



ENVESTNET

# WealthTech Roadmap Update

# Investnet's Financial Wellness Ecosystem

Built to help you ...

## Run your business more efficiently

- Wealth management platforms that offer integrated reporting, trading, and proposal solutions

## Turn data into intelligence to power your insights

- Aggregate data from across a client's financial life
- Drive goals-based financial planning
- Transform data into potential opportunities using actionable insights

## Help optimize client portfolios and accelerate your practice

- Personalize portfolios at scale with unified managed accounts, overlay services, and direct indexing
- Provide new wealth solutions to help address client needs like credit, protected income, and trust services
- Access solutions for your firm's business that span compliance, capital, marketing, M&A strategy, and more



# Strategic Focus

**User  
Experience**

**Integrations  
& Investnet  
Ecosystem**

**Portfolio  
Personalization**

**Advisor  
Trading Tools**

**Digital  
Automation**

**Infrastructure  
Modernization  
& Scale**

# Envestnet Enterprise Experience

# The New Platform

## Current

**PRACTICE** | CLIENTS | MANAGE | RESEARCH | PLATFORM

Practice > Desktop

**PRACTICE**

**Alerts and Notifications**

**Desktop**

- Notifications
- Alerts
- Trade Hold Management
- Investment Policy Exceptions
- Client Reviews
- Client Portal Access

**Book of Business Reports**

- Asset Summary
- Accounts
- Pending Distributions
- Systematic Withdrawals
- Gain/Loss
- Tax Overlay Metrics
- Account Holding Duplicates
- Account Activity
- Insurance Contracts

**SERVICE REQUESTS**

**PROPOSALS**

Last Login: Mar 30, 2023 11:40 AM CT

Column Manager | Viewing Scope

**Quick Actions**

- Create a New Proposal
- Create a Proposal
- Create a New Service Request
- Digital Portfolio Consultant

**Launch Pad**

- Available Integrations
  - Ebix SmartOffice
  - eMoney
  - Digital Account Opening
  - MoneyGuidePro
  - MoneyGuidePro
- BlackRock Launch Pad**
  - BlackRock Advisor Center Tools

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## Future

**ENVESTNET** | Practice | Manage | Research | Platform

Account | Search

Anuj Gupta | Last Login: May 2, 2023 06:37 AM CT

**Launch Pad**

- ENVESTNET MoneyGuide
- ENVESTNET Intelligence
- ENVESTNET CREDIT EXCHANGE
- ENVESTNET RETIREMENT SOLUTIONS
- Healthcare Exchange
- iCapital
- eMoney
- NETX360.com
- RETAIL
- SIMON
- YIELDX
- Envestnet Institute

**BlackRock Launch Pad**

- BlackRock ADVISOR CENTER TOOLS
- iRetire by BLACKROCK

**Investment Policy Exceptions**

Policy	Total	New Today	New In Last 7 Days	New In Last 30 Days
Bond Allocation	1	0	0	1
Parent Style Variance	4	0	0	0
Risk Variance	55	0	0	3

**Quick Actions**

- Create a New Proposal
- Create a New Service Request
- Digital Portfolio Consultant

**My Tasks**

My Tasks	Date Activated	Request Type	Request ID
Invest	May 5, 2020	Open Registration	1852451

**Announcements**

- PMC Weekly Market Brief - March 27, 2023 (Mar 27, 2023)
- Advisor Announcements
- PMC Capital Markets Flash Report - January 31, 2023 (Feb 27, 2023)

*For illustrative purposes only. Not based on actual client data.*

# Investnet Platform Redesign



## Strategy

To deliver an **efficient** and **powerful** next-generation advisor experience that allows users to easily navigate the platform, customize data sets and efficiently complete workflows.



## Benefits

The Investnet Platform Redesign will establish a centralized hub in which all Investnet applications can be accessed at the click of a button. This new experience will provide a streamlined and intuitive experience that allows users to efficiently operate the platform.



