Wealth Management Platform

Flexibility and choice

The Wealth Management Platform (WMP) is an integrated investment management platform designed to help you manage the full lifecycle of your client's advisory assets. Whether you have clients starting off their financial journey with small amounts to invest or high-net-worth clients with complex needs, you'll find solutions in WMP that can fit a wide range of goals, risk tolerances, and investment horizons.

Powered by Envestnet's technology and connected infrastructure, the robust features and functionality support your delivery of investment management services to your clients. Your partners on Osaic's Advisory Services team can help you filter through the options and identify what's best for you, your business, and your clients.

Why use WMP?

Flexibility
Ability to use one or multiple programs.

Choice
A wide variety of investment types, minimums, and pricing.

One-stop shop
A comprehensive advisory platform for all you and your clients' needs.

Seamless
Integrated across your full technology ecosystem.

Scaling opportunities
Pricing and discounts available as your assets grow.

Platform of choice
Through your partnership, Osaic continually reinvests in WMP with industry-leading enhancements.

Each of the program options on WMP offer unique features and benefits. The Unified Managed Accounts (UMA) is the fastest-growing program because of its ability to be one single source of all options in one. View the Program Overview below for a snapshot.

	Managed Accounts Platform			Advisor-Managed Platform
	UMA Unified Managed Accounts	**GMP** Genesis Model Portfolios	**SMA** Separately Managed Accounts	**AMP** Advisor Managed Portfolios
Program description	A comprehensive program with flexibility to use all the WMP advisory platforms in a single account.	A model portfolio program with a best-in-class lineup of strategists to build your clients' portfolios.	A separate account managers platform for clients with sophisticated and more complex needs.	A rep-managed platform for complete control over the investment process from portfolio construction to management.
Account minimum	$5,500	$5,500	$100,000	$5,500[1]
Investment vehicles	• Mutual funds and ETF • Separate accounts strategies • Model portfolios	Mutual fund/ETF strategist portfolios	Separate account strategies across 30+ asset classes	Mutual funds, ETFs, stocks, fixed income, select fee-based variable annuities, alternative investments, and structured products
Investment manager	Advisor, Model Portfolio Strategists, and Separate Account Managers	Model Portfolio Strategists	Separate Account Managers	Advisor
Account monitoring / trading	Platform	Platform	Platform	Advisor

[1] Small account fee may apply for accounts less than $40,000.

UMA

Unified Managed Account

Flexibility and choice in a single account.

With the Unified Managed Account (UMA) program, you can leverage all of the available advisory programs in a single client account.

Build customized portfolios and seamlessly manage an allocation of Advisor Managed Portfolios (including mutual funds, exchange traded funds (ETFs), stocks and more), Genesis Model Portfolio strategies, and separately managed account strategies for a one-account solution.

Why use UMA

- Single account solution, combining the benefits of advisor managed sleeves, model portfolios, and SMAs
- Customization of multiple WMP programs to meet your clients' needs.
- Save time and mitigate risk with an Overlay Manager that oversees account.

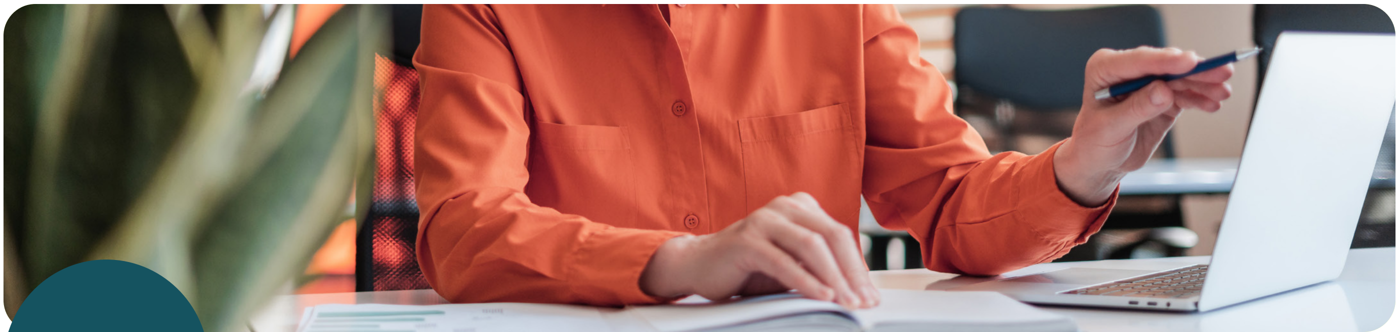
When to use UMA

- Clients who want or need a diverse asset management and customization solutions.
- Advisors who want to combine multiple account solutions.
- Advisors who want to streamline moving clients between account solutions without repapering.

