pension Funds Industry Outlook	13	
Insurance Industry Overview	15	
Reinsurance industry overview	16	
Publicly Traded Longevity-Focused Financial Institutions	17	
Longevity-Focused Financial Institutions: Market Indices	21	
The Biggest Financial Institutions Advancing the Longevity Industry	22	
Key Takeaways	35	
About Aging Analytics Agency	39	
Disclaimer	55	
		The COVID-19 pandemic has given a significant blast to the Financial Institutions overall performance on the one hand, but have boost to the growth of the biotech capital market and the development of the longevity sector, resulting in an increase of more than 30% (compared to the previous year), on the other hand. Thus, the activity between Financial Institutions and Longevity Industry has increased significantly.
		To sum up, Financial Institutions are among key players in Longevity Industry which provide it with sufficient amount of capital and finance expertise enabling rocketing growth and development, and this digest provides the key insights in the performance and interaction of Financial Institutions with the Longevity Industry.

Financial Industry Overview

Global Financial Services Market Volume Forecast, \$ Billions



Longevity is the current focus of the largest financial institutions all over the world. Investors seeking opportunities to contribute to the development of the Longevity industry by investing in AgeTech, Longevity Fintech, Longevity Biomedical companies, and startups.

Aging not only becomes a trending theme highlighting the most acute problems of our time - it also presents one of **the most promising opportunities**.

Financial institutions that will be able to adapt their business models to the new industries of AgeTech, WealthTech, and Longevity Finance will have a chance to outperform their competitors and grow rapidly. **High-quality analysis of longevity will bring this to reality.**

We define 5 categories of companies that contribute to the development of the Longevity Financial Institutions industry. Such categories are Asset Management Firms, Banks, Insurance, Reinsurance Companies, and Pension Funds. We expect that market will grow at an average rate of 6% during the following years reaching **\$28,532 billion by 2025**.

Top-20 Financial Institutions Advancing the Longevity Industry by Region



China

Jiangsu



China Construction Bank
Beijing, Jiangsu, China



Agricultural Bank of China
Beijing, Jiangsu, China



Bank of China
Beijing, Jiangsu, China



China life
Beijing, Jiangsu, China

Guangdong



China Merchants Bank
Futian, Guangdong, China



Ping An Insurance
Futian, Guangdong, China

Hong Kong



AIA Group
Central, Hong Kong, China

Ontario



Royal Bank of Canada
Toronto, Ontario, Canada



Toronto-Dominion Bank
Toronto, Ontario, Canada



Canada



UK

Cambridgeshire



AstraZeneca Pension Fund
Cambridge, Cambridgeshire, UK

Greater London



HSBC
London, Greater London, UK



USA

Nebraska



Berkshire Hathaway
Omaha, Nebraska, US

North Carolina



Bank of America
Charlotte, North Carolina, US



Australia

New South Wales



Commonwealth Bank of Australia
Sydney, New South Wales, Australia

New York



JPMorgan Chase
New York City, New York, US



American Express
New York City, New York, US



Citygroup
New York City, New York, US



Goldman Sachs Group Inc.
New York City, New York, US



Wells Fargo & Co.
New York City, New York, US



Morgan Stanley
New York City, New York, US

Banking

Banking is a network of financial institutions that accept deposits from customers and take loans that provide liquidity for business development and other needs. Banks are intermediaries in most financial transactions. Commercial banks provide services to private individuals and businesses. Retail banks deal with individuals and families.

Asset management

Asset management (AM) companies accumulate a capital from small investors and make investments on their behalf. AM firms invest in a wide range of assets including equity, debt securities, real estate, and others. Pursuing high returns, AMCs use state-of-the-art software and hardware for efficient asset allocation and asset management.

Insurance

Insurance is a relationship between an individual or a legal entity on the one hand and an insurer on the other, where the first receives financial protection against undesirable events that may occur and cause damage to health or property in exchange for fixed payments to the insuring organization.

Reinsurance

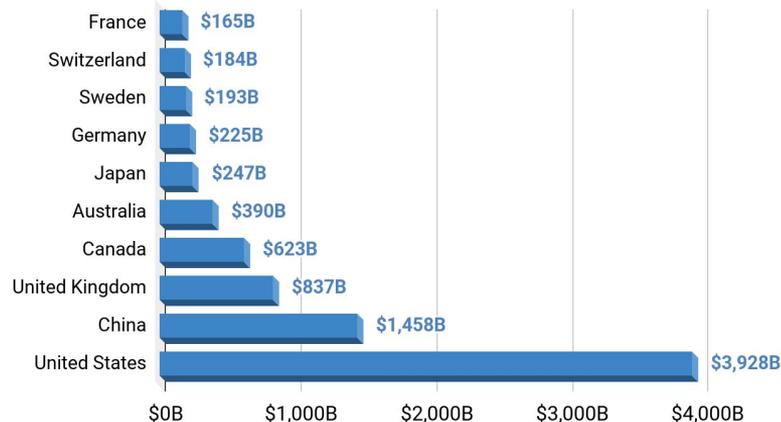
Reinsurance companies cover all or a part of the risk of an insurer in case of an extraordinary large payment for an insurance claim. This cooperation provides greater protection of the insurer's equity. Reinsurance companies receive a premium for the risk they cover.

