

A SYSTEMATIC AND SCALABLE PROPOSAL PROCESS TO GROW YOUR BUSINESS

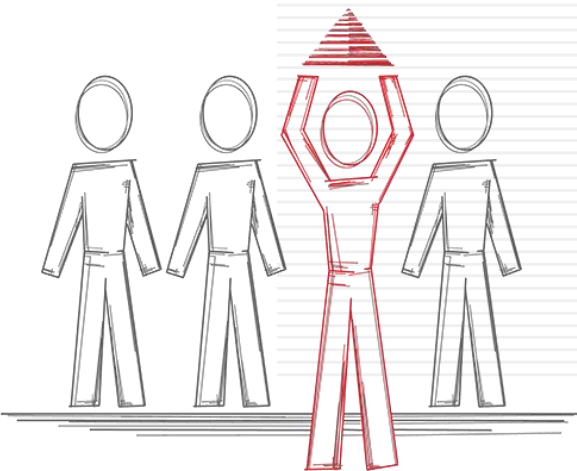
T3 Advisor Conference
Fort Lauderdale, Florida



AGENDA

- 1 INTRODUCTION TO EQUISOFT
- 2 THE IMPORTANCE OF SYSTEMATIZED WORKFLOWS
- 3 HOW WEALTHELEMENTS CAN HELP

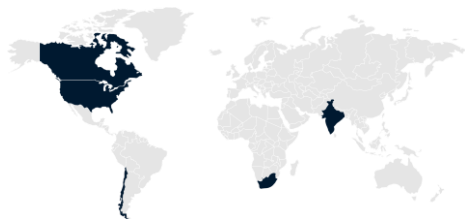
1



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



- Largest and Most Experienced Oracle OIPA Implementer



- Vast and diverse custom project portfolio.

SOME OF OUR CLIENTS



AMERICO



Banco de Bogotá
Un Banco hecho entre dos



CANACCORD Genuity
Wealth Management




DUNHAM & ASSOCIATES
WHEN PERFORMANCE COUNTS



Fidelity
INVESTMENTS



FRANKLIN TEMPLETON
INVESTMENTS



Genworth
Financial



Manulife Financial
For your future™



Nationwide



NB INSURANCE
COMPANY LIMITED



OLD MUTUAL

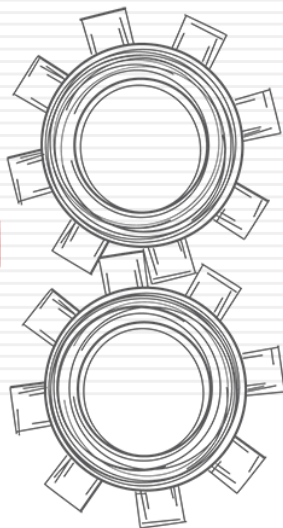


Scotiabank®



Sun Life Financial

2



THE IMPORTANCE OF SYSTEMATIZED WORKFLOWS

THE STARBUCKS EXPERIENCE

The Rise of Automated Workflows in Financial Advisory Practices

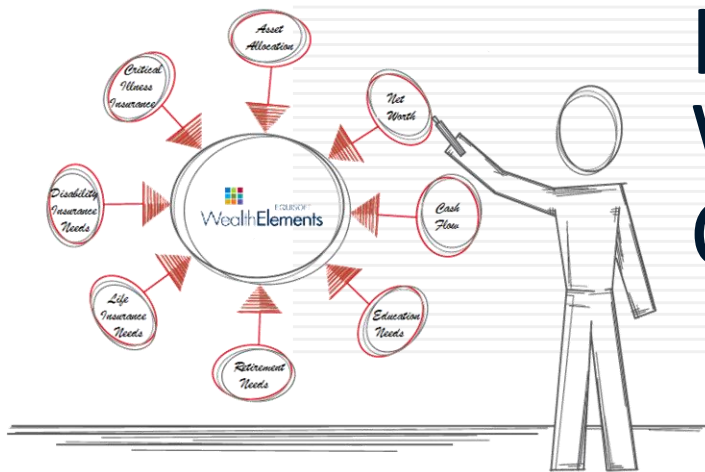
(Fox Financial Planning Network)

- 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.



