



AI wealth advisory for modern financial platforms

motif enables fintechs and wealth managers to deliver personalized wealth advisory and insights at scale.

Everyone is talking about the future of finance being AI driven and hyper personalized.

Consumers in Europe and across the globe are waiting for this.

But LLMs hallucinate and have no real understanding of why markets move.

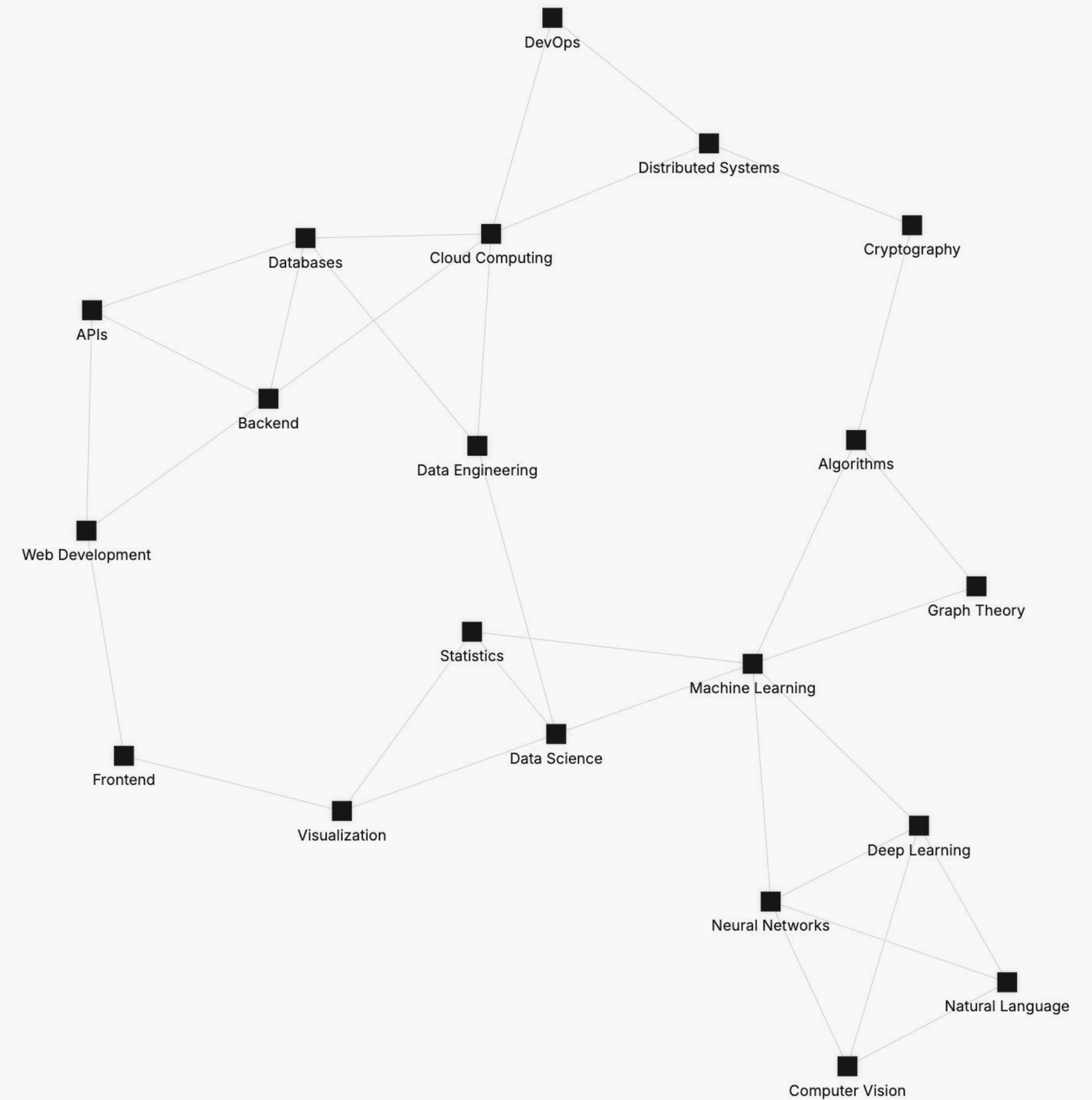
Trustworthy and consistent output is not yet deployed.


