SUNGARD WEALTHSTATION

WEALTHSTATION FINANCIAL PLANNING

SunGard offers wealth management advisors WealthStation Financial Planning, which integrates all of its financial planning tools on a single, Web-based platform. WealthStation helps provide the tools you need to be successful. Whether you are creating proposals, reallocating client assets or investments, performing modeling, creating what-if scenarios, or analyzing the easy-to-understand breakdowns of current financial states, the financial planning tools in WealthStation help make your job easier.

Typical Business Challenges	SunGard's Solution
Financial planning tools sometimes are difficult to learn and understand. Planning tools need to be easy-to-learn, and offer both quick and comprehensive planning capabilities.	WealthStation's Financial Planning tools are intuitive and easy-to-learn, and you can choose how to approach your planning activities, either for quick reports or more multi-issue, comprehensive presentations.
Information is not shared between advisor workflow applications, and sometimes information is on different systems altogether, requiring dual data entry, logins, reconciliation, extra time and effort.	WealthStation integrates financial planning and asset allocation capabilities into a single system, sharing a common database. This avoids redundant data input. When information is entered in one tool, it is automatically available to all tools in the platform.
Tools often are advisor self-selected and not accessible outside of the business or across borders.	WealthStation is Web-based and can be deployed enterprise-wide or on a single desktop. It can even be made available for direct client access.
Point solutions are not flexible and cannot grow with the business.	WealthStation is a platform with a modular architecture that enables businesses to use entitlements to choose, and change over time, as few or as many features and functions as needed.

Flexible and Capable

WealthStation is designed to provide the right tools for you to be productive, while introducing a flexible, expandable platform that can grow as the business grows. Building on SunGard's highly acclaimed product set, WealthStation's flexible financial planning capabilities are both wide and deep:

- Web-based, collaborative planning functions
- Intuitive, easy-to-use interface
- Modular and comprehensive planning
- Data integration and sharing between modules, including asset allocation to portfolio construction
- Simple, easy-to-understand, and graphical customer reports
- Administrative capabilities that allow configurable access of tools to advisors and consumers
- Lifetime cash flow projection
- ASP hosting available for significant IT savings
- Creation of consistent, compliant, suitable and ranked recommendations — Eliminates "one size fits all" recommendations

WealthStation's intuitive, Web 2.0 interface helps make these tools even easier to access and use. Information is integrated and shared on one system, so 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 mitigate information error risk, save time and help streamline processes.

Different Needs, Different Approaches

Depending on your client, available information, plan type, time available or organizational policies, financial planning can be approached in different ways. WealthStation also considers different types of wealth managers and advisors by giving you the option to approach planning either "by concept" or "by series," both of which include quick input modes to either produce a report using default assumptions, or in on-screen presentation mode for client presentations.

"Concept" planning offers groupings of like-type analysis tools. For example, under Retirement, you find At Retirement, At Retirement Foundations, Retirement Foundations, Retirement Planning, Retirement Advisor, RISE, IRA Analyzer, IRA Conversion, Lump Sum Pension, Net Unrealized Appreciation, and more. "Series" planning provides modules based on analysis level: Foundation Series, Planning Series and Advisor Series, (*e.g.,* Retirement Foundations, Retirement Planning, and Retirement Advisor). The Foundation Series planning level is the most basic, allowing creation of a financial plan in five to 10 minutes — providing an ideal, quick-planning approach for call centers and new advisors. The Planning Series level offers deeper capabilities requiring 15 to 30 minutes to produce a plan, while the Advisor Series is the most detailed, high-end approach, requiring 30 to 60 minutes to produce a plan for your client.

Each planning module and financial concept in WealthStation provides powerful calculation engines with interactive, educational presentations to help you clearly communicate complex, financial concepts and provide individualized recommendations. Analyses are available to address your diverse planning needs — and they are provided faster, easier and more consistently.

Wide, Deep and Modular — Easy-to-Use Planning Capabilities

WealthStation has more than 60 different planning modules that cover more than 20 financial concepts — from single-issue, goal-based planning to lifetime, cash-flow planning, including:

- Comprehensive planning
- Portfolio allocation
- Retirement planning
- Scenario comparison
- What-if modeling
- Monte Carlo simulation

Most modules include a sales presentation of your client's current situation and analysis results in a graphical, easy-to-read format to help your client understand the planning process, available options and the advice you provide. ■

Backed by the Power of SunGard

SunGard is more than a technology vendor — it is your consultant and partner. SunGard helps create customized solutions and useful workflow standards that leverage technology, so that you can spend more time on optimizing your clients' value. SunGard provides the ideas and know-how to help you and your organization grow your business.

WealthStation is part of SunGard's full suite of end-to-end wealth management solutions, linking your front-office, middle-office and back-office systems. SunGard's end-to-end approach helps you maximize the sharing of information to mitigate information risk, and enable trade execution, reporting, accounting, planning, allocation, and integrated business workflows. WealthStation pulls vital tools and capabilities together for you into one, easy-to-use system, so that you can concentrate on the most important part of your business — client relationships.