2

HOW WEALTHELEMENTS™ CAN HELP





A SCALABLE PROPOSAL SOLUTION

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



Asset Allocation Analyst



Net Worth



Cash Flow



Retirement Needs



Education Needs



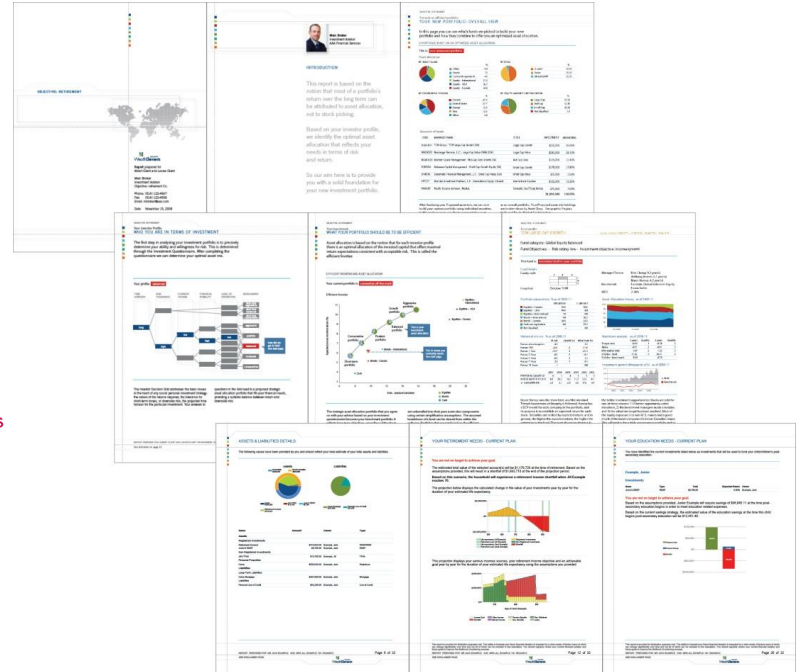
Life Insurance Needs



DI Needs



CI Needs





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.

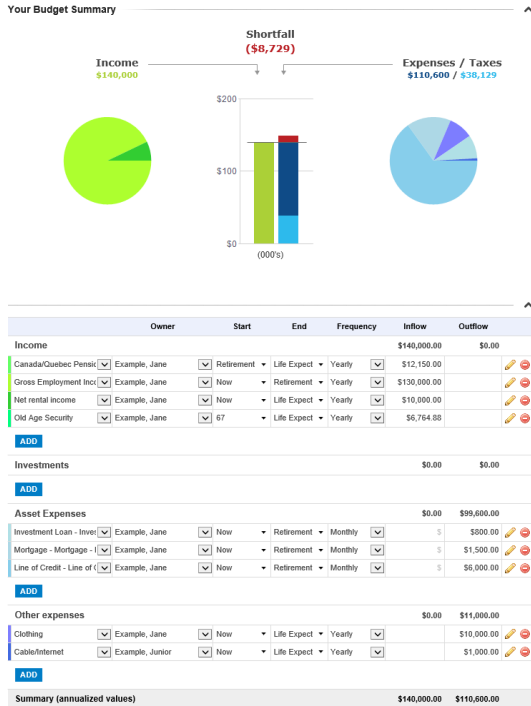
- “Quick Capture” data grid entry mode option
- Default assets and liabilities to accelerate data entry
- Shared data between modules to eliminate duplication of data entry



Hide Details

Owner	Value	Monthly Contribution	Liability	Monthly Payment	Net Worth
Investments					
Non-Registered	\$891,000.00	\$0.00	\$0.00	\$0.00	\$891,000.00
Example, Jane	\$412,000.00	\$	\$	\$	\$412,000.00
RRSP/RRIF	\$467,000.00	\$	\$	\$	\$467,000.00
Example, Jane					
Locked-In Registered	\$	\$	\$	\$	\$0.00
Example, Jane					
RESP	\$12,000.00	\$	\$	\$	\$12,000.00
Example, Jane					
TFSA	\$	\$	\$	\$	\$0.00
Example, Jane					
ADD					
Other Assets					
	\$700,000.00	\$0.00	\$450,000.00	\$1,500.00	\$250,000.00
Residence	\$450,000.00	\$	\$250,000.00	\$1,500.00	\$200,000.00
Example, Jane					
Property	\$250,000.00	\$	\$200,000.00	\$	\$50,000.00
Example, Jane					
Other Property	\$	\$	\$	\$	\$0.00
Example, Jane					
Car	\$	\$	\$	\$	\$0.00
Example, Jane					
ADD					
Other liabilities					
	\$0.00	\$0.00	\$170,000.00	\$6,800.00	(\$170,000.00)
Credit Card Balances	\$	\$	\$	\$	\$0.00
Example, Jane					
Line of Credit	\$45,000.00	\$	\$45,000.00	\$6,000.00	(\$45,000.00)
Example, Jane					
Investment Loan	\$125,000.00	\$	\$125,000.00	\$800.00	(\$125,000.00)
Example, Jane					
ADD					

