

## FEATURES

### *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
- STN 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**

- 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



### Schedule 13F Worksheet

- Optional report used for completing SEC 13F filing

### Securities Pricing/Synoptic Data

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

### SunGard Transaction Network (STN)

- Automated trading and settlement for mutual funds, equities, fixed income securities and money markets
- Internet access with full Charlotte system interface
- Flexible options for 12B1 fees and soft dollars

### 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/STN integration
- Real-time Equity trading through STN

### Trust Committee Review Reporting

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