Pension funds

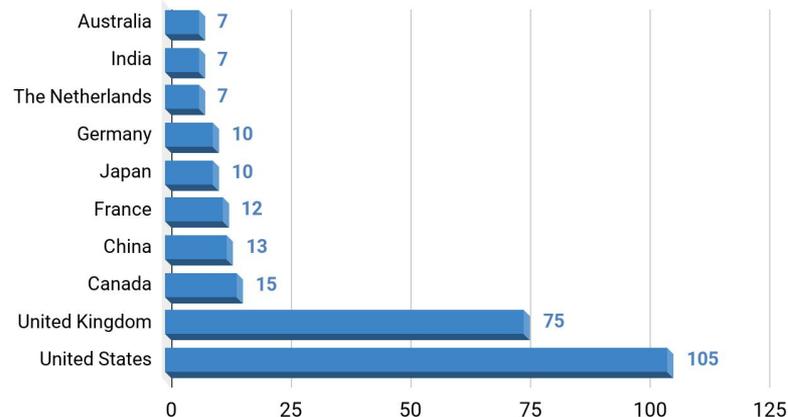
Pension funds are investment pools that are formed from employee's payments for their retirement. There are two types of pension funds. A Defined Benefit Fund pays a fixed amount to the beneficiary, while the payments of a Defined Contribution Plan depend on how well the fund performs on capital markets.

Top Countries by Financial Institutions Engaged in the Longevity Sector in 2020

Total Market Capitalization of Financial Institutions by Country



Number of Financial Institutions



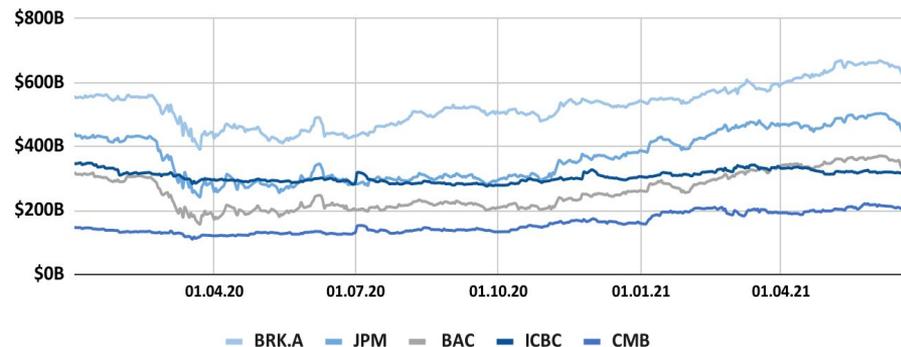
The chart on the left represents the top 10 countries by total market capitalization of financial institutions. The chart on the right represents the top 10 countries by number of financial institutions. **United States** naturally takes lead on both charts with most financial institutions and most total market capitalization. However, the second and the third places on charts are diagonally symmetrical, **China** has 5 times less financial institutions than The United Kingdom but those financial institutions have double market capitalization of The United Kingdom financial institutions. A similar situation occurs with the rest of the list. Countries like **Australia, France** occupy lower positions by number of financial institutions but placed higher on the chart by total market capitalization of these financial institutions.

The Biggest Financial Institutions Advancing the Longevity Industry

Top-5 overview

4 of 5 biggest financial institutions (by market capitalization) advancing the Longevity Industry are represented by banks. Nevertheless, the first place is taken by Berkshire Hathaway asset management firm. Despite the deep Covid-19 dive in the beginning of 2020 all financial institutions have recovered their market capitalization to pre-pandemic figures and some of them such as Berkshire Hathaway and JPMorgan Chase & Co. have reached even higher positions by the beginning of 2021.

Capitalization change in 2021, \$B



Name	Country	Market Cap	Annual Revenue	Net Income	Volume	Total Return Level (1Y)	ROE	ROA	PE Ratio	Beta (5Y)
Berkshire Hathaway	USA	628.41B	248.84B	103.98B	4.43M	51.74%	25.21%	11.20%	22.83	0.90
JPMorgan Chase & Co.	USA	457.46B	118.48B	38.83B	12.73M	59.33%	14.97%	1.19%	12.59	1.19
Bank of America Corp.	USA	344.49B	86.86B	20.49B	32.04M	65.82%	8.14%	0.79%	17.25	1.57
Industrial and Commercial Bank of China	China	272.24B	606.14B	308.3B	199.04M	2.87%	11.05%	0.96%	5.22	0.51
China Merchants Bank	China	217.55B	233.68B	99.91B	36.36M	69.47%	14.5%	1.25%	16.45	0.82

China Merchants Bank Co Ltd



China Merchants Bank Co., Ltd engages in the provision of corporate and personal banking services. It focuses on individual and corporate business, credit card, and small and medium enterprises. It operates through the following business segments.