Our intelligence foundation

Introducing motif Clarity

motif Clarity connects financial data, news, and user portfolios into a unified, time-aware intelligence system. To enable smarter and more contextual decisions. It acts as a financial markets brain and is motif's foundation for all agents.

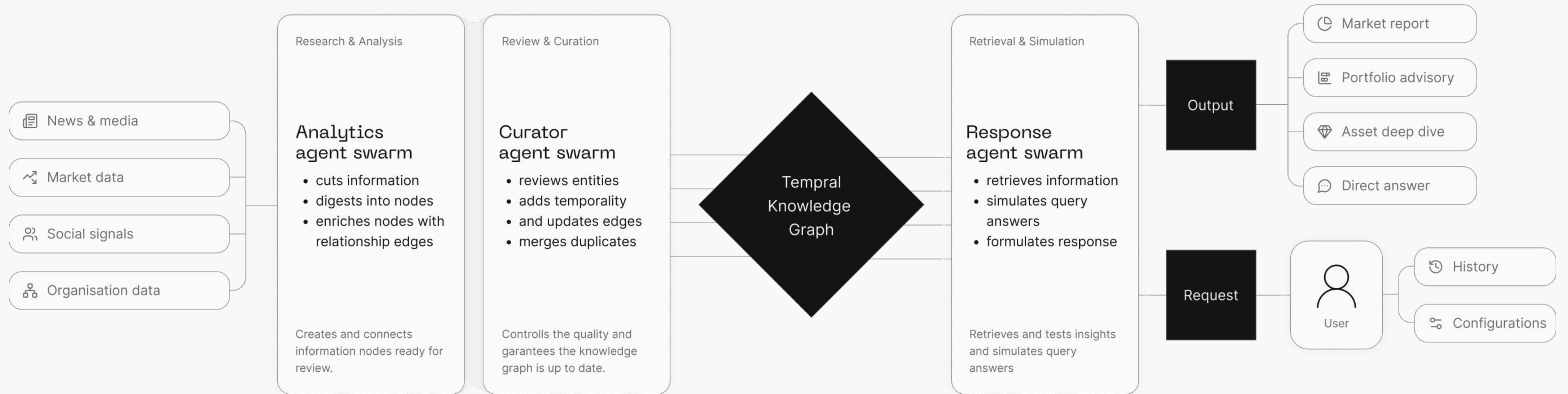
Clarity transforms AI from a black box into a verifiable reasoning system that not only retrieves answers but proves them with full traceability, context, and trust.

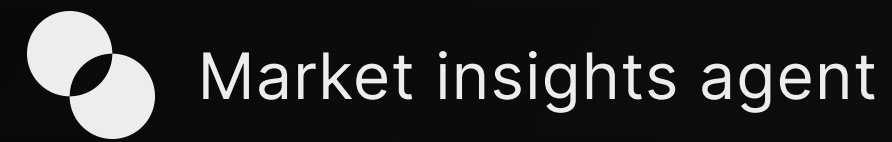


Ask anything: positions, exposures, market shifts... 

The temporal knowledge graph

LLMs hallucinate. Static data has no concept of time. Fragmented datasets can't reason across each other. motif built something different.





Markets explained, personally.

Monitors market trends, macro data, and portfolio movements, and explains what they mean for each of your clients, in their language, through their preferred channel.

- Proactive updates when opportunities or risks emerge
- Weekly wraps, daily briefs, or on-demand answers
- Delivered via chat, email, or dashboard

Good morning, Andrew.
What do you need?

Run me through today's macro picture.

Pulling the macro snapshot.

Risk-on tone prevailing.

SS&P 500: 5,842.31 **+0.74%** extending its weekly gain, with NNasdaq: 18,204.05 **+1.12%** leading on rates relief.

10Y yields down 6bps to 4.21% after softer-than-expected CPI. Real rates compressing — growth and duration both catching a bid.

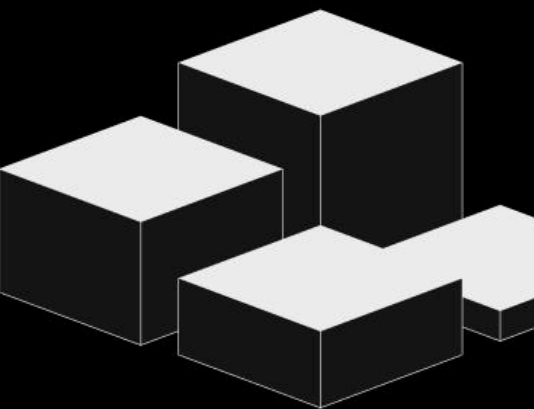
Fed pricing shifted dovish — markets now pricing 2 cuts by year-end, up from 1.5 yesterday. Dollar softening as a result.

