What Lumen R4A Offers

R4A is a nextgen digital investment platform that builds and manages fully customized, globally diversified portfolios using objective data, advanced analytics, and institutional expertise—no guesswork, no generic models, no rear-view looking mirrors--putting the investment engine into your hand.

1 NextGen Portfolio Construction Engine

Builds truly diversified and highly customized portfolios using a systematic, value-based, and data-driven framework — no generic models or "courageous" subjective forecast. The result is greater alignment with investors' goals and styles, thus materially improving by construction the probability of successful investment outcomes and performance.

2 Comprehensive, Open-Architecture Global Value Database

Ranks the entire capital market using a single, objective, forward-looking metric. It covers every region — developed, emerging, frontier — and spans asset classes, sectors, industries, investment factors (value, growth, low volatility, dividend, etc.), and thematic areas. The ranking applies seamlessly across ETFs, benchmarks, individual securities, and everything in between.

3 Unique Predefined, Ready-to-use Portfolio Strategies

The unique suite of Predefined Investment Strategies is tailored to the most common investment objectives (growth, income, preservation, etc.). Built using carefully selected ETFs, these model portfolios are fully customizable to meet the needs of retail and high-net-worth investors in a seamless digital environment.

4 Institutional-grade Portfolio Construction Solution for Allocators

For family offices, endowments and foundations, pension plans, and private bankers/wealth advisors. LumenR4A delivers an all-in-one digital platform the three crucial functions of asset management: global idea generation, real-time portfolio optimization, and advanced risk management capabilities.

5   Lumen Global Value Compass

Our acclaimed proprietary tool that calculates market-implied expected returns across the global capital market — with no biased forecasts and no rear-view mirror. It offers an objective, forward-looking view of the market and implied expected returns — in essence, uniquely listening to the most reliable, objective, and best-performing analyst out there: the market itself[1].

[1] 98 percent of active managers have been unable to outperform their markets for the past decades, i.e., the market has been "right" 98 percent of the time ... or the best analyst out there.

6 Proprietary Version of Black-Litterman Model

Redesigned to enhance portfolio risk analytics and performance. This optimizer dynamically incorporates real-time valuations, subjective views, data and risk insights to deliver more rational, effective and coherent portfolios ... without relying on arbitrary constraints or outdated rules-of-thumb like the obsolete 60/40 allocation.

7 Institutional-Grade Risk Analytics

Comprehensive stress testing, downside risk measurement, and probability-based risk management, offering clarity and control well beyond the limitations of simple and inaccurate volatility metrics.

8   World Class Investment Team

With decades of experience across mandates and asset classes, and a multi-award-winning record. This team has worked together for nearly forty years, and brings unmatched rigor and discipline to a transparent, fully systematized, data-driven, and fundamental-based investment process.