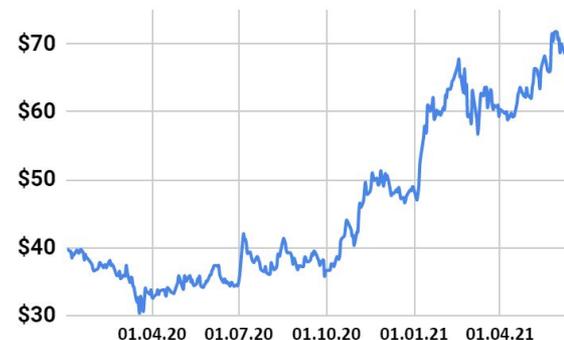
The company's revenue structure is as follows: **Wholesale Finance** segment consists of savings and loans; settlement and cash management services; trade finance and offshore business; investment banking; interbank lending, buyback and other interbank business; asset custody business; financial market business and other businesses.

Retail Finance segment includes savings and loans, bank card services, wealth management, private banking and other services.

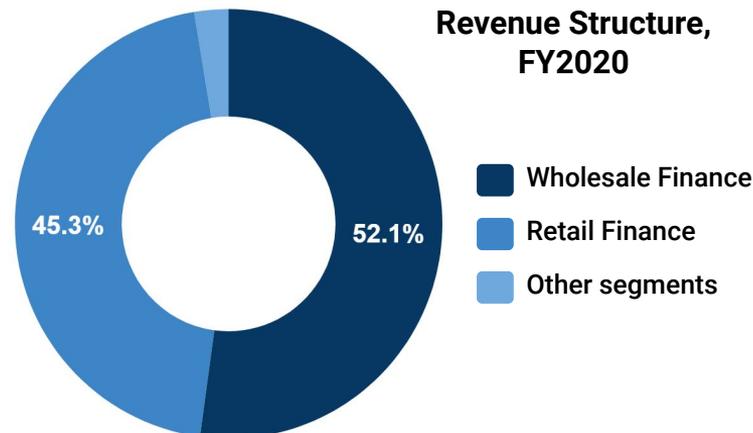
Other segments consists of investment real estates and the operations of the Company's subsidiaries, affiliated companies and joint venture companies.

Ticker	Volume (M)	Capitalization (B\$)	Growth Rate(%)	Beta (1Y)
600036 (SHA)	36.36	217.55	1.91%	0.82

Stock price



Revenue Structure, FY2020



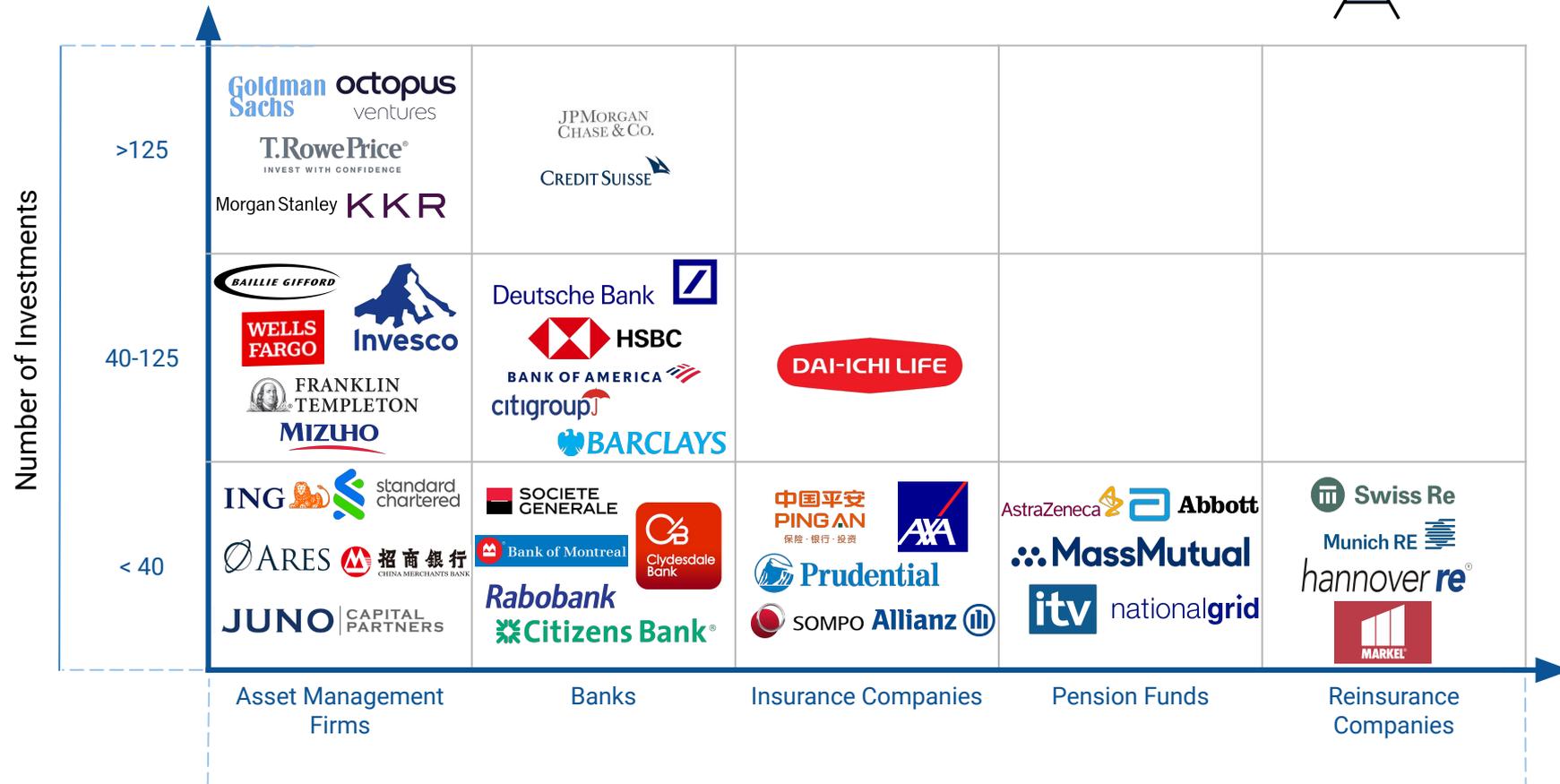
Asset Management Leaders Advancing the Longevity Industry in 2021