## User Persona Fit

The redesigned Investnet platform was created with all user types in mind. We carefully crafted each platform function to provide a top-tier experience from filtering large data sets to performing routine service requests.

# Advisor

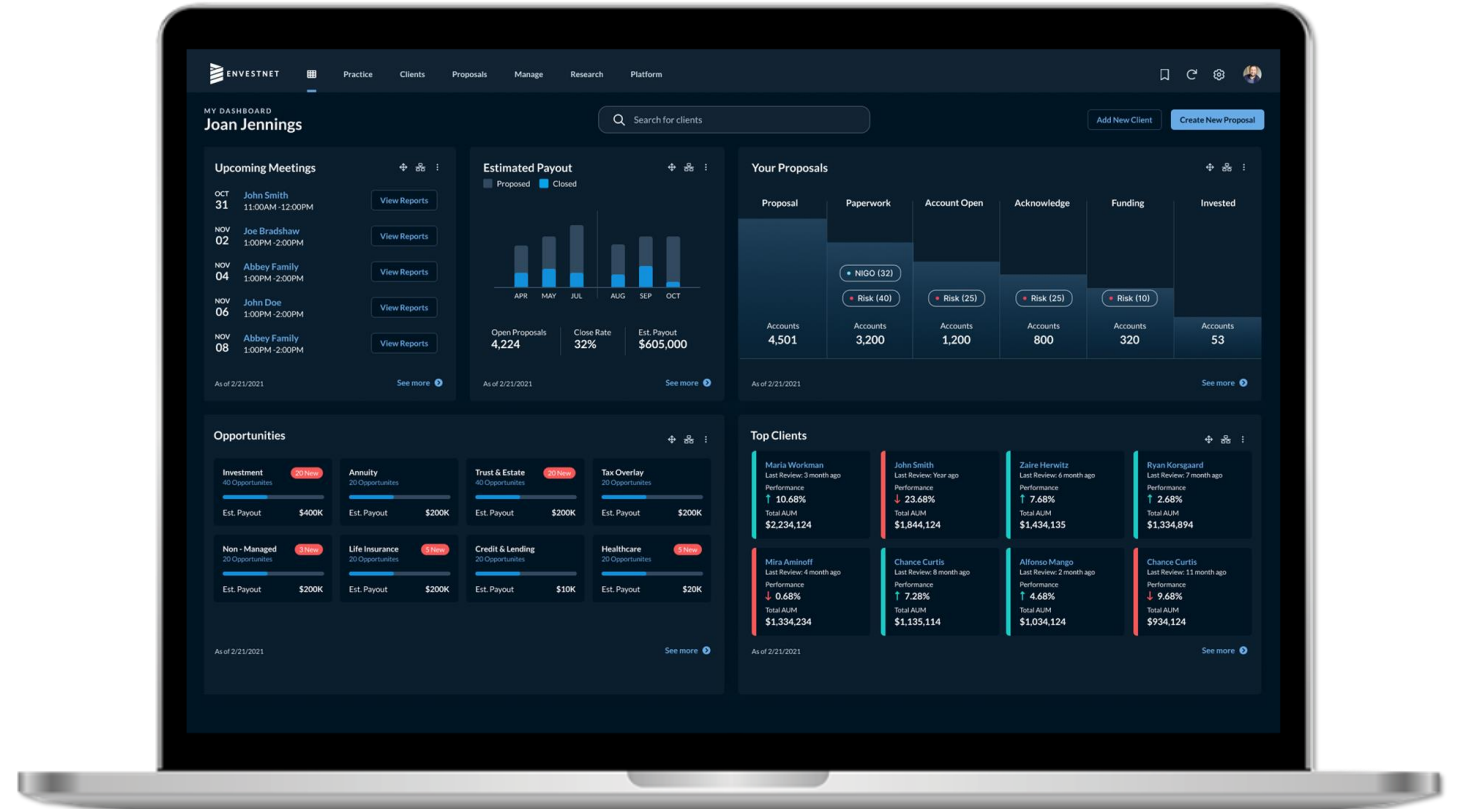
A Modern, Intuitive Experience

Design driven by YOUR feedback and suggestions, focused on:

