SUNGARD WEALTHSTATION

WEALTHSTATION FINANCIAL PLANNING FOR CANADA

A global leader in software and processing solutions for financial services, SunGard offers Canadian wealth management businesses the benefits of WealthStation, its Web-based, front-office solution. With features designed specifically for Canada — support of French-language reports, Canadian laws, taxes and government programs — WealthStation gives advisors tools for financial planning and asset allocation in a single platform.

Typical Business Challenges	SunGard's Solution
Canadian-based companies working in the U.S. and U.S.-based companies working in Canada often use separate systems.	WealthStation can be configured for dual-country use and a one-system solution for companies working across borders. SunGard's platform also enables aggregated and comparative reporting by customer, advisor and branch entities.
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.
Tools often are advisor self-selected and cannot be accessed 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.
Available solutions tend to support one country or region, and do not support different cultures, currencies and laws.	WealthStation's modules were designed specifically to support Canadian planning, languages, taxes, jurisdictions and laws.
Financial Planning and asset allocation tools are on different systems, requiring dual data entry, logins and 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 system.

Designed to serve a broad range of advisors based exclusively in Canada, or as an enterprise solution for companies operating in both the U.S. and Canada, WealthStation helps streamline business processes and give advisors the tools they need for powering people's success:

- Web-based, collaborative planning functions
- An intuitive, easy-to-use interface
- Full data integration and sharing between modules, including asset allocation
- Tools for both advisors and clients
- Tools for creating and ranking consistent, compliant and suitable recommendations
- Dynamic facilitation of selling complex financial products and solutions, including client profiling
- Powerful administrative tools and controls that allow extensive self-directed customization
- ASP hosting available for significant IT savings
- Fully customizable to include custom colors, logos, capital market assumptions, etc.
- Ability to link to back-office systems for internal and external client account aggregation

WealthStation is designed to provide the right tools for Canadian advisors to be productive, while offering a comprehensive wealth management platform that can grow as the business grows.

Tailored for the Canadian Market

WealthStation Financial Planning integrates several key features and functions designed for the Canadian financial services market. These include:

- Asset allocation with additional Canadian index proxies and data
- Canadian retirement plans — such as RRSP, spousal RRSP, RRIF, spousal RRIF, LIRA, LIF, LRIF, PRIF, group RRSP, DPSP, DCRPP, IPP — addressing taxation, locked-in accounts, minimum and maximum distributions and transfers at death
- Education plans (RESP) that cover grants and personal contributions
- Canadian statistical data for long-term care, inflation, educational costs, and more
- A choice of French or English language reports

Modules and calculators in WealthStation include:

- Accumulation Module
- Asset Allocator Module
- At Retirement Module
- Concept Profiler Module
- Education Module
- Financial Statements Module
- Long-Term Care Module
- Survivor Needs Module
- Tax Deferred vs. Taxable
- Time Value of Money Calculator
- Life Expectancy Calculator
- Loan Amortization Calculator

Different Needs, Different Approaches

Advisors approach financial planning in many different ways, depending on the client, available information, type of plan, time available or organizational policies. WealthStation also considers different types of wealth managers and advisors by giving them the option to approach their planning in diverse ways. WealthStation has more than 23 different planning modules that cover more than 15 financial concepts — from single-issue, goal-based planning to lifetime cash flow planning — all easily accessed through its intuitive interface.

Additional features include scenario comparison, portfolio allocation, what-if modeling and Monte Carlo simulation. Powerful calculation engines with interactive, educational presentations to clearly communicate complex, financial concepts and provide individualized recommendations support all of the planning modules in WealthStation. Analyses are quickly, easily and consistently available to address varied planning needs.

Backed by the Power of SunGard

SunGard serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies. SunGard is more than a technology vendor — it is consultant and partner with its customers. SunGard helps create customized solutions and useful workflow standards that leverage technology, so advisors can spend more time on optimizing their clients' value. SunGard provides the ideas and know-how to help organizations grow their businesses.

WealthStation is part of SunGard's full suite of end-to-end wealth management solutions, linking the front-office, middle-office and back-office systems across an organization. SunGard's end-to-end approach helps businesses mitigate risk and maximize sharing of information by integrating client data, financial planning, investment management, trade execution, accounting, reporting and business workflows into a single platform.

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