Due to the Covid-19 pandemic, 2020 turned out to be highly volatile and rather unexpected for business. Asset management companies should have acted under uncertainty taking into account global socio-economic changes. According to BCG Global Asset Management 2020 Report, the total value of global assets under management (AuM) is estimated at **\$89T** (as of 2019), having grown by **15%** compared to 2018 (AuM value was **\$77T**).

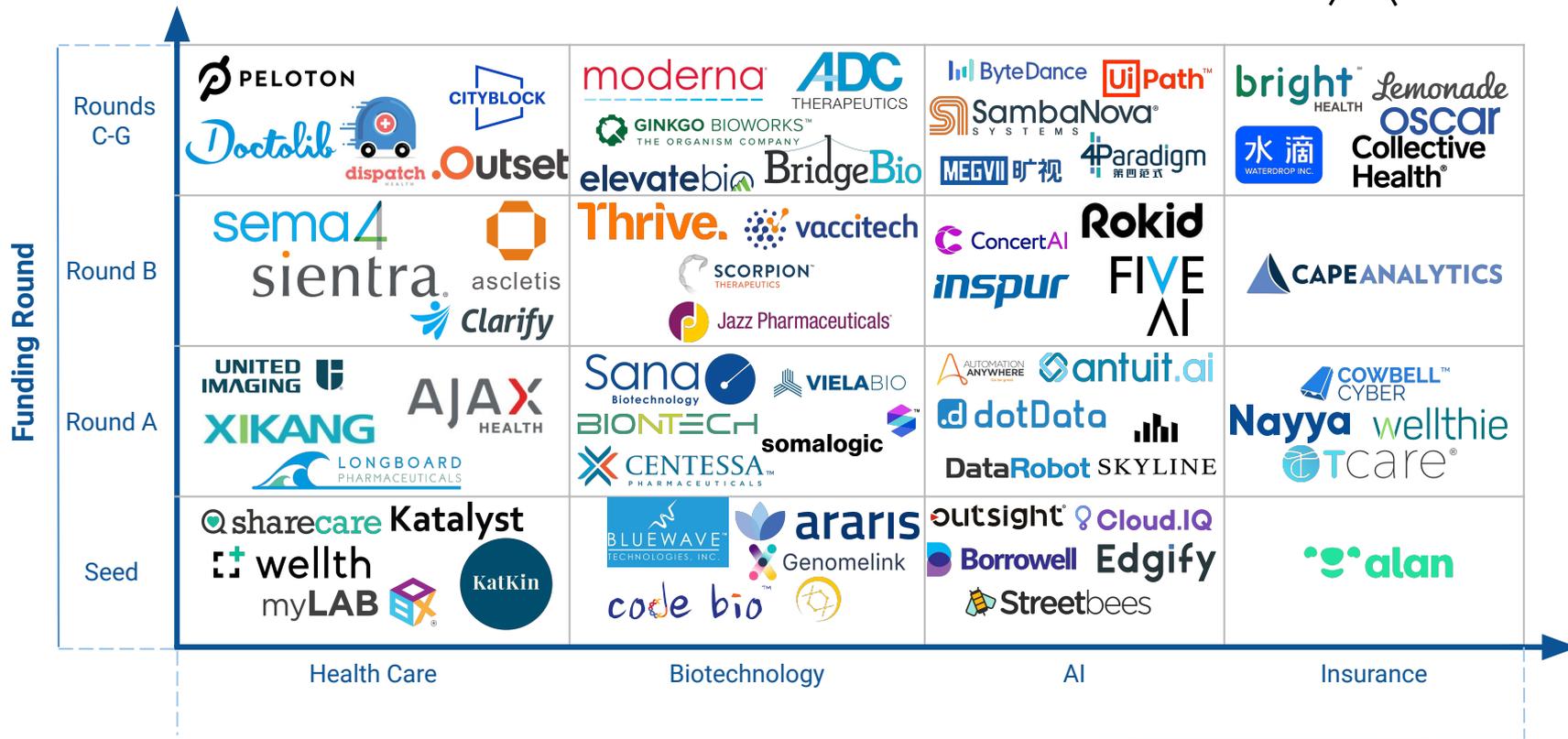
The capitalisation of Top 10 asset management firms is **\$1.7T** (as of 2020) amounting to **20%** of the total in the longevity industry. On average, these Top the 10 companies had **-3.7%** CAGR in 2019-2020, but the industry is expected to face rapid rise in 2021.