No systemic stress signals — credit spreads tight, VIX below 14. and breadth strong across sectors.

Weekly Wrap

Market Rewind

June 9–15, 2025



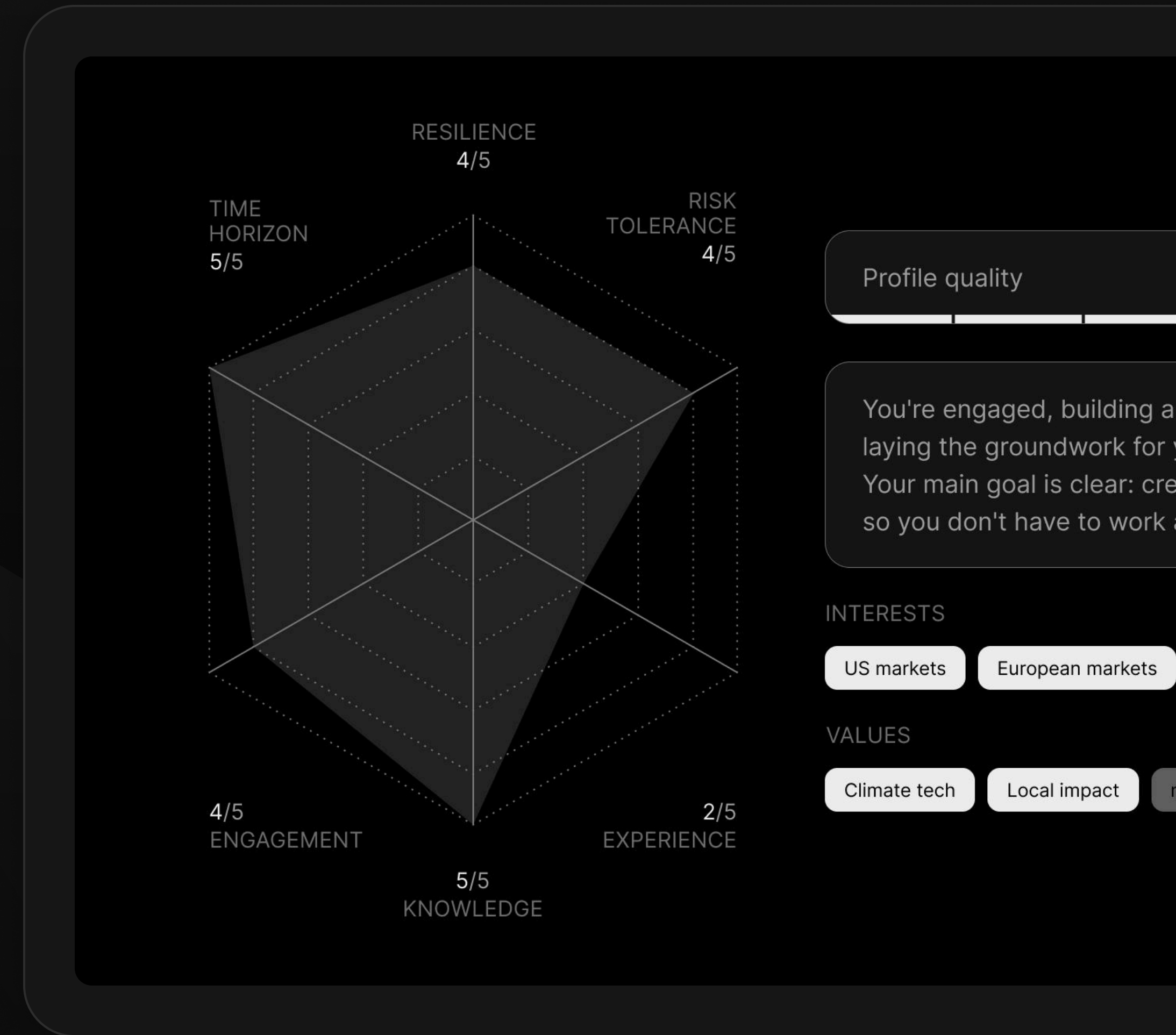


Profiling agent

Know your investor. Actually know them.

