A SYSTEMATIC AND SCALABLE PROPOSAL PROCESS TO GROW YOUR BUSINESS

T3 Advisor Conference
Fort Lauderdale, Florida
AGENDA

1. INTRODUCTION TO EQUISOFT

2. THE IMPORTANCE OF SYSTEMATIZED WORKFLOWS

3. HOW WEALTH ELEMENTS CAN HELP
INTRODUCTION TO EQUISOFT
CELEBRATING 20 YEARS OF EXCELLENCE

- Specializing in the design and development of business solutions for the financial and insurance industries since 1994
- 200+ professionals in Philadelphia, Dallas, Montreal, Cape Town, Santiago

- Industry-leading products
  - PortfolioElements
  - WealthElements
  - InsuranceElements

- Largest and Most Experienced Oracle OIPA Implementer

- Vast and diverse custom project portfolio.
SOME OF OUR CLIENTS
THE IMPORTANCE OF SYSTEMATIZED WORKFLOWS
The Rise of Automated Workflows in Financial Advisory Practices
(Fox Financial Planning Network)

- Many firms have not invested in developing core systems, workflows and infrastructure needed to efficiently provide a consistent level of service.
- As a result, advisors are suffering capacity constraints.
- The solution is to adopt systematized workflows for providing a high-level of service, similar to how industry leaders, such as Starbucks Coffee Company has done.
- Through the automation of client service workflows, advisors can build an efficient foundation that will enable them to scale their businesses for growth.
HOW WEALTHELEMENTS™ CAN HELP
WealthElements is a comprehensive, customizable and integrated web-based software designed to help financial advisors efficiently create proposals addressing every element of their clients’ and prospects’ wealth.

INVESTMENTS | FINANCIAL PLANNING | INSURANCE
Why WealthElements is ideal for creating a detailed set of workflows and checklists for your proposal process:

- Simple, user-friendly interface allows advisors to delegate the proposal process to team members;
- Client data import through integration saves time and minimizes errors;
- Aggregation of a broad range of investment product data eliminates the need to access multiple applications;
- Ability to integrate your existing investor profiles and model portfolios allows you to easily systematize your existing processes;
- Branded, client-friendly proposals in PDF format help set appropriate client expectations and contribute to a consistent client experience.
NET WORTH

Create a detailed assessment of a client’s assets (investable and non-investable), liabilities and net worth – a key measure in tracking financial well-being.

- “Quick Capture” data grid entry mode option
- Default assets and liabilities to accelerate data entry
- Shared data between modules to eliminate duplication of data entry
A listing of all incomes and expenses helps determine how much more investors can contribute towards their financial objectives.

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RETIREMENT NEEDS

Quickly determine whether the client is on track to accumulating enough assets to sustain their desired net income throughout retirement.

- Accommodates two distinct approaches to setting retirement income needs: % of current net income or specific net amount
- Flexibility to set any number of retirement income need periods
- Alternate scenario sliders to immediately assess the impact of the changes to the current plan
- Asset accumulation/de-cumulation or retirement income views

Alternate Scenario

Jane Example
General Assumptions
Retirement Age
- Life Expectancy
- Retirement Income Needs
- From the age of Retirement to the age of Life Expectancy
  - $66,827.00
Additional Contributions Until Retirement
Additional Annual Contributions - Registered
- $10,660.00
Additional Annual Contributions - Non Registered
- $3,942.00
Returns
Increase or Decrease to expected returns before retirement
- 0.00 %
Increase or Decrease to expected returns after retirement
- 0.00 %
EDUCATION NEEDS

Quickly determine whether the client is on track to accumulating enough assets to fund a child’s post-secondary education.

- Considers all government grants
- Alternate scenario sliders to immediately assess the impact of the changes to the current plan
- Auto-solve for additional savings contributions required
INSURANCE NEEDS

Calculate life insurance needs by considering such variables as an investor’s current age, expected retirement age, net income, liabilities and existing insurance coverage.