- Easier menu navigation
- Flexible dashboard
- Streamlined workflows
- Consistent user interface

Redesigned Output for:

- Proposal/Statement of Investment Selection (“SIS”)
- Reporting
- Portfolio Analytics



*For illustrative purposes only. Not based on actual client data.*

# New Envestnet Platform UI

Dark Mode

**MY DASHBOARD Jennifer Jones**

Account [v] Search [input] [info] [refresh] [bookmarks] [user]

Viewing Scope: All Clients [v]

**Top Insights**

- Client Name #68013: Financial Plan Needs Update **\$32,849,224**
- Client Name #94382: Need Health Care Goal **\$6,923,161**
- Client Name #293842: Retiring This Year **\$5,482,382**

**Wealth Insights**

**46,422** WEALTH INSIGHTS

- 24,442 Underperforming products
- 17,621 No client contribution in 12 months
- 3,227 IRA contributions

**Quick Actions**

- Create a New Proposal
- Create a Service Request
- Digital Portfolio Consultant

**Downloads**

Filename	Date Created	Status
CSV Clients Report That is Really Really Really Important and would wrap if there is more text here	Feb 9, 2022 4:15 PM	Waiting in the queue

**Non-Wealth Insights**

**7,400** TOTAL INSIGHTS

**Top 10 Funds**

**Launch Pad**

- Hidden Levers
- eMoney

Light Mode

**MY DASHBOARD Joan Jennings**

Practice Clients Proposals Manage Research Platform

Search for clients [input] Add New Client Create New Proposal

**Upcoming Meetings**

- OCT 31 John Smith 11:00AM - 12:00PM [View Reports]
- NOV 02 Joe Bradshaw 1:00PM - 2:00PM [View Reports]
- NOV 04 Abbey Family 1:00PM - 2:00PM [View Reports]
- NOV 06 John Doe 1:00PM - 2:00PM [View Reports]
- NOV 08 Abbey Family 1:00PM - 2:00PM [View Reports]

**Estimated Payout**

Proposed Closed

APR MAY JUL AUG SEP OCT

Open Proposals: 4,224 Close Rate: 32% Est. Payout: \$605,000

**Your Proposals**

Proposal	Paperwork	Account Open	Acknowledge	Funding	Invested
Accounts: 4,501	Accounts: 3,200 • NIGO (32) • Risk (40)	Accounts: 1,200 • Risk (25)	Accounts: 800 • Risk (25)	Accounts: 320 • Risk (10)	Accounts: 53

**Opportunities**

Investment	Annuity	Trust & Estate	Tax Overlay
40 Opportunities (20 New) Est. Payout: \$400K	20 Opportunities Est. Payout: \$200K	40 Opportunities (20 New) Est. Payout: \$200K	20 Opportunities Est. Payout: \$200K
Non-Managed: 20 Opportunities (3 New) Est. Payout: \$200K	Life Insurance: 20 Opportunities (5 New) Est. Payout: \$200K	Credit & Lending: 20 Opportunities Est. Payout: \$10K	Healthcare: 20 Opportunities (5 New) Est. Payout: \$20K

**Top Clients**

Client	Client	Client	Client
Maria Workman Last Review: 3 month ago Performance: ↑ 10.68% Total AUM: \$2,234,124	John Smith Last Review: Year ago Performance: ↓ 23.68% Total AUM: \$1,844,124	Zaire Herwitz Last Review: 6 month ago Performance: ↑ 7.68% Total AUM: \$1,434,135	Ryan Korsgaard Last Review: 7 month ago Performance: ↑ 2.68% Total AUM: \$1,334,894
Mira Aminoff Last Review: 4 month ago Performance: ↓ 0.68% Total AUM: \$1,334,234	Chance Curtis Last Review: 8 month ago Performance: ↑ 7.28% Total AUM: \$1,135,114	Alfonso Mango Last Review: 2 month ago Performance: ↑ 4.68% Total AUM: \$1,034,124	Chance Curtis Last Review: 11 month ago Performance: ↓ 9.68% Total AUM: \$934,124

For illustrative purposes only. Not based on actual client data.