Static forms tell you what investors filled in. The Profiling Agent tells you who they are: their goals, their fears, and what's changed since the last time you asked.

- Adaptive conversations, not questionnaires
- Profiles that evolve with your client's life
- MiFID II suitability, built in





Advice that explains itself.

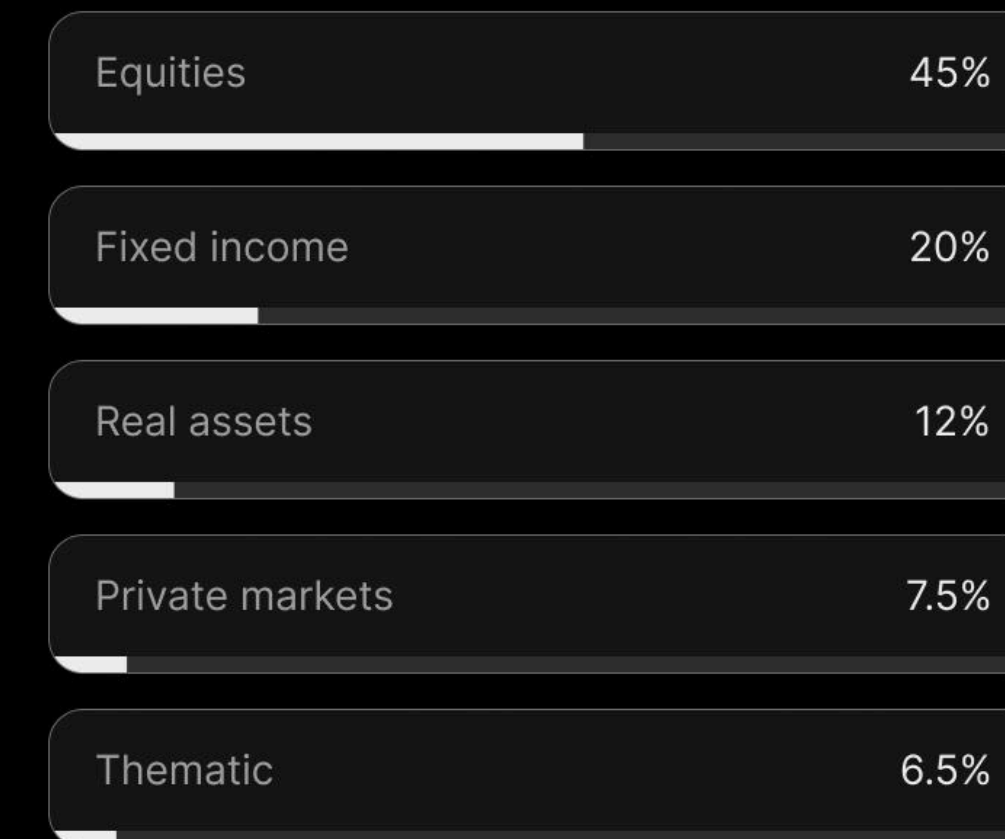
Personalized portfolios built from your client's profile, your product shelf, and live market data — with clear reasoning behind every decision.

- Tailored allocations across assets
- Clear reasoning behind every position: risk, return, cost
- Clients can ask "why" and "what if" in natural language

Strategy brief

Recommended allocation

Allocation



Highlights

Core exposure: 45% market equities and with broad index co liquidity, supporting compounding.

Income + defence: grade fixed income yield and acts as a drawdowns.

Targeted growth: T captures upside ac private markets, an AI, energy transitio

The opportunity

Built for wealth platforms that want to scale smarter

motif helps fintechs, banks, and wealth managers deliver institutional-grade intelligence, without building costly research or AI teams in-house.

1

Scale insights without a research team

Deliver continuous market and portfolio insights powered by AI, without hiring analysts or building internal infrastructure.

2

Launch new revenue streams

Offer personalized advisory, automated portfolios, and premium insights, unlocking new monetization opportunities across your user base.