Investments Activity by Financial Institutions

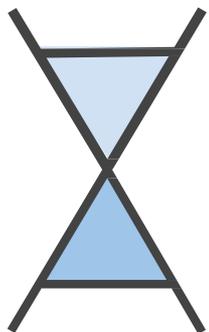


Institution Type

Top Raised Money Companies Co-Funded by Financial Institutions



About Aging Analytics Agency



AGING ANALYTICS AGENCY

Aging Analytics Agency is primarily interested in strategic collaboration with international corporations, organisations and governments of countries in longevity-related projects and initiatives.

Aging Analytics Agency is open for cooperation with strategic clients via a variety of approaches, including:

- Conducting customised case studies, research and analytics for internal (organizational) use, tailored to the precise needs of specific clients;
- Producing open-access analytical reports;
- Offering customised analysis using specialised interactive industry and technology databases and IT-platforms.

In certain specific cases, and if it meets our interests, Aging Analytics Agency is open to co-sponsoring research and analytics for the production of internal and open-access industry reports, as well as special case studies for a variety of governmental, international and corporate clients. Their topics may include Longevity, the Longevity Financial Industry, Longevity Policy and Governance, as well as the development and execution of full-integrated National Healthy Longevity Development Plans tailored to the specifics of national governments and economies.

Longevity Industry Big Data Analytical Dashboards

Dashboard Overview

Aging Analytics Agency is working on a sophisticated cloud-based engine designed for advanced market and business intelligence in various segments of the longevity industry. It includes a data mining engine, infrastructure for expert data curation, and advanced visualization dashboards, including mindmaps, knowledge graphs, and 3D visualizations. It also offers data-driven insights into the trends and companies in the longevity industry, SWOT analysis of the most promising entities and technologies, investment advisory, business and technical due-diligence.

Matching Tool	Machine Learning for Database Extrapolation	Dynamic SWOT Analysis Representing Evolution of a Company
Companies Database	Machine Learning and Deep Neural Networks for Companies Clusterization	Interactive Industry Mindmaps
Investors Database	Machine Learning for Financial Indicators Predictions	Real-time Financial Data Analytics Platform for AI in Pharma Corporations
SWOT Analysis	Interactive AI-based Scenario Analysis and Financial Planning	AI in Pharma Financial Instruments Analytics

Database, AI and ML Algorithms Overview

Parameters	400 parameters with appropriate weights combined into 20 vectors
Data Points	8 000 000 data points which are being updated permanently
Algorithms	Deep neural networks, polynomial formulas with mathematical transformations, regression models
Data Aggregation	Automatized parsing, extrapolation using machine learning, feedback from companies