Pricing

- Account minimum: $5,500.
- No additional costs to use the UMA.
- All-in costs varies based on product selection.[1]

[1] Discounts by advisor qualification may apply.



UMA program features

Professional asset management

Access to respected, expert institutional asset managers. If accessed directly, many of these firms are only available for accounts of $25 million or more.

Simplified account paperwork

Portfolios are held in a single custodial account, simplifying new account processing and eliminating the hassle of multiple statements.

Advisor managed sleeves

Include your AMP models as an allocation in your client UMA portfolios, and leverage your custom-built investment strategies in combination with models and strategies from institutional asset managers.[1]

Oversight

An Overlay Manager oversees the account, monitors holdings, and allocations.

Tax and impact management

Opportunity to address comprehensive client needs around tax management, tax transition, and/or impact screening.

Comprehensive performance reporting

Performance is reported for the combined portfolio and each individual investment sleeve.

Strategist UMA

Access turnkey solutions provided by premier investment strategists, tax-aware models, tax and impact overlay options, and tax-managed capabilities on behalf of your high-net-worth clients.

Efficiency

Aggregate SMAs, GMPs, AMP sleeves, or individual mutual funds and ETFs

[1] AMP model capabilities are only available to financial professionals holding a Series 7 license.

GMP

Genesis Model Portfolios

Efficiency and scalability with best-in-class strategies.

With Genesis Model Portfolios (GMP), you have access to best-in-class strategists to construct client portfolios and conduct ongoing investment management strategies without having to make day-to-day investment decisions. By assigning the asset allocation, individual securities decisions, and maintenance to these expert money managers, you can deliver specific investment solutions for all your clients' strategic investment needs, while freeing up more of your time for client service.

The Advisory Consultants can help you filter through more than 200 models to choose from and deliver an array of options to solve for accumulation, income, tax-managed, diversifying strategies, and more.

Why use GMP

- Scale your business by focusing on client interaction rather than due diligence and model maintenance.
- Access to 200+ world-class institutional management strategists.
- Open up options for all clients with cost-effective accessible entry points.

When to use GMP

- Advisor wants to leverage institutional managers to design models but continue account monitoring and trading to substantially reduce the amount of time spent on model management.

Pricing

- Account minimum: $5,500.
- All-in costs starting at 0.26%.[1]
- *See the GMP pricing matrix for manager-specific pricing.*

[1] Additional discounts by advisor qualification may apply.

GMP program features

Available strategists

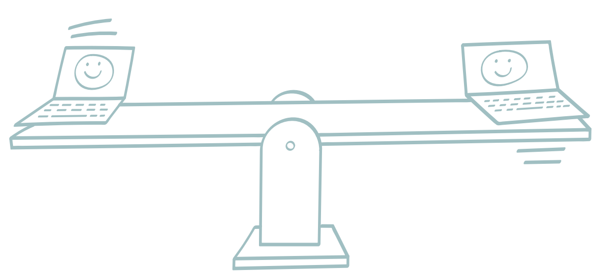
- Beacon Capital
- BlackRock
- Buckingham Strategic Partners
- Capital Group/ American Funds
- Clark
- Envestnet PMC
- Fidelity Institutional Asset Management
- First Trust
- Frontier
- Horizon J.P. Morgan
- John Hancock Investment Management
- Ladenburg Asset Management
- Meeder Investment Management
- Morningstar
- Ocean Park Asset Management
- PIMCO
- Russell Investments
- Signature Investment Advisors (SIA)
- Vanguard

Investment objectives

- Growth
- Income
- Tax Managed

Various strategies

- Strategic
- Tactical
- Dynamic



SMA

Separately Managed Accounts

In Separately Managed Accounts (SMA), clients have direct ownership of the securities held in their portfolios, allowing for greater flexibility, control, and significant tax advantages over other investment vehicles. You have the flexibility and choice to select from an array of industry-leading investment managers. In addition, you can reduce the amount of time you spend on account monitoring and trading because we'll do it for you, saving you time to provide white glove service to your high-end clients.