- Set any number of income replacement periods each with their own unique income replacement needs
- Considers assets to be liquidated upon death and liabilities that may already be insured
- Alternate scenario sliders to immediately assess the impact of the changes to general assumptions
ASSET ALLOCATION

- A simple 4-step portfolio construction and analytics process that helps build a compelling case for advisor investment recommendations.
- The Asset Allocation Analyst module’s comprehensive list of analytics range from a simple investment growth chart to Alpha, Sortino and Information Ratio metrics, allowing advisors to create a proposal that is as simple or complex as required.
ASSET ALLOCATION STEP 1: REVIEW THE CLIENT’S CURRENT ASSET MIX

- Back- or front-office client data import for existing clients
- Configurable asset classes
- True, up-to-date, portfolio asset class exposure based allocation of underlying funds
- Single or multiple accounts setup
- Asset mix breakdown for all accounts combined or account by account
- Ability to group accounts by investment objectives
- Supports multiple currencies

CURRENT PORTFOLIO | OBJECTIVES

Account: Show all accounts

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<thead>
<tr>
<th>Name</th>
<th>Type</th>
<th>Current total</th>
<th>Owner</th>
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<tbody>
<tr>
<td>987654</td>
<td>Cash account</td>
<td>$100,000.00</td>
<td>Doe, John</td>
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<tr>
<td>123456</td>
<td>IRA</td>
<td>$639,021.35</td>
<td>Doe, John</td>
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</table>

Asset Mix

Equities
- U.S. Equity: $464,232.86
- Foreign Equity: $188,369.33

Fixed Income
- U.S. Fixed Income: $49,429.70
- Foreign Fixed Income: $14,738.25

Cash
- Cash: $19,776.32

Others
- Others: $2,474.89
ASSET ALLOCATION STEP 2: DETERMINE THE INVESTOR PROFILE

- Unique decision-tree investor profiling questionnaire
- Customizable number of profiles (and model portfolios)
- Optional minimum and maximum tactical allocation ranges
ASSET ALLOCATION STEP 3: BUILD AN APPROPRIATE PORTFOLIO

- One or more model portfolios for each investor profile.
- Model portfolios can be grouped by product line or other criteria.
- User can create and save their own model portfolios.
- Accommodates portfolios of individual securities, individual funds, funds-of-funds or a combination of all investment types.
ASSET ALLOCATION STEP 4: REVIEW / COMPARE THE PORTFOLIO

- Highly visual and dynamic graphs
- Data also available in table format
- Longest common period or custom start and end dates
- Supports multiple currencies
- Portfolio level statistics

<table>
<thead>
<tr>
<th>Return</th>
<th>Asset Allocation Summary</th>
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<tr>
<td></td>
<td>Historical Performance</td>
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<td></td>
<td>Positive / Negative Periods</td>
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<td></td>
<td>Alpha</td>
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<td>Trailing Year Returns</td>
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<td>R-squared</td>
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<thead>
<tr>
<th>Risk</th>
<th>Standard Deviation</th>
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<td>Beta</td>
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<td>Tracking Error</td>
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<td>Risk vs Return</td>
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<tr>
<th>Ratio</th>
<th>Market Capture</th>
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<td>Sharpe</td>
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<td>Information</td>
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<td>Treynor</td>
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<td>Sortino</td>
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<td>Returns Above Blended Benchmark</td>
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- Holdings level statistics

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<thead>
<tr>
<th>Return</th>
<th>Calendar Year Returns</th>
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<tr>
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<td>Annual Compound Returns</td>
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<table>
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<tr>
<th>Risk</th>
<th>Holdings Overlap</th>
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<td>Correlation</td>
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<td>Scatter Diagram</td>
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<td>Best/Worst Performance</td>
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SYSTEMATIZING YOUR PROPOSAL PROCESS WITH WEALTHELEMENTS

- Enables staff to work proactively, not reactively and focus on higher value tasks;
- Allows advisors to spend more time with clients and prospects;
- Reduces dependencies on key employees and reduces the amount of training for new employees;
- Contributes to a consistent client experience;
- Helps build a “turn-key”, sellable business.
CONCLUSION

- Experts agree systematization is required to build a sustainable business.
- WealthElements can be a key component of your firm’s systematized proposal workflow.
- The result can be an efficient, turn-key business that commands a higher valuation.
FREE 1-YEAR LICENSE

- Special offer to 2016 T3 Advisor Conference attendees.
- Visit www.WealthElements.com
- Click on the “Try” link

- Select the Free 15 Day Trial. As an attendee of this conference, your free trial will automatically be extended.
THANK YOU!

1.888.989.3141
www.WealthElements.com

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