

Unified Wealth Management[®]

Vestmark**ONE**[®]



For over fifteen years broker
dealers, investment managers, bank
trusts, and advisors have turned
to Vestmark to help them improve
their operating models and to
provide better investor outcomes.

In an industry that continues to grow in complexity, our solutions bring simplicity, intuitive ease-of-use, and a unified approach to wealth management. Grow your business with a partner that enables you to have greater operational control and investor focus.

Scale. Efficiency. Increased Revenue.

Grow your business and your profitability with a comprehensive, cloud-based wealth management solution. VestmarkONE® empowers financial institutions and advisors to simplify the investment management process and efficiently scale the delivery of advice across accounts, channels, and business models, including SMA, UMA, Client-Directed Advisory, Advisor as Portfolio Manager, and Mutual Fund/ETF Wrap. In a single solution you can propose and enroll accounts, construct and manage portfolios, and monitor all of your clients' investable assets. Spend more time growing your wealth management practice and less time managing operational and compliance risk.

“Brinker Capital selected Vestmark not only because of the industry leading UMA functionality the platform supports, but also their commitment to continuous innovation. Vestmark has a strong culture and proven ability to deliver engaging technology solutions that provide better outcomes to advisors and their clients.”

Brendan McConnell
Chief Operating Officer



VestmarkONE SaaS Technology Infrastructure:

Our Software-as-a-Service technology model enables wealth managers to excel in today's fast paced markets. Rooted in modern development approaches and best practices, the VestmarkONE solution is able to easily scale, integrate between platform and data providers, and evolve with your changing business needs. We own and maintain all of our technology so that we have the agility to quickly adapt to our clients'

changing needs. This investment in our technology is a reflection of our longstanding commitment to helping our client partners focus on their core competencies. We have invested heavily in our platform so that you can reduce your overhead, IT footprint, and manual processes.

Unified Wealth Management[®]

Our award-winning wealth management platform, VestmarkONE[®], helps you increase assets, enhance operating efficiency, minimize risk, and comply with ever-changing regulatory requirements. We are dedicated to exceeding the needs of the largest and most respected firms in the financial services industry through continuous innovation.

Client Management

- Client Profiling
- Proposal Generation
- Fee Billing
- Continuous Portfolio Review

Account Administration

- Household Management
- Account Opening
- Cash Requests
- Tax Harvesting

Investment Management

- Portfolio Construction
- Trade Generation & Model Rebalancing
- Trade Order Management
- Pre & Post Trade Compliance

Client Performance

- Daily Performance
- Time-Weighted & Dollar-Weighted
- Client-Ready Performance Reports

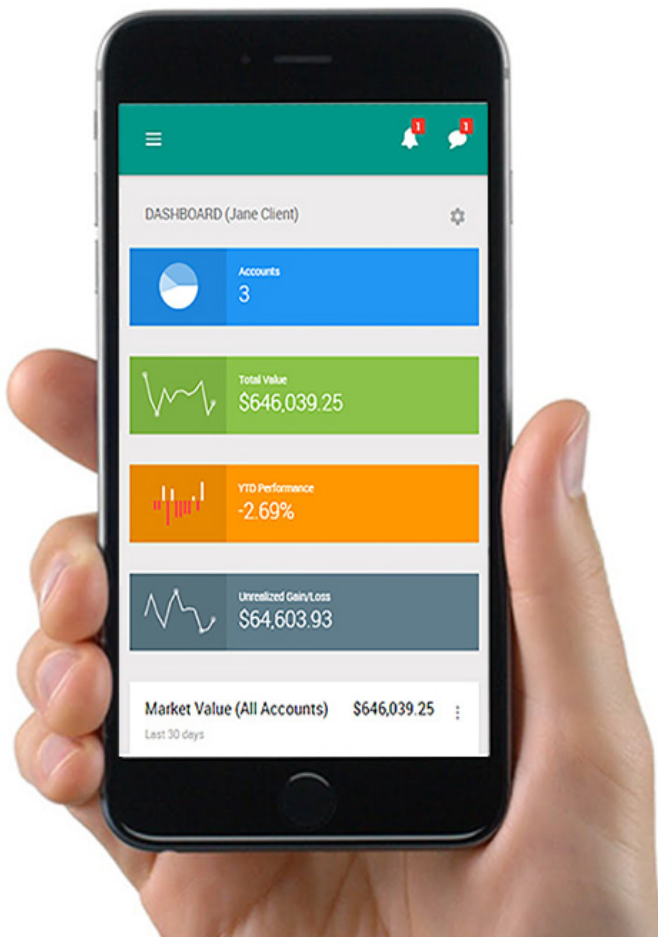


VestmarkONE[®] automates key process across the investment lifecycle and harmonizes data to provide actionable insight.