Why use SMA

- Access to more than 1,000 SMAs on platform, including unique strategies and socially responsible investment management.
- Choice and flexibility to construct asset allocation and manager selection based on more sophisticated needs or HNW clients.

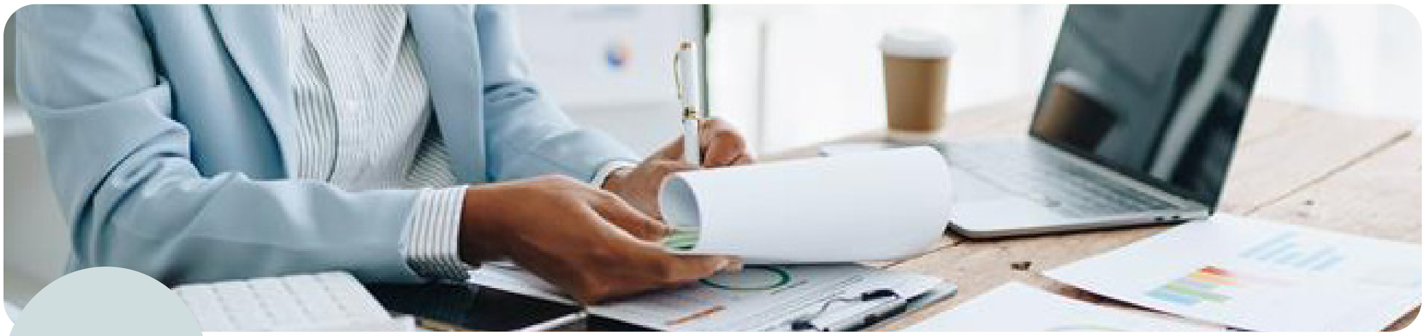
When to use SMA

- Clients who require complex, sophisticated solutions, such as high-net-worth clients and those who may be highly focused on tax management.
- Advisors who want to focus customized services for high-net-worth clients.

Pricing

- Account minimum: starting at $100,000.
- All-in costs for direct-indexing SMAs starting 0.47%.[1]
- All-in costs for actively-managed SMAs starting 0.67%.[1]

[1] Additional discounts by advisor qualification may apply.



SMA program features

Professional asset management

Access to respected, expert institutional asset managers. If accessed directly, many of these firms are only available for accounts of $25 million or more.

Transparency

A single, transparent asset-based fee covers investment management and all portfolio activity.

Customization

Portfolio managers can make minor adjustments to portfolios to fit each client's needs, taking into account existing securities to avoid overlap or restricting the purchase of securities that your client does not want to own.

Tax efficiency

With direct ownership of portfolio securities, you and your client can actively manage taxes (e.g., since each security transaction has a separate cost basis, capital gains and losses can be realized as necessary to mitigate the impact of taxes).

Social responsibility

Ability to select managers employing Socially Responsible Investment (SRI) management.

1,000+

Investment strategies

300

Separate account managers

For a complete list of managers, visit Advisor Portal > Managers Products > Investment Research

AMP

Advisor Managed Portfolios

Our Advisor Managed Portfolios (AMP) program allows you to easily construct and manage custom portfolios using your own documented investment process. AMP is designed to be a valuable component of your overall advisory practice, giving you access to powerful, time-saving tools and a robust selection of options, backed by the support of Osaic's Research Guidance Models.

Why use AMP

- Over 7,000 investment options to choose from.
- A simplified fee structure with asset-based pricing.
- Industry-leading wrap fee program to provide the best choices for your clients, while mitigating risk
- Complete control over the full process from portfolio design to monitoring to trading and rebalancing.

When to use AMP

- Clients who need a highly customized approach or are looking for specific funds.
- Advisors who prefer to design their own models as part of their investment management offering.

