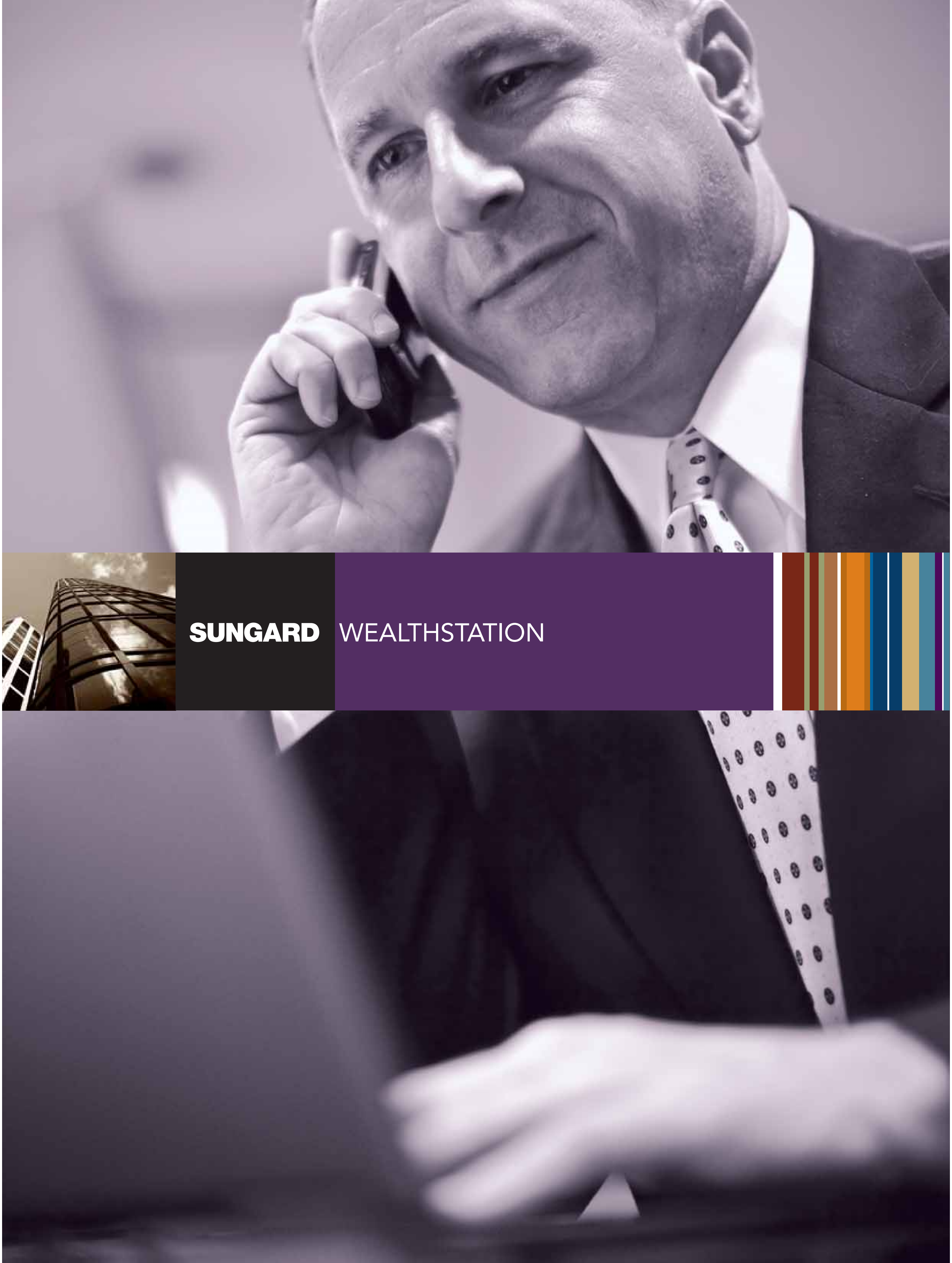

SUNGARD WEALTHSTATION

In today's evolving wealth management landscape, your clients' needs and expectations are shifting, testing your ability to respond. Both traditional and innovative wealth managers are looking for new ways to serve their customers, differentiate themselves and grow.

If your organization can deliver on the promise of effective, personalized service, the rewards can be great: enhanced customer loyalty, differentiation of your business, and an increased share of an industry on the rise.

To reap those rewards, your advisors need the support of the best tools and processes — support allowing them to devote more time to client relationships, and allowing your organization to achieve efficiencies contributing to profitability and business growth.

For these reasons, wealth management enterprises at banks, trust companies, brokerage firms, insurance companies and independent firms are turning to SunGard's WealthStation.

THRIVING ON CHANGE

The face of the wealth management industry is transforming in ways that bring both new opportunity and new complexity to service providers. Aspects of this transformation include:

- A growing population of retirees, and high-net-worth and mass-affluent individuals
- An increasing level of investment knowledge on the part of Web-savvy investors
- A desire to optimize wealth and guarantee retirement income over longer time periods
- Increased competition in the industry, with a proliferation of service and product offerings
- A broader set of regulatory and compliance mandates

STRENGTHENING CLIENT FOCUS AND INCREASING PRODUCTIVITY

Imagine giving your advisors the ability to log in to one system, where a dashboard interface provides them with a personalized snapshot of their clients, alerts, markets, key elements relating to their business and more. From that single system, your advisors can access everything they need to know about and for their clients, and the tools that can help them attract, retain and grow client assets.