Easily capture and engage new users while growing your existing relationships with a suite of flexible technology tools.

Investor Portal:

Drive investor engagement with your service using our intuitive investor portal. Using Vestmark's portal you can engage and collaborate with potential investors on their terms - wherever and whenever - while reducing your service cost per client.



Proposal Generation:

Bring your value proposition to life with a proposal that demonstrates a clear understanding of your investor needs. With VestmarkONE's proposal generation tool you can easily acquire the right investor data, analyze their risk profile, and enroll them into an investment mix appropriate for their goals.

Trade Order Management:

With VestmarkONE you can create block orders, manage cash, rebalance portfolios, and harvest gains or losses for all of your accounts. Scale your trades across products and programs and incorporate drift tolerance, optimal tax lot selection, trade minimization, and compliance rules. Monitor your accounts in real time, quickly generate trades, and manage your trade orders through execution and allocation.

Monitor Portfolio Drift:

Holistically view all of your client portfolios and identify which accounts violate drift or compliance rules. Our advanced monitoring functionality will compare your portfolio with model weights, alert you if the portfolio drifts from the model allocation targets, and enable you to rebalance accounts to their models incorporating optimal tax lot selection, trade minimization, and compliance rules.

Model Maintenance, Trading, and Delivery:

With VestmarkONE you can easily construct, change, monitor, and deliver changes to your investment models without having to worry about managing multiple systems. Improve your practice management with technology that enables you to retain control of the investment structures you conceive regardless of what sponsors are using them.

Get the oversight and analytics you need without the operational overhead. VestmarkONE automates key middle office processes so you can spend more time developing your business and less administering disparate systems.

Performance Measurement:

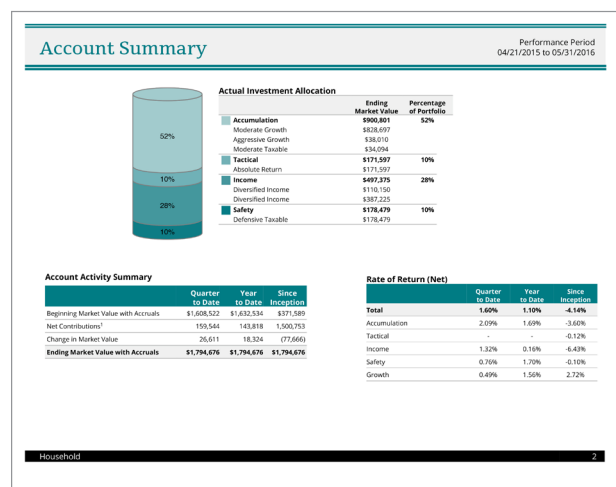
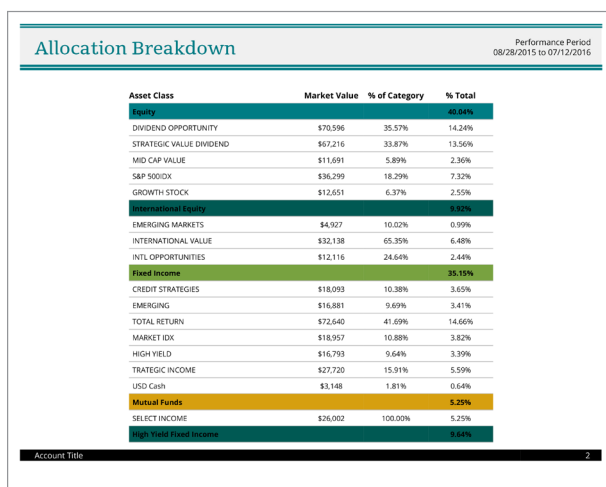
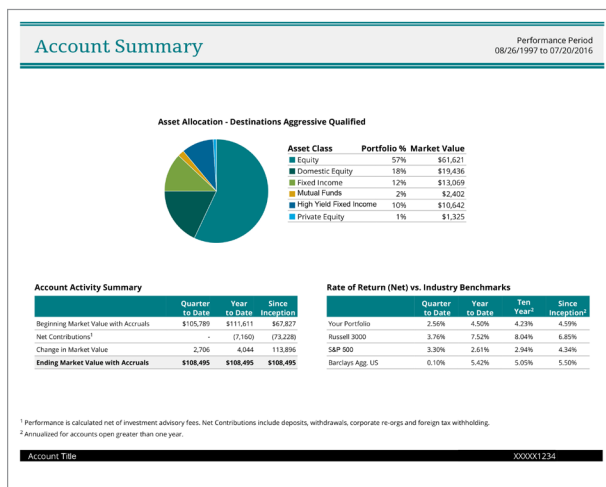
VestmarkONE uses daily holdings and transaction data to calculate performance across all of your accounts. Using our solution, you can report on your clients' accounts performance versus their benchmarks and automate the construction, maintenance, and performance calculation of composites to facilitate compliance with GIPS® standards.