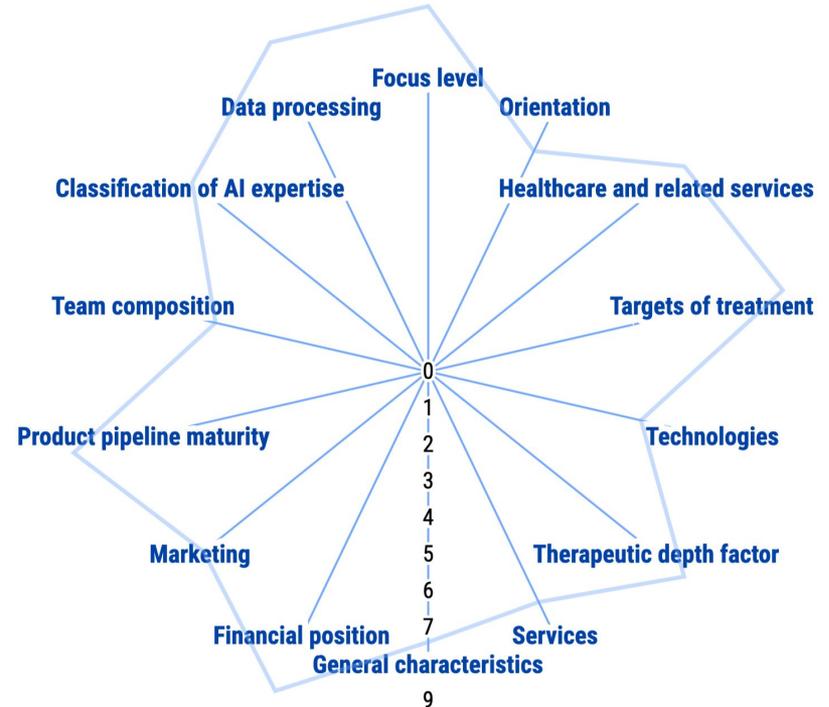
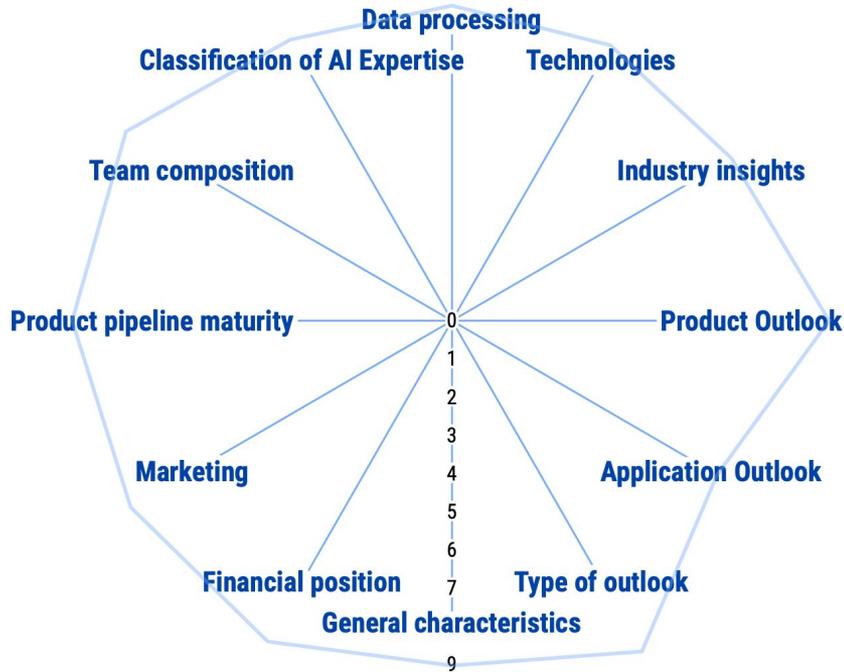
Who Can Benefit

- Investment institutions, funds, investment banks, family offices;
- Private and public companies in pharma/biotech space;
- Research institutions, universities;
- Technology vendors and contract research organizations;
- Startup hubs, accelerators;
- Consulting companies and agencies.

Multiparametric Assessment Analysis (Using Big Data Analytics Platform)

Aging Analytics Agency offers a state-of-the-art AI-based **SWOT analysis system** covering **6000+** companies that are divided into 12 categories.

By comparing a company's multiple parameters in 12 vectors of its business development, our system makes it possible to conduct its initial data-driven due diligence **instantly, automatically, and holistically**. The results of the analysis are presented in easy-to-perceive 2D and 3D radar charts.



Biomarkers of Longevity

Approved for Clinical Use - 41
 Research Use Only - 45
 Healthcare-Ready - 33

2nd edition.
 Current Status, 2021

Approved for Clinical Use

Healthcare-Ready
 (waiting for clinical approval)