WealthStation gives advisors access to financial planning, asset allocation, trading, investment management and client information — areas that all call upon the same source data. It also provides them with a complete set of relationship management tools. The result is advisors who can remain informed and responsive in their work — helping to increase their productivity and client focus.

A MODULAR SET OF CAPABILITIES

A complete, modular platform, WealthStation can be deployed with as few or as many capabilities as you desire, which easily integrate with existing core systems. Simply choose the deployment level and capability mix that's right for you:

- **Client Management** — WealthStation's account-centric, client-centric and householding capabilities support your advisors' new sales and account management activities. They allow users to select how they view and report information, receive alerts and perform actions.
- **Financial Planning** — WealthStation offers more than 60 different financial planning modules that cover more than 20 concepts, from single-issue, goal-based planning to comprehensive cash-flow planning, retirement income distributions, what-if modeling and Monte Carlo simulations.
- **Asset Allocation** — WealthStation supports advisors in creating investment portfolios, and proposing asset allocations based on client responses and scores from a company-defined risk tolerance questionnaire. Users generate forecasts and simulation models for the target portfolios using tax-efficient optimization and company- or advisor-defined portfolios.
- **Trading & Rebalancing** — WealthStation's trading and rebalancing capabilities let you produce real-time buy or sell trade requests on demand or through a scheduled rebalancing process. This gives you the ability to realign a portfolio against a model as it drifts beyond pre-established tolerance levels, receiving automatic trade alerts as appropriate.
- **Investment Management** — WealthStation's investment management features, including asset selection and proposal generation, provide your advisors with the tools to create tailored plans based on each client's unique risk tolerances, goals and investment objectives.
- **Data Aggregation** — WealthStation integrates seamlessly with SunGard's back-office and data solutions, and its open architecture and standard protocols simplify integration with proprietary and third-party systems and information sources.
- **Reporting** — WealthStation allows you to choose standard or customizable packages for reporting to clients and to management. These provide consolidated and holistic views across data points accessed through the platform.
- **Compliance** — WealthStation's administrative suite and permission rights help you ensure that your users perform actions based on their entitlements only, staying within industry and corporate compliance parameters.
- **Client Access** — For firms seeking to provide collaborative tools and online data access to prospects and clients, WealthStation offers a controlled investor portal with selected financial planning, asset allocation and trading functions.

Additional services and individualized programming are also available. Should your business shift its wealth management model, SunGard can offer relevant services from discreet, critical workflow elements to a fully integrated, end-to-end suite, uniquely scaled to size and demand.

Whether deployed to support one function or process, or as a complete solution for operations and communications, WealthStation helps streamline processes and improve productivity. This streamlining helps your advisors find more time to concentrate on the most important part of the business: client relationships.

A FLEXIBLE FOUNDATION FOR YOUR GROWTH

The WealthStation platform supports both your current needs and future business growth. Your organization can choose to use as few or as many feature modules as you initially require. As your business grows, WealthStation's capabilities can grow as well. You simply decide to activate new features, and rollouts of features and upgrades can be deployed directly to your advisors' desktops — a faster and simpler process than with most homegrown or traditional solutions.

WealthStation's open architecture, including its use of standard and widely accepted technologies, such as HTML, JSP and XML, simplifies integration. WealthStation is flexible enough for either intranet or Internet access, whether deployed on your own servers or as a SunGard-hosted solution. The system can also be configured with middle- and back-office systems supporting accounting, custody and asset servicing.

WealthStation's capabilities meet the needs of not only your advisors and clients, but also of your administrative team. You can tailor the platform to support your current mission, goals, processes and campaigns — helping minimize the need for external support. You can also take advantage of robust reporting and measurement capabilities, running productivity reports and monitoring performance measures. You have the choice of setting permissions and entitlements for individual advisors or assigning user permissions at the system level based on roles. You can even provide clients with controlled access to select components.

In virtually every way imaginable, WealthStation affords you the flexibility to accomplish precisely what you need to achieve.

POWERFUL PERSPECTIVES

From WealthStation's comprehensive and elegant Web 2.0 interface, access to an unprecedented level of information lies at your fingertips — information that supports you in strengthening the advisor-client relationship.

In the past, most systems allowed views of information mainly by account. WealthStation offers you options that are "ambicentric," allowing views by account, by client or by householding.

WealthStation's dashboard delivers a holistic picture of your accounts, clients, personalized alerts and communication tools. It allows you to interact with other work group members, keep notes, and even see an abbreviated snapshot of individual client information. By drilling down, you can access and manage client information, financial plans, investment management data and account information, as well as trading tools and business workflows. You can also see an aggregation of client holdings and real assets and use sophisticated householding and multi-level relationship tools.

You can run standard or custom reports designed to enhance clients' understanding and strengthen communication, measure progress and support compliance activities.

The result of these flexible and powerful capabilities is that WealthStation helps you deliver both discretionary and non-discretionary wealth management offerings more personally, responsively, accurately and completely.

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BACKED BY 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; SunGard helps create extensible solutions and useful workflow standards that leverage technology, so that you can spend more time optimizing clients' value.

SunGard's Strategic Delivery program offers a total consulting and partnership package to help architect the optimal mix of technology, process automation and support services to fit your organization's business model. SunGard is in a unique position to work closely with you to deliver solutions, develop strategies and deploy processes that support your initiatives. Strategic Delivery Services can help you meet challenges related to industry drivers and complexities, increased demands for risk management and compliance considerations.

www.sungard.com/wealthstation