Compliance:

With VestmarkONE's automated, exception based compliance rules engine you can define a rich set of multi-level rules proactively analyze and manage accounts that are violating rules and swiftly take corrective action. Whether you need to set up hard trading rules or soft warnings that can be overridden at the user's discretion, VestmarkONE can be configured to meet your needs.

Reporting:

VestmarkONE provides customizable, client-ready performance reports that are populated with real-time investment data. Improve the way that you deliver your performance insights across internal and external stakeholders with our automated reporting solution.



Drive your investment management process with confidence in your data. VestmarkONE preserves the integrity of your historical and transactional data throughout the investment lifecycle.

“Digital innovation, while most visible on the front end (think robo advisory platforms and advisor iPads), depends heavily on the back office. This interdependence holds the key to meeting the heightened service requirements of customers post financial crisis. Previously, back office processes only drew attention in the event of an operational mishap or customer related error. Today, processing firepower and the flawless handling of data (not to mention wholly back office owned enhancements such as digital vaults) drive the client experience.”

Will Trout
Senior Analyst

CELENT

Reconciliation:

VestmarkONE's multi-custodial reconciliation engine automates reconciliation at a transaction and tax lot level. Our system systematically validates third party data from all major custodians, identifies all gaps in transactions, and provides a list of breaks that need to be understood and actioned. Vestmark's patented reconciliation technology includes robust auto-post and auto-correct rules to provide you with accurate positions, transactions, and holdings data in real time while lowering your operational overhead.

Sleeve Level Accounting:

Our real-time, trade date based portfolio accounting engine is built from the ground up to efficiently support sleeve-based portfolios. Gain complete control over your portfolios and ensure that your accounting processes are aligned with the goals of your SMA and UMA structures with our robust sleeve level accounting functionality.

Billing:

Consolidate the volumes of account fees you receive on a quarterly basis with VestmarkONE's integrated billing solution. Provide broad customization to your billing across all of your accounts and generate a total fee for the account. Our integrated solution automatically catches changes to billing as soon as changes to your clients' holdings occur and updates immediately. Provide your clients a transparent fee-for-service model that accurately reflects the value of your service.

Connectivity Network:

VestmarkONE interfaces with 80+ custodians and brokerage platforms to enable seamless account opening/administration, trade routing and execution, allocation processing, and reconciliation. We support a variety of data and communications standards such as FIX Protocol Limited (FPL), the Money Management Institute, and the Depository Clearing Corporation (DTCC) to ensure our clients have the connectivity that they require.



Centrally Managed Programs

Regardless of your business model, we are here to help you offer holistic, frictionless advice. Our advanced technology tools enable you to efficiently trade, monitor, and manage your book of business, and grow your centrally managed advisory client assets.

Unified Managed Accounts:

Easily combine separately managed accounts, third-party strategists, ETFs, and mutual funds, and support multi-party trading in a single account while maintaining separate sleeves. Our consolidated platform eliminates multiple sets of paperwork, systematically trades and rebalances accounts, creates a uniform fee structure, and streamlines tax harvesting so that you can spend more time winning assets.

Separately Managed Accounts:

VestmarkONE supports program sponsors and investment managers with a robust infrastructure to facilitate trading, distribution, and administration of separately managed accounts.

As a sponsor, you can easily upload and manage models, place trades, and administer accounts. You can also easily support third-party managers who either model and trade on the platform or who shadow and trade their sleeves on a separate system. Finally, you can support your SMA business with an infrastructure that provides scale, customization, transparency, and tax-aware trading.

ETF & Mutual Fund Wrap:

VestmarkONE lets you define simple and asset allocation-based fund wrap models and automatically calculate available cash based on different mutual fund settlement periods. Support for mutual fund trading includes exchanges, amount-based trading, and using average cost to determine cost basis for specific account positions. The VestmarkONE platform is designed for scale, performance speed, and mass customization to meet evolving business requirements and investor demands.