CASH FLOW



A listing of all incomes and expenses helps determine how much more investors can contribute towards their financial objectives.

- “Quick Capture” data grid entry mode option
- Default incomes and expenses to accelerate data entry
- Shared data between modules to eliminate duplication of data entry

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

Additional Contributions Until Retirement

Additional Annual Contributions - Registered

Additional Annual Contributions - Non Registered

Returns

Increase or Decrease to expected returns before retirement

Increase or Decrease to expected returns after retirement

RESET



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

WORKSHEET | CURRENT INVESTMENTS | RESULTS



Example, Junior | Education Projection

Current Plan

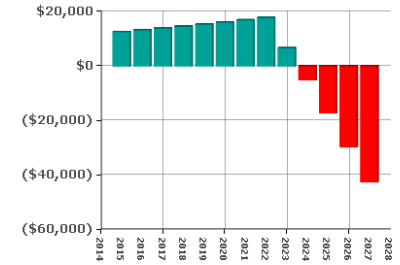


You are not on target to achieve your goal.

Your client needs to consider adjusting his/her savings strategy.

Based on the assumptions provided, Junior Example will require savings of \$54,874.06 at the time post-secondary education begins in order to meet education related expenses.

Based on the current savings strategy, the estimated value of the education savings at the time this child begins post-secondary education will be \$17,729.47.



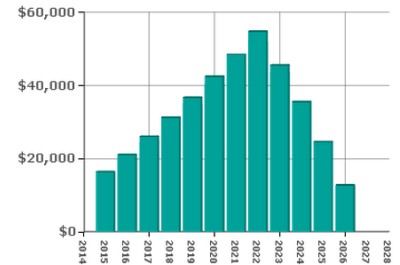
Alternate scenario

Based on the original assumptions provided and the changes identified below, Junior Example will require savings of \$54,874.06 at the time post-secondary education begins in order to meet the education related expenses.

Based on the new savings strategy, the estimated value of the education savings at the time this child begins post-secondary education will be \$54,874.02.

Additional Annual Contribution

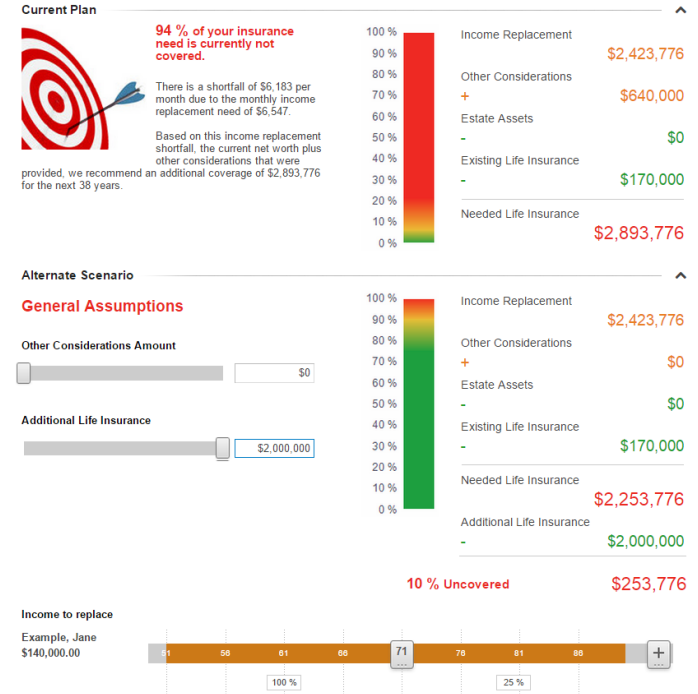
Increase or Decrease to Expected Return on Investments