Research Use Only



Biomarker Panels	Digital Panel Platforms	Single Biomarkers
<p>Approved for Clinical Use</p> <ul style="list-style-type: none"> InsideTracker Inner Age InsideTracker Ultimate Plan ROCC ACGH RGCC ROCC Immune-Frame GENOVA DIAGNOSTICS Comprehensive Adrenal Stress Profile ARIP B-Cell Memory Cell and Naive Panel ARIP Natural Killer Cell and Natural Killer T-Cell Panel Health + Ancestry Service Carnitine Panel Cytokine Panel T11 ARIP Hepatic Function Panel ARIP Regulatory T-Cell Panel ARIP Cytokine Panel FLUIDS IQ Adrenal Check Adrenal Stress Profile Advanced MethyDetox Profile MethyDetox Profile + Telomere Length AGE-Reader mu Test Oxidative Stress Analysis 2.0 biobank Biomarker Panel WellnessX Premium Aging Therapeutic 1.0 10 Hormone Saliva Test Kit Anti-Aging #4 Comprehensive Blood and Urine Test Panel Female/Male Saliva Profile II - Test Kit for 6 Hormone Level Imbalances Healthy Aging Panel (Comprehensive) GENOVA DIAGNOSTICS CardGenomic Plus Profile GENOVA DIAGNOSTICS Immunogenomic Profile NeuroGenomic Profile PhysioAge Biomarkers of Aging Test 	<p>Digital Panel Platforms</p> <ul style="list-style-type: none"> Babylon Health Platform Ada Symptom Checker app CarePredict Platform Health Reviser Platform Google's DeepMind Health AI Platform Centers for Age Control AgeMeter 	<p>Single Biomarkers</p> <ul style="list-style-type: none"> ARIP CD4+ T-Cell Recent Thymic Emigrants ARIP CD57+ NK Cells, Peripheral Blood by Flow Cytometry ARIP CD21 (Dendritic Cell) by Immunohistochemistry
<p>Healthcare-Ready (waiting for clinical approval)</p> <ul style="list-style-type: none"> smartDNA smartGUT™ Microbiome Test cerascreen Genetic Age Test Microba Microba Insight™ GLYCANAGE GlycanAge Test TETRA Gut Microbiota Biohacker VIOME Viome Gut Intelligence™ Test toxiomiRTM biomarkers of toxicity osteoimiRTM validated bone biomarkers thrombomiRTM biomarkers of platelet function 	<p>Digital Panel Platforms</p> <ul style="list-style-type: none"> nourish Science Blood Chemistry Calculator zebo AI-Powered Radiology Assistant MediAge Biological Age Measurement System KenSci Platform Enlitic Platform Aging.AI YOUNG.AI PathAI PathAI Platform Buoy Health Platform Haut.AI PhotoAgeClock Haut.AI Haut.AI Skin Health zippango Digital Nutrition Platform 	<p>Single Biomarkers</p> <ul style="list-style-type: none"> TruDiagnostic™ TruAge™ Epigenetic Test Kit Cell Science Systems Telomere Length Test ZYMO RESEARCH DNAge™ Epigenetic Aging Clock CHRONOMICS EpiHealth BioViva DNAge® Test EpiLiver TELOYEARS TeloYears + Advanced Ancestry Tests Epigenetic Age Analysis Version 2.0 EpiAging EpiSocialpsych Targeted Seq. for DNA Methylation Analysis X LIFE LENGTH Telomere Length and Biological Age Testing EpiBreast
<p>Research Use Only</p> <ul style="list-style-type: none"> QIAGEN Metabolism Panel QIAGEN Immune Response Panel QIAGEN Inflammation Panel QIAGEN Organ Damage Panel QIAGEN Cardiovascular I Panel QIAGEN Cardiovascular II Panel QIAGEN Oncology III Panel QIAGEN Oncology II Panel QIAGEN Neurology Panel QIAGEN Neuro Exploratory Panel QIAGEN Cell Regulation Panel QIAGEN Cardiovascular III Panel Amynadi humanMAP v.2.0 MetabolicMAP v.1.0 CardiovascularMAP v.3.0 DiscoveryMAP v.3.0 Panel AngiogenesisMAP v.1.0 NeuroMAP v.1.0 Immunomap v.1.0 Explorer MAP v.1.0 InflammationMAP v.1.0 CytokineMAP B LEGENDplex Human CD8/NK Panel LEGENDplex Human B Cell Panel MIRXES 1036AL miRNA Assay Salivary Cytokine Panel Human v3 miRNA Assay LEGENDScreen Human PE Kit LEGENDplex Human Th Cytokine Panel Cytometry OMIP-004 Cytometry OMIP-018 Cytometry OMIP-039 Cytometry OMIP-027 Cytometry OMIP-007 Cytometry OMIP-029 	<p>Digital Panel Platforms</p> <ul style="list-style-type: none"> PROSCIA Proscia Platform Better Better Therapeutics Platform freemome Freemome Platform Tempus Platform BenevolentAI BenevolentAI Platform ICabonX Platform 	<p>Single Biomarkers</p>

Longevity Investment: Big Data Analytics Dashboard

Total amount of capital monitored: **\$156B**



Longevity Investment Big Data Analytics Dashboard

Market

Intelligence

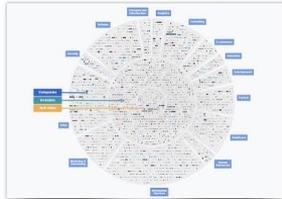
Longevity Investment
Market Intelligence