# Desktop Controls

## Added Form and Function

The dashboard for Jennifer Jones includes the following sections:

- Top Insights:** Three cards showing client-specific insights:
  - Client Name #688013: Financial Plan Needs Update: \$32,849,224
  - Client Name #894382: Need Health Care Goal: \$6,923,161
  - Client Name #293842: Retiring This Year: \$5,482,382
- Wealth Insights:** A central card showing 46,422 WEALTH INSIGHTS, with sub-cards for:
  - 24,442 Underperforming products
  - 17,621 No client contribution in 12 months
  - 3,227 IRA contributions
- Non-Wealth Insights:** Four cards showing:
  - 7,400 TOTAL INSIGHTS
  - 4,234 Underperforming Products
  - 1,384 Need Retirement Goals
  - 978 Life Insurance Gap
- Top 10 Funds:** A bar chart showing the top 10 funds, including:
  - iShares Russell 1000 (IWB)
  - JPMorgan Core Bond I (WOBDX)
  - MFS International Growth I (MQGIX)
  - AB Large Cap Growth Advisor (APGYX)
  - MFS Value I (MEIIX)
  - Guggenheim Total Return Bond Instl (GIBIX)
  - Goldman Sachs GQG Ptnrs Intl Opps Instl (GSIMX)
  - BlackRock Commodity Strategies Instl (BICSY)
  - Victory Floating Rate Y (RSFYX)
  - iShares Core S&P 500 (IVV)
- Quick Actions:** Three buttons: "Create a New Proposal", "Create a Service Request", and "Digital Portfolio Consultant".
- Downloads:** A table with columns for Filename, Date Created, and Status. One entry is visible: "CSV Clients Report That is Really Really Really Important and would wrap if there is more text here" created on Feb 9, 2022 4:15 PM, with status "Waiting in the queue".
- Launch Pad:** A row of logos for Hidden Levers, eMoney, ENVESTNET RETIREMENT SOLUTIONS, ENVESTNET MoneyGuide, ENVESTNET FINANCE LOGIX, and Salesforce.

The Desktop Manager sidebar is divided into two sections:

- Active widgets:**
  - Announcements
  - Investment policy exceptions
  - My tasks
  - Downloads
- Available widgets:**
  - Holiday calendar
  - Recent alerts
  - Quick actions
  - Launch pad
  - Top 10 stocks
  - Top 10 funds
  - Top 10 clients
  - Reporting assets
  - Managed assets
  - BlackRock launch pad
  - Market news

At the bottom of the sidebar are buttons for "Revert to default", "Cancel", and "Apply".

*For illustrative purposes only. Not based on actual client data.*

# Data Grids

## Personalize Information Consumption

### Groupings

CURRENT GROUPINGS

Click + to add groupings here

AVAILABLE GROUPINGS

- Account Prefix
- Advisor
- BIC Status
- Client
- Client Rep Code
- Custodian
- Investment Group
- Management Group
- Manager
- Model
- Product Name
- Product Type

Revert to default Cancel Apply

### Column Controls

Display Density: Default Compact

FIXED COLUMNS

- User

SCROLLING COLUMNS [Remove all](#)

- Type =
- Account =
- Channel =
- Firm =
- Enterprise =
- No. of Accounts =
- Total AUM =
- Service Model =

HIDDEN COLUMNS [Add all](#)

Revert to default Cancel Apply

### Filters

Type: Any User

Name:

Account:

Firm:

Enterprise: All Enterprises

Channel: All Channels

Clear Filters Cancel Apply

### Saved Layout

Save Current Layout

Name: Save

New Layout

Cancel Apply

# Editable Spreadsheets

Investment1	Current Target %