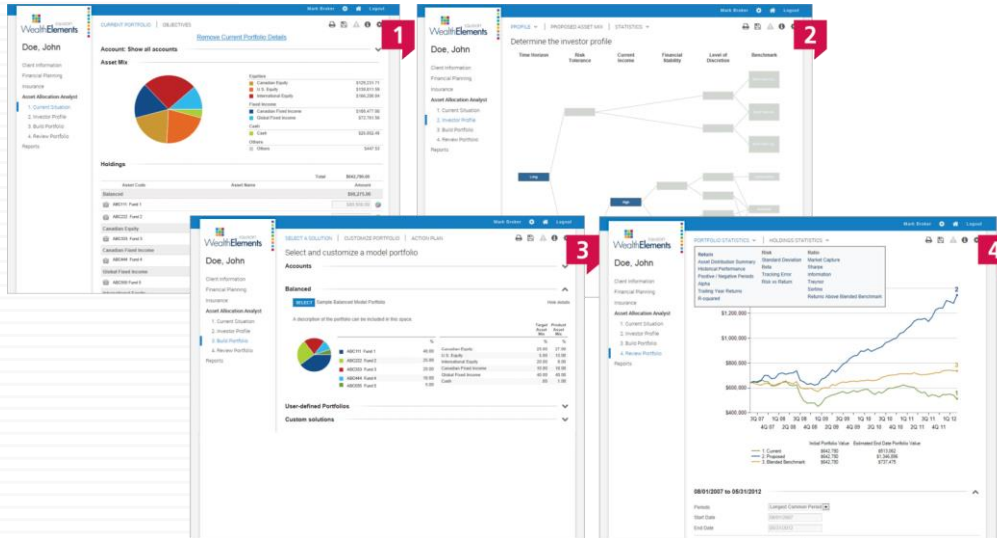
INSURANCE NEEDS

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


[Remove Current Portfolio Details](#)

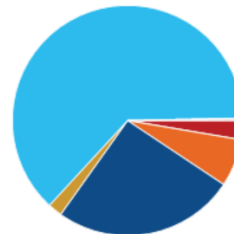
Account: Show all accounts

	Name	Type	Current total	Owner	
<input type="radio"/>	987654	Cash account	\$100,000.00	Doe, John	
<input type="radio"/>	1233456	IRA	\$639,021.35	Doe, John	

 Show all accounts

[ADD ACCOUNT](#)

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
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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

PROFILE ▾ | PROPOSED ASSET MIX | STATISTICS ▾ 🖨️ 📄

Your profile: 1 Very Conservative 2 Conservative Income **3 Balanced** 4 Growth 5 Aggressive Growth

Time Horizon ▾ (1 question) 1 2 **3** 4 5

1. When do you expect to need to withdraw a significant portion (1/3 or more) of the money in your investment portfolio?

i) Less than 1 year

ii) 1-3 years

iii) 4-6 years

iv) 7-9 years

v) 10 years or more

Investment Knowledge ▾

Investment Objectives ▾


Risk Capacity ▾

Risk Attitude ▾ (6 questions) 1 2 **3** 4 5

Balanced

You have a moderate tolerance for risk and loss of capital. You are willing to tolerate some fluctuations in your investment returns and moderate losses of capital. You have at least a medium term investment time horizon. The objective of your portfolio will be to provide a combination of income and long term capital growth and therefore the portfolio will include at least 40% in fixed income investments.

	Min	Target	Max
Equities			
Canadian Equity	0.00 %	20.00 %	60.00 %
U.S. Equity	0.00 %	20.00 %	60.00 %
International Equity	0.00 %	20.00 %	60.00 %
Fixed Income			
Canadian Fixed Income	0.00 %	20.00 %	40.00 %
Global Fixed Income	0.00 %	20.00 %	40.00 %
Cash			
Cash	0.00 %	0.00 %	0.00 %



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.

The screenshot displays the WealthElements software interface. The sidebar on the left shows the user 'Doe, John' and navigation options: Client Information, Financial Planning, Insurance, Asset Allocation Analyst (with sub-options: 1. Current Situation, 2. Investor Profile, 3. Build Portfolio, 4. Review Portfolio), and Reports. The main content area is titled 'SELECT A SOLUTION | CUSTOMIZE PORTFOLIO | ACTION PLAN' and shows a 'Balanced' model portfolio selected. A pie chart and a table below it show the asset allocation details.