Pricing

- Account minimum: $5,500.
- All-in costs starting at 0.17% with discounts based on client household size.

AMP program features

Trading

- Order Blasting
- Global Rebalancing
- Trade Staging

Investment features

- Suggested Allocations
- Efficient Frontier
- Import Holdings
- Custom Allocations

Rebalancing

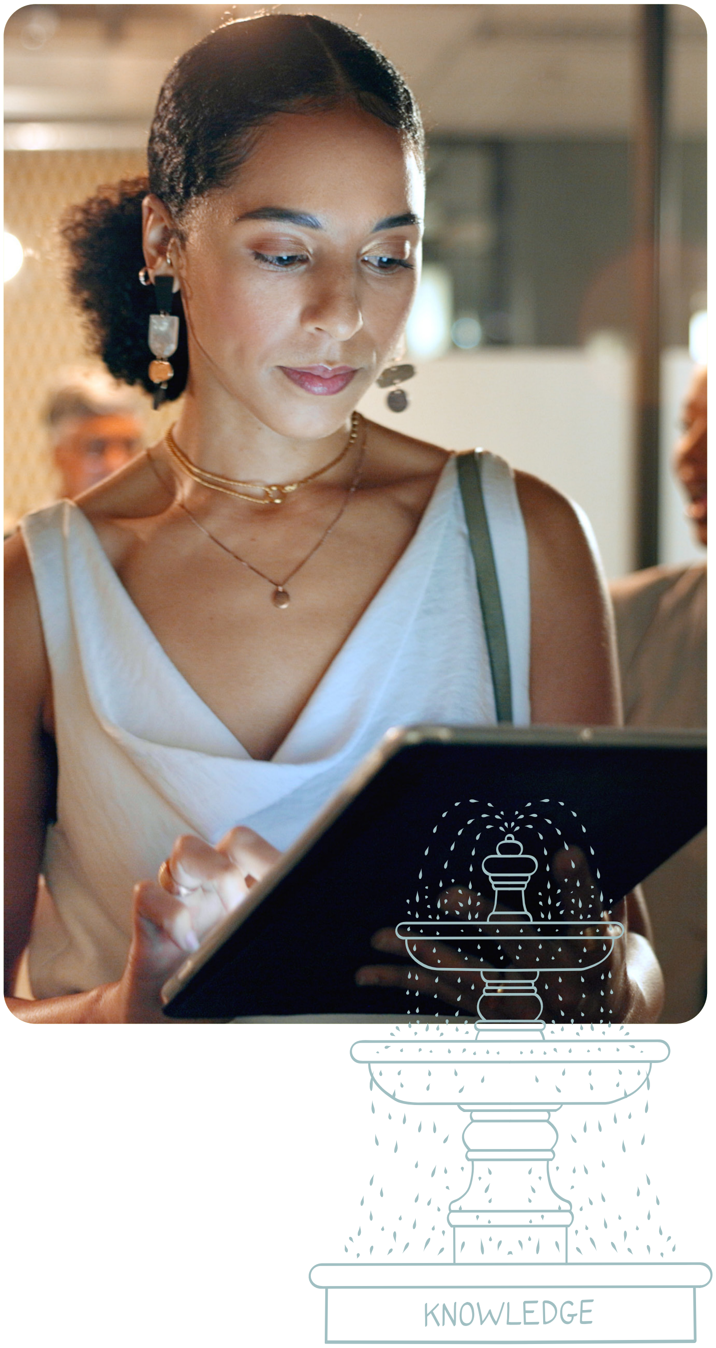
- Soft Rebalance
- Model Change Rebalance
- True Rebalance
- Style Rebalance (Asset Class Rebalance)

Model management

- Stocks
- Bonds
- Mutual Funds
- Exchange-Traded Funds (ETFs)
- Fee-Based Variable Annuities[1]
- Alternative Investments[2]
- Structured Products[1]

[1] Available investments but not available to manage in the model.

[2] Requires pre-approval.



Learn more

Advisory Services

Our Advisory Consultants are here to assist you in:

- Understanding the Wealth Management Platform's capabilities.
- Guide you through decisions about your investment solution choices.
- Discuss how to position advisory business and strategies with your clients.

Contact us

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