Unified Managed Household:

Capture, manage, and oversee the entire breadth of the household wealth you manage across all of your accounts with VestmarkONE. Using the platform you can create a consolidated view of discretionary and non-discretionary accounts, brokerage accounts, retirement accounts, trust accounts, and held-away accounts to deliver holistic advice in line with household objectives. Define groups of accounts within a household for multi-level reporting. Construct personalized asset allocation policies to tightly monitor drift at the household and account group levels.

Advisor Directed Programs

Meet the complex needs of your investors with technology that enables you to offer products based on each client's account size, investment objectives, tax considerations, and risk tolerance levels. With VestmarkONE, you make the strategic decisions and our solution takes care of the details for you. Use a common set of tools to run proposals, select the appropriate asset allocation mix, construct portfolios, trade and manage accounts, and receive performance reporting. We provide you with the agility to efficiently manage, monitor, and measure investment outcomes across your accounts so that you can accelerate your business growth.

Advisor as Portfolio Manager:

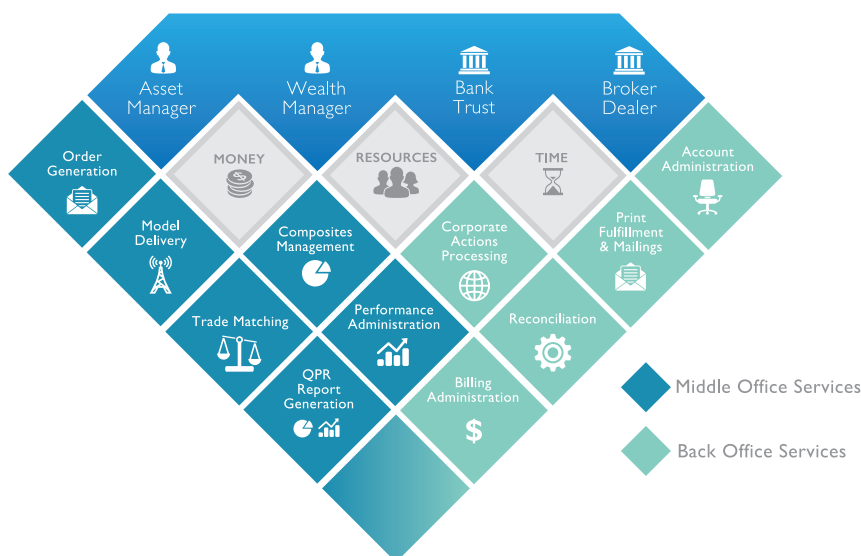
Exercise and retain control of your discretionary assets while efficiently adjusting to your investors' changing life goals. VestmarkONE provides the technology infrastructure and flexibility you need to scale your business while building and managing investor-based portfolios.

Client-Directed Advisory:

Provide enhanced services in line with your investors' evolving needs. VestmarkONE enables you to construct investor-based portfolios, incorporate asset allocation decisions and compliance rules, and streamline workflow through advanced portfolio management and trading tools.

Vestmark Business Process Outsourcing:

Access our integrated, scalable platform without incurring long term capital expenditure. We own the core technology and employ the best industry experts to run your critical back and middle office operations, enabling you to re-direct your resources to focus on your revenue generating activities. In an increasingly volatile, complex, and highly regulated investment environment, Vestmark's outsourcing services can help you evolve and expand your business.



Vestmark Manager Marketplace:

Vestmark's Manager Marketplace (VMM) is a convenient service that connects sponsors with a wide range of investment strategies—model portfolios and separate account management—streamlining the exchange of smart investing ideas.

On the asset manager side:

VMM supports Unified Managed Accounts, Separately Managed Accounts, Mutual Fund, ETF Wrap, or other advisory programs with a single subadvisory agreement. VMM takes care of all contract negotiation, billing, and fee collection.

On the sponsor side:

VMM provides access to a wide range of fully vetted investment strategies from asset managers. Sponsors simply select the managers and strategies to construct portfolios for their investors. VMM takes care of calculating fees owed to asset managers.



Vestmark enables financial institutions and advisors to efficiently manage and trade investor portfolios through an innovative SaaS platform.

With over 850 billion in assets and 2.5 million accounts, we are a trusted partner to some of the largest and most respected players across the wealth management industry.