3

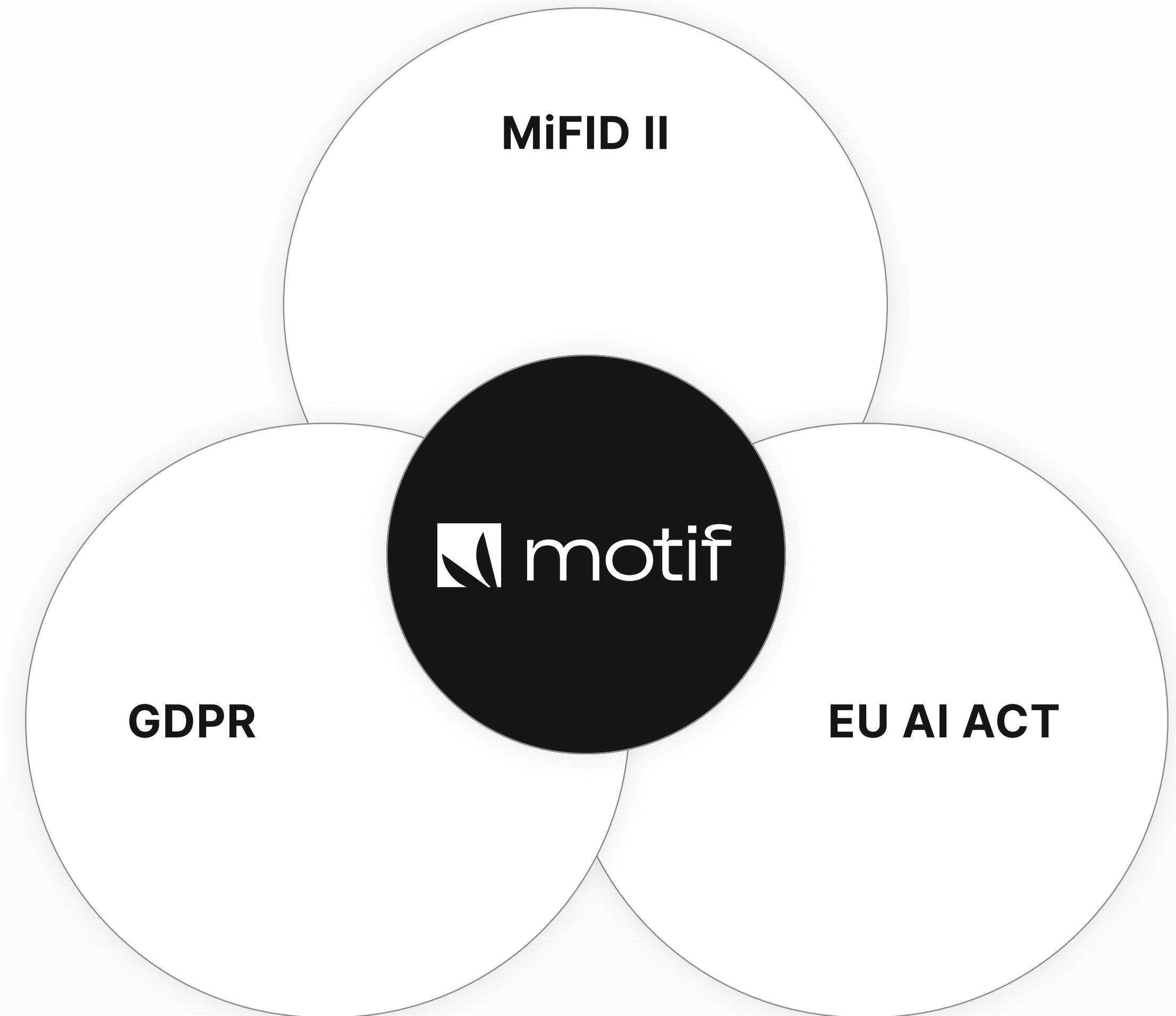
Grow without increasing costs

Serve more clients with the same team by automating analysis, reporting, and user interactions, while maintaining a high-quality experience.

The regulatory environment

motif is a B2B infrastructure layer delivering AI-driven portfolio intelligence to regulated financial institutions—not end users, so no financial licence is required.

Built for regulatory tailwinds (EU AI Act, data, resilience), this model is legally validated as compliant, scalable, and future-proof.



Meet the team



Mario Leoni
Co-Founder and CEO

Serial CPO and co-founder of Pier Wallet (EVM account abstraction wallet). Ex-product manager at Avaloq, a TradFi wealth platform.



