VEKTOR

BY

INVESTPUPPY

WHAT VEKTOR IS NOT

WHAT VEKTOR IS NOT.

An honest description of scope, limitation, and design intent. We believe you should know what this platform does not do before we tell you what it does.

For DPMs, family office principals, and prospective partners

InvestPuppy

August 2026

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Regulatory and risk information in this document reflects InvestPuppy's knowledge as of 4 August 2026.

NOT A BLACK BOX

Every allocation, every signal selection, every portfolio configuration is fully explainable. You can see the model, interrogate the output, and override any recommendation. Nothing moves capital without a human decision at the gate.

NOT A REPLACEMENT FOR INVESTMENT JUDGMENT

Vektor optimises within the parameters you set. It does not set them. The investment universe, benchmark, base currency, risk constraints, and mandate objectives remain yours. Vektor executes them with rigour — it does not substitute for the judgment that defined them.

NOT AN AI TRADING SYSTEM

Vektor uses deterministic optimisation — solved directly to the exact max-Sharpe allocation within your mandate. It does not use machine learning to predict market direction. It does not learn from your portfolio. The distinction between optimisation and prediction matters, and we will not blur it.

See: WP-08 — AI and Machine Learning: Our Philosophy

Vektor does use machine learning in two specific, bounded tasks — signal validation and universe screening. What it does not do is use ML to make investment decisions, predict market direction, or act without human approval at every capital-at-risk gate. The precise boundary and the reason it was drawn before the first line of code are documented in BW-04: We Don't Say AI.

NOT LIVE-TRADING YET

The current implementation operates in IBKR paper trading. Orders are prepared, queued, reviewed, and approved — but not yet automatically executed in live markets. Live trading is on the development roadmap. We will tell you when it is ready.

NOT A MULTI-ASSET PLATFORM YET

Vektor currently supports listed equities across any exchange and currency. Fixed income, alternatives, real assets, derivatives, and multi-asset portfolios are not yet supported. The SAA roadmap describes when and how these capabilities will be built. We will not claim capability we have not yet delivered.

If your mandate includes a listed equity component alongside fixed income or other assets, Vektor can manage the equity component as a distinct mandate — enquire and we will confirm fit.

NOT A FIRM WITH A LIVE TRACK RECORD

Vektor has not yet executed in a live account. The Proof Partners programme is the mechanism through which the first live track record will be established. We have backtested methodology, validated signal selection, and a validated paper trading environment. We do not present these as a substitute for live

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performance history. We will tell you when we have one.

See: WP-10 — Evaluating Performance Without a Track Record

NOT A REGULATED FINANCIAL PRODUCT

Vektor is portfolio management infrastructure — a systematic tool used by regulated investment professionals. It is not a regulated product in its own right. The regulatory status of the platform and its use varies by jurisdiction. We will tell you exactly what applies to yours before any commercial engagement.

Vektor's AI governance framework was developed with reference to the four principles of the MAS FEAT framework and is consistent with the AI governance principles published by the FCA/PRA (UK), FINMA (Switzerland), SFC/HKMA (Hong Kong), and DFSA/FSRA (UAE).

NOT SUITABLE FOR EVERY MANDATE TYPE

Listed equity mandates across any exchange and currency. Not fixed income. Not alternatives. Not derivatives. Not leverage strategies. If your mandate structure requires capabilities outside this scope, we will tell you before we proceed further.

NOT A GUARANTEE OF ANY OUTCOME

98.94% capital allocation efficiency (SGX reference mandate, 100-share board lots) is an operational metric describing how precisely available capital is

deployed at live prices. It is not a performance claim. Signal selection is calibrated to historical price data, which does not guarantee future results. Market regime changes affect systematic approaches. We have written a white paper about what can go wrong. We recommend reading it.

See: WP-09 — Risk Disclosure

NOT A MARKET DATA PROVIDER

Vektor does not supply market data. The platform was validated end-to-end using Yahoo Finance — a sufficient source for validating systematic construction logic, optimisation methodology, and order generation workflow. Production deployment requires a professional-grade data feed. Yahoo Finance is the validation source, not the production source.

Bloomberg B-PIPE integration is the priority connector — to be built and validated in collaboration with the first Proof Partners. Their instrument universe and data requirements define the specification. InvestPuppy builds the connector; Proof Partners validate it. Refinitiv/LSEG follows Bloomberg, addressing Swiss and Middle East client requirements. Data connectivity is a defined part of the Proof Partners roadmap, not an open question.

See: WP-04 — Technical Indicator Selection, WP-05 — Multi-Currency Portfolio Infrastructure

WHAT VEKTOR IS

Having been precise about what Vektor is not, here is what it is. With the same precision.