Major Trends

Network Diagrams

Interactive MindMaps

Interactive Mindmaps



View More

Dashboard Parameters

DATA POINTS

814090

PERSONALITIES

16107

COMPANIES

19603

INVESTORS

9007

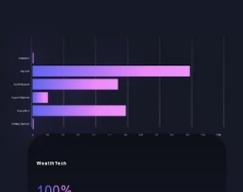
SECTORS

14

SUBSECTORS

140

Dynamic Industry Charts



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Market Intelligence

SWOT Analysis

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Ecosystem Investors

Investor Portfolio Search

Investor Competitors Search

Investor Search

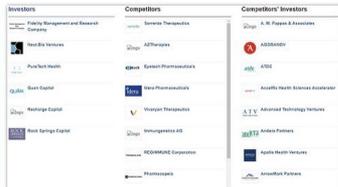
Investor & Company
Advanced Search



Find Investors

Find Companies

Competitor Search



Company Competitors

Investor Competitors

Interactive Network Diagrams



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Ecosystem Companies

Company Investor Search

Company Competitors Search

Entrepreneur Search

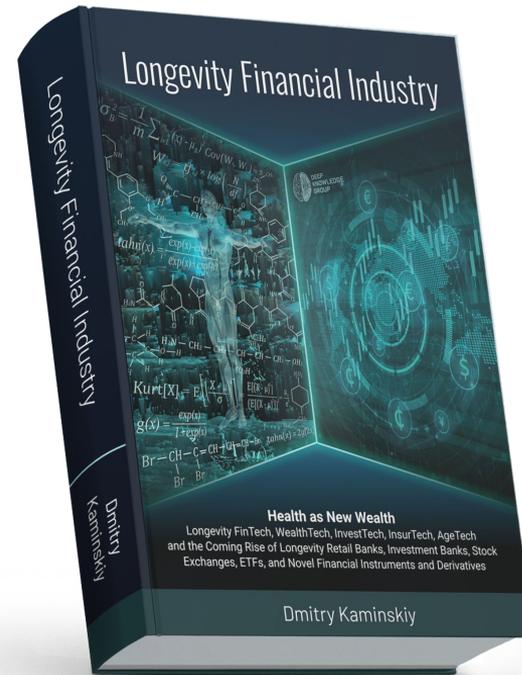
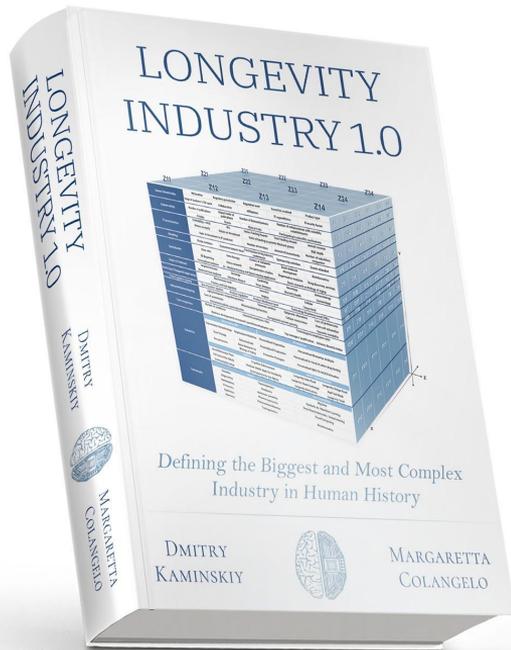
Welcome There!



Longevity Financial Advisory Firm / InvestTech IT-Platform



- **Longevity Financial Advisors Ltd** is a leading advisory boutique focused on the Longevity Industry. Its shareholders and senior managers have built up significant expertise in private and public capital markets, as well as a substantial network of companies operating in the industry.
- **Longevity Financial Advisors** will provide intermediary services and industry-specific analytical systems to enable significant optimization of deal flow, selection, and execution capabilities for investors.
- **Longevity Financial Advisors** will provide intermediary financial services that will be deployed in the form of an interactive online semi-automated IT platform designed for end-users of investment products and services. The platform will serve as the WealthTech/InvestTech financial marketplace for professional investors, family offices, and institutional investors.
- **Longevity Financial Advisors Ltd** is regulated by the UK Regulatory Framework. Longevity Financial Advisors Ltd is an Appointed Representative of the FCA regulated Razlin Limited and therefore authorized to provide investment advisory services and representing the FCA regulated Electronic Money Institution for the issuance of correspondent banking accounts.



2010-2020: Evolution of the Longevity Industry from Zero to 1.0

- *The Industrialization of Longevity*
- *The Current State of Longevity Science, Business, Finance, and Practical Applications*
- *Longevity Becomes a National Priority Item for the Strategic Agenda of Progressive Governments*
- *Transforming the Challenge and Deficit of Aging into the Opportunity and Asset of Longevity*
- *Defining and De-Risking: Hype vs. Reality*

Health as New Wealth, Engineered Solutions to Bridge the Longevity Liquidity Gap, and the Rise of Longevity Investment Banks, Stock Exchanges and Financial Instruments

- *Engineered InvestTech and FinTech Solutions to Bridge the Big Liquidity Gap*
- *Longevity Futures, Shorting, Exchange Traded Funds and Technology Marketplaces*
- *Longevity Stock Exchange, Investment Bank, Index Fund and Financial Derivatives*
- *Financial Futurism: Derivatives Tied to National Healthcare Systems, Pension Systems, National Healthy Longevity & Longevity Economies*



AGING ANALYTICS AGENCY

Link to Full Report:

<https://analytics.dkv.global/longevity-finance-digest.pdf>

E-mail: info@aginganalytics.com

Website: www.aginganalytics.com

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