Andras Hejj
Co-Founder, CTO

Serial CTO and co-founder of Pier Wallet. Ex-Credit Suisse. Built data platforms for hedge fund strategies.



James Vickers
CMO

Serial tech-start-up marketer. Ex CMO at RGT (acquired by Wahoo). Extensive SaaS and web3 experience.



Stefanie Beilstein
Creative Lead

Creative lead behind four web3 startups in 3 years – Motif (AI x Crypto), Muuvr, Pier Wallet, and Bitwala.



Andrei Stănescu
Head of Business Development

Andrei is a jack of all traits with an impressive career in business development at both big corporates such as Oracle as well as multiple startups in Eastern Europe.



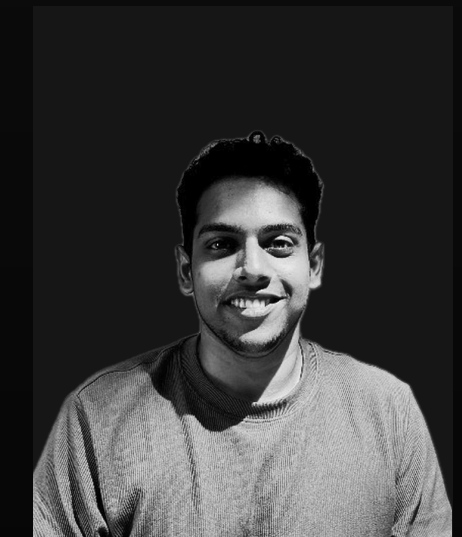
Andrei Popa
AI Engineer

Andrei has worked at early-stage startups including Kin AI, building core architecture, developer tooling, and AI features for local-first, cross-platform, and privacy-focused apps.



Nick Perry
Backend Engineer

Experienced full-stack engineer with past experience working at Mastra.ai, an all-in-one framework for building AI products.



Sriram Venkatesh
Frontend Engineer

Native frontend dev with a focus on building consumer-facing Apps. He gained experience from fast-paced startup environments through various engagements.



and AI startups [mastra.ai](#) and [mykin.ai](#)



Raising a strategic round with commitment from Liminal

Backed by Liminal, the founders' studio founded & backed by Temasek

TEMASEK



Better financial decisions start with advice that's robust and personal. At motif, we make that available to everyone today.



Interested?
Please reach out.

mario@motifapp.ai



Apendix

87%

of people we spoke to could
imagine themselves using an AI as their
financial advisor today.

2 out of 3

people we spoke to would
choose an AI financial advisor
over a real person.

We showed the vision of motif to people and asked them:

What caught their eye

Simple end to end process, keeps me up-to-date about all investments

Participant 458797621

Its super easy to build a bit more complex portfolios.

Participant 452613924

The fact it explains everything to you as its doing it. I am new to investing so this is perfect

Participant 223825158

The automatic allocation of the funds based on the investor profil as well as the recap and the outlook.

Participant 450988693

I liked the AI recommendations for how to divide up my crypto investments. Generally having an AI Financial Advisor is an interesting idea.

Participant 364001395

Easy setup of my personal strategy, clean overview of where my investment goes, the news update is very cool.

Participant 456084727

I thought the concept was cool and could only improve with the coming AI advancements. I liked the ease of checkups I think one thing new investors get caught up in is constantly checking and having a 24/7 assistant that has write ups is great and helpful. Like the personalization of how to invest based on risk ...

Participant 189748685

More about Clarity

Clarity: A Trust Layer for AI Reasoning

Retrieval-augmented generation (RAG) grounds AI in external data: but it operates on disconnected fragments, without understanding how information relates. Temporal knowledge graphs improve this by adding time, yet relationships remain shallow: a label and a timestamp, without context or justification.

Clarity redefines the structure of knowledge itself.

Instead of treating relationships as simple edges, Clarity makes every connection a first-class object. Each edge carries rich, structured context:

- how the relationship was formed
- how it has evolved over time
- which sources support it
- the confidence level of each source
- when it was last verified

This transforms knowledge from static links into dynamic, auditable intelligence.

AI agents built on Clarity don't just retrieve facts—they understand why relationships exist, how they change, and how much they can be trusted.

The result:

- Higher-quality reasoning
- Verifiable outputs
- Full traceability and auditability

Clarity turns AI from a probabilistic guesser into a system of record for reasoning.