Systematic listed equity portfolio management.

Any exchange. Any currency. Any benchmark. The engine runs identically across Singapore equities, London-listed industrials, or any market with sufficient historical price data. Configuration is the only

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variable.

Multi-mandate from day one.

Different clients run on different mandates concurrently — separate universes, separate benchmarks, separate currencies, independent of each other. There is no limit on the number of concurrent mandates.

Institutional rigour at boutique scale.

Deterministic optimisation solves directly to the max-Sharpe allocation via PyPortfolioOpt — not sampled.

Per-instrument signal selection across six indicators with XGBoost validation. 98.94% capital allocation (SGX reference mandate, 100-share board lots; single-share lot markets consistently exceed 99.94%) efficiency at live prices. The methodology is fully documented across thirteen research papers.

See: WP-01 through WP-11 — The Vektor Research Series

Human-gated at every capital-at-risk stage.

The platform prepares. A qualified human approves. Every order, every rebalance, every execution is reviewed before capital moves. Automation handles the analysis. People handle the decisions.

Fully explainable and auditable.

Every allocation decision is traceable to the signal selection and optimisation that produced it. Every trade has an audit trail. Nothing is a black box and nothing is irreversible without a record.

See: WP-06 — Audit, Compliance, and Operational Architecture

Available to demonstrate on your data before any commitment.

Pick any listed equity market, any currency, any benchmark. We will run the full Vektor workflow and show you the output: the efficient frontier, the correlation matrix, the max-Sharpe allocation, and the per-instrument signal selection. No slides. No promises. Just the platform, working on your data.

Show us a mandate. We'll show you the platform.

The Full Document Suite

Organised by access tier — not a catalogue, a map.
Full reading-order guidance in the Due Diligence Navigation Guide.

UNGATED — 29 DOCUMENTS

VEKTOR COMMERCIAL

– Vektor At a Glance
– Vektor Brand Story
– Vektor Platform Brochure
– Due Diligence Navigation Guide
● **What Vektor Is Not (you are here)**
– Why Not the Incumbents?
– Why Vektor
– Reference Output — SGX Equity Mandate

VEKTOR RESEARCH PAPERS

– WP-09: Risk and Limitation Disclosure
– WP-10: Evaluating Performance

OUR BETTER WAY

– BW-01: Technical Debt
– BW-02: Vektor House Implementation
– BW-03: The Configurability Gap
– BW-04: AI as Instrument

UNVARNISHED

– UNV-01: Why Implementations Fail
– UNV-02: Nobody Owns It
– UNV-03: Complexity as Cover
– UNV-04: Plan Last
– UNV-05: The Change Request Trap
– UNV-06: Invisible Stakeholders
– UNV-07: The Hammer, the Tool, and the Methodology
– UNV-08: Life After Live
– UNV-09: The U in UAT
– UNV-10: Nine Women
– UNV-11: The AI Revolution — Automating Bad Practice at Scale
– UNV-12: Model Bank — the perfect solution for banks that don't exist
– UNV-13: The parameter that broke the camel's back

WHITE PAPERS

– WP-12: Rebalancing: Drift Thresholds and Disclosure
– WP-13: Portfolio Valuation Methodology

investpuppy.com/documents

REGISTRATION REQUIRED — 13 DOCUMENTS

VEKTOR COMMERCIAL

– Vektor FAQ
– One Platform, Three Delivery Models
– Reference Output — SGX · NASDAQ · LSE · 21 May 2026

VEKTOR RESEARCH PAPERS

– WP-Index · Research Series Index
– WP-01: Quantitative Portfolio Construction
– WP-02: Signal Optimisation
– WP-03: Capital Allocation
– WP-04: Indicator Selection
– WP-05: Multi-Currency
– WP-06: Audit and Compliance
– WP-07: Technical Architecture
– WP-08: AI and ML Philosophy

WHITE PAPERS

– WP-11: Signal Robustness Architecture — Why walk-forward validation was considered and discarded

How to register: investpuppy.com/research

NDA REQUIRED — 8 DOCUMENTS

VEKTOR COMMERCIAL

– First 90 Days
– Mutual Non-Disclosure Agreement
– Proof Partners Programme
– Workflow Integration Guide
– Vektor Operational Walkthrough — Client to Portfolio Valuation
– Proof Partners Agreement

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– Alloy Partners Programme

OTHER

– Vektor OpenWealth Integration — Commercial Overview

Available once a Proof Partners conversation begins. Start at investpuppy.com/proof-partners