NOAH Holdings | ARK Wealth H2 CIO Report: Technology-Driven Deflation and Efficiency Dividends Are Reshaping Asset Allocation

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- The Report explores a dual-track economic structure, balancing structural inflation with deep deflation driven by technological disruption.
- Technology-driven deflation is projected to be a transformative force, unlocking productivity gains as a key source of future value creation.
- Comprehensive analysis connects global economic shifts, AI disruption, and the rise of virtual assets like Bitcoin as engines of structural change.
- The Report recommends a multi-layered strategy, balancing short-term defensive positioning with long-term growth and liquidity flexibility.
- Wealth managers must move away from traditional debt-driven frameworks.

SHANGHAI, Aug. 27, 2025 /PRNewswire/ -- Noah Holdings Limited ("Noah" or "the Company") (NYSE: NOAH, HKEX: 6686), a leading and pioneer wealth management service provider, has released its Noah Holdings | ARK Wealth H2 2025 CIO Report ("the Report"), which argues that geopolitical shifts and technological disruption, especially from AI, are setting the stage for a new era of capital markets dominated by technology-driven deflation logic.

The Report combines comprehensive market analysis with in-depth insight into the latest trends in wealth management. Some key themes include:

- **Dual-track structure:** The future will likely be defined by a dual-track structure of persistent structural inflation driven by geopolitics, deglobalization, aging demographics, and energy transitions, and deep structural deflation driven by technologies like AI.
- **Efficiency gains from technology:** Technology-driven deflation is changing how economies grow by reducing costs and amplifying productivity. As a result, marginal efficiency gains are set to become a major source of value creation.
- **Future of virtual assets:** Against the backdrop of technology-driven deflation, virtual assets would be poised to become one of the critical infrastructure for tomorrow's financial landscape.

The Report argues that, for high net worth investors, developing a deep understanding of "technology-driven deflation" will become essential to facilitating wealth transfer across generations.

"The future world will no longer be dominated by debt-driven asset bubbles, but by growth engines powered by technology-driven deflation and efficiency dividends," stated Noah Holdings | ARK Wealth CIO Office. "For high net worth investors, the key question is not how to avoid deflation, but how to harness the deflationary dividends of technology to restructure portfolios—balancing defensive positioning today with offensive opportunities for tomorrow."

The Report also introduces Noah Holdings | ARK Wealth an idealized multi-layered asset allocation model, which focuses on balancing practicality (hedging short-term risks), foresight (capturing long-term growth), and flexibility (maintaining liquidity) through a combination of inflation-hedged assets, deflation-hedged assets, and bridge assets, reflecting a shift from traditional frameworks.

To download the full Noah Holdings | ARK Wealth H2 2025 CIO report, please visit: https://promotion.arkwealth.com/activity/prod/6I44kwUjFG?source=wny_applet&needLogin=1

About Noah Holdings Limited and ARK Wealth Management

Noah Holdings Limited (NYSE: NOAH; HKEX: 6686) was founded in 2005, listed on the New York Stock Exchange in 2010, and achieved dual listing in Hong Kong by 2022. With a client-centric approach, the company operates in over 30 cities across 9 countries. In 2025, Noah established its global headquarters in Singapore, serving approximately 400,000 high-net-worth Chinese clients worldwide.

Noah has developed an integrated business model covering wealth management, asset management, and financial services. Its key subsidiaries include Gopher Asset, Glory Family Heritage, and Noah Zhengxing in China, while internationally operating ARK Wealth Management, Olive Asset Management, and Glory Family Heritage, with cumulative asset allocation exceeding RMB 1 trillion.

Known for professional and reliable service, Noah has received recognition from institutions such as Asian Private Banker and

Euromoney. The company is committed to providing comprehensive wealth management services to Chinese clients globally who value both financial success and meaningful life enrichment.

For more information, please visit: www.noahgroup.com.

ARK Wealth Management ("ARK Wealth") is a wealth management platform under Noah Holdings (NYSE, HKEX:6686) that provides comprehensive financial services to high-net worth Chinese families and institutions worldwide. Centered on client needs and adhering to principles of independence and professionalism, ARK Wealth continuously innovates its products and services. We are committed to delivering customized wealth management solutions that precisely meet our clients' evolving needs, aspiring to become the preferred wealth management platform for Chinese clients globally.

As of December 31, 2024, ARK Wealth Management has accumulated US$8.7 billion in assets under allocation, with service centers established in multiple countries and regions to provide professional localized services to clients. For more information,please visit ARK Wealth's website at www.arkwealth.com.

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