		Target Asset Mix	Product Asset Mix
iShares Core Total Aggregate US Bond	40.00	25.00	27.00
Black Diamond	25.00	5.00	13.00
Dynamic Power Global Growth Class Series A	20.00	20.00	9.00
Acuity Pooled Fixed Income Fund	10.00	10.00	10.00
HMS Holdings Corp	5.00	40.00	40.00
		.00	1.00

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

Return	Risk	Ratio
Asset Distribution Summary	Standard Deviation	Market Capture
Historical Performance	Beta	Sharpe
Positive / Negative Periods	Tracking Error	Information
Alpha	Risk vs Return	Treynor
Trailing Year Returns		Sortino
R-squared		Returns Above Blended Benchmark

- Holdings level statistics

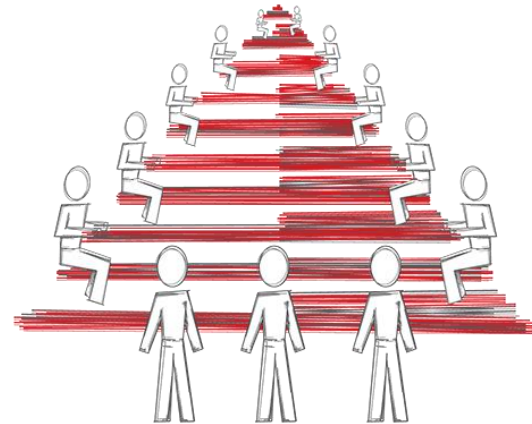
Return	Risk
Calendar Year Returns	Holdings Overlap
Annual Compound Returns	Correlation
	Scatter Diagram
	Best/Worst Performance

February 12, 2016



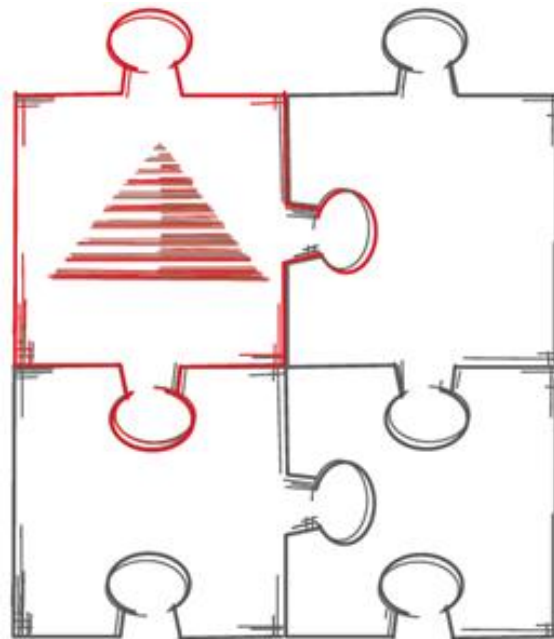
SYSTEMATIZING YOUR PROPOSAL PROCESS WITH WEALTHELEMENTS

- 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.



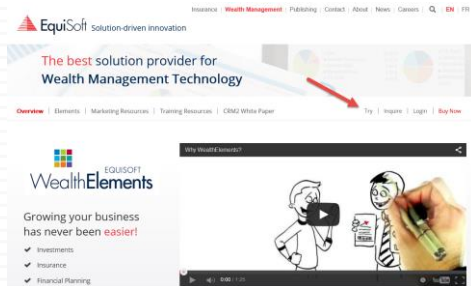
CONCLUSION

- 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.

February 12, 2016

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Package selection	Applicable License Fees	
<input type="radio"/> WealthElements Annual License – payable monthly) with Basic Data Package (includes Morningstar mutual funds data)	Subtotal	\$0.00
<input type="radio"/> WealthElements Annual License (payable monthly) with Enhanced Data Package (includes Morningstar mutual funds, ETFs and Equities data)	Total amount	\$0.00
<input checked="" type="radio"/> WealthElements – Free 15 Day Trial (includes mutual fund data feed only)		

←



THANK YOU!

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