

WEALTHSTATION FOR WEALTH MANAGERS

SunGard's WealthStation is designed to provide the right tools for advisors to be productive, while introducing a platform for wealth management that can grow as the business grows. A complete planning system for today's financial professionals, WealthStation integrates both financial planning and asset allocation into a single system. WealthStation also helps facilitate improved data sharing between tools and helps mitigate information error risk.

As financial plans are crafted, the system's asset allocation tools can access the revised or proposed information. Similarly, as assets are allocated, that information is available to the financial planning tools. There is no need to log out and then into another system, or to perform unnecessary manual tasks for importing and exporting account data. This can help save time and streamline processes.

In addition to offering advanced tools and technology, WealthStation allows administrative control over system features, users and clients. The administrative suite helps reduce the need for external technical support and customization, offering a high degree of flexibility.

Financial Planning Capabilities

WealthStation's comprehensive and modular financial planning tools are combined with calculation engines and interactive, educational presentations. WealthStation analyzes data to help clearly communicate financial concepts and provide individualized reports. Its advanced analytics address a diverse range of planning needs, from the most basic financial goals to comprehensive cash-flow planning.

WealthStation Financial Planning includes:

- Comprehensive Planning
- Goal-based Planning
- Three Levels of Analysis plus Calculators
- Monte Carlo Simulation
- Scenario Planning
- "What If" Modeling

Asset Allocation Capabilities

WealthStation helps wealth managers identify and quantify their clients' financial goals and resources and then create realistic, tax-efficient and diversified plans and portfolios tailored to each client. Key features include:

- Mean variance optimization used to develop an efficient frontier (also allows for model portfolio simulation)
- A Historical Returns Database covering multiple capital market sectors extending as far back as 1960 for comprehensive portfolio back-testing

- Consideration of a client's current allocation, financial goals and resources
- Current and proposed asset allocations comparison, clearly displaying the required rebalancing
- Tax-efficient portfolio creation by considering the composite of qualified and non-qualified assets for both current and proposed asset mixes
- Factoring of taxable and tax-deferred investments into the analysis to minimize tax liability
- Evaluates alternative asset allocations to determine the best portfolio
- An "Implement" function that designates product transactions required to achieve a selected asset allocation plan
- Forecasting using Monte Carlo Simulation, which uses random number generation to create a set of possible future outcomes. The results are used to calculate target return probabilities and asset value levels, creating a model of future capital market behavior to evaluate the merits of alternative asset allocation strategies
- An Asset Finder tool, enabling a search for any open-end mutual fund by its name, trading symbol or asset class
- Concentrated holdings display with a liquidation schedule
- Cash-flow sensitivity analysis on alternative "what if" scenarios
- Risk management tools
- Specific implementation proposals to facilitate decisions

In addition to its baseline features, WealthStation Asset Allocation can be configured with customized capital market assumptions (asset classes/correlations), benchmarks, risk tolerance questionnaires, model portfolios and investment policy statements. Also with this new WealthStation Asset Allocation functionality, each firm or independent investment advisor can have a fully customized system and enjoy the benefits that were previously only available to large, institutional firms.

WealthStation Asset Allocation helps wealth managers deliver the best possible guidance to their clients.

Administrative Suite

The administrative suite is a key component of WealthStation that allows administrators to:

- Share client information through selective teams
- Set variable parameters
- Specify disclaimer and 'action checklist' text displayed on screen and in printed reports
- Access printed report plans for review purposes
- Administrative reports allow access to the client and user information, including report generation histories, detailed user and client lists and referral lists

To find out how WealthStation can help you provide more efficient client service and grow your business, register for a free trial. Call 1.801.955.3163 to sign up today.