

TRUST MANAGEMENT SYSTEM FEATURES AND FUNCTIONALITY

"As-of" Demand Reporting

- Historical transaction statements
- Historical account holdings with market values
- Historical list of holders for a security

Automatic Cash Management System

- Automatic investment of cash with flexible options
- Separate principal/income funds available
- Automatic daily factor input and income map

Automatic Fee Calculation System

- Flexible computation methods for transaction, asset and administrative charges
- Base, minimum, percentage and discounted fees
- Fee invoices and management reporting

Automatic File Search (AFS)

- SQL relational database engine
- Report to screen, printer or PC file
- Report library with automatic production scheduling

CD-ROM Storage

- Permanent record retention via CD-ROM

Check Writing and Disbursing

- Percentage, fixed or variable amount disbursements
- Payment by check or credit advice, ACH Interface

Common/Collective Fund Accounting

- Daily and monthly accruals by account or asset
- Income and gain/loss distributions
- Annual reporting to participants

Consolidated Accounts Reporting

- Portfolio investment/asset review on demand
- Summary/detail transaction statement on demand

Custody Services Integration

- Online trade settlements and capital change notices
- Personalized service and research services
- Charlotte interface to Trade Order System
- Daily cash settlement/reconciliation

Customer Report Packaging/Versions

- In-house or outsource print options
- Unlimited user-defined client reporting packages
- Customized reports schedules
- Simplified "broker" formats with graphs
- Package selection and frequency at recipient level
- Optional stuff and mail services
- Optional delivery via Internet
- Charitable Trust formats

Depository Reconciliation

- Monthly electronic reconciliation for most depositories

IRMA (Investment Reports Module)

- Customized investment reporting on demand
- Integrated color graphs and charts
- User defined reporting periods with full accruals

Inquiry

- Windows® GUI for easy screen navigation
- LAN/WAN support for any networked PC
- Browser-based, real-time reporting
- Customized inquiries and favorites folder
- Complete online documentation and help wizard

Internet Delivery of Customer Statements and Month-end Reports

- Reduce printing and mailing costs
- Eliminate internal handling of statements
- Make statements available to your customers sooner

Management Reporting Module

- Create management reports, charts and graphs to analyze and compare accounts and values over defined periods

Mutual Fund Processing

- Enter trades in units or dollars for later settlement
- SGN Funds, interface to fund families
- Automated daily-factor collection and input
- Mutual Fund Redemption Fee Module
- Mutual Fund Trade Restrictions

Notes/Mortgage Processing

- Automatic transactions for interest, principal and escrow payments

Pending Items

- Pre-scheduling of miscellaneous periodic or one-time transactions; income receipts, amortization or accretion of bond premiums or discounts, OID recognition and basis adjustment

Performance Measurement

- Time-weighted and/or dollar-weighted
- Automatic cash-flow computation
- User-defined portfolios with 40 benchmark indices

PRS Portfolio Realignment System

- Creation and maintenance of Mutual Fund asset allocation models
- Automated buy/sell transactions for compliance
- Roll-up reporting by fund-sponsor Process Management

Process Management

- Automated workflow with electronic forms processing

Pseudo Accounts

- Ability to set-up and monitor accounts not included in trust department balance sheet totals

Qualified Plan Reporting

- Complete market-to-market reporting (interim/annual basis)
- Form 5500 Worksheet

Real-time Reporting

- Browser-based reports that may be accessed through Charlotte or via Internet
- Future activities can be included in the reports; such as "Pending" items (ACMS, pension checks, income maps, trades trust checks, fees)
- Reports are available using beginning of day positions or projected positions
- Real-time reports available include Account Balance, Holders List, Projected Cash Activity, Today's Activity, Account Summary, Investments Detail, Tax Lot Listing, Transaction Activity, and Investment Review

Related Documents

- Integrate documents directly into Charlotte accounts

Securities Pricing/Synoptic Data

- Daily/weekly pricing updates
- Security descriptive and dividend data
- Full asset coverage

SunGard Global Network (SGN)

- Automated trading and settlement for mutual funds, equities, fixed income securities and money markets
- Internet access with full Charlotte system interface

Suspense Accounts

- Suspense accounts available for purchases, sales, income, fees and miscellaneous items

System Security

- Function and account level access by user-ID
- Complete security log reporting

Tax Processing

- Automatic 1099, 1098, 5498 and IRS electronic filing
- Automatic interface to major tax preparation services

Third-party Interfaces

- Automated links to external money managers
- Interfaces to portfolio management software packages
- Automated links to performance vendors

Tickler Reporting

- Re-occurring or one-time ticklers
- Flexible reporting options

Trade Order Entry System

- Full trade tracking from inception to settlement
- Automatic matching and posting of trade confirms
- Complete SunGard Custody/SGN integration
- Real-time Equity trading through SGN

Trust Committee Review Reporting

- Automatic reporting for departmental reviews
- Account review packages for investment committee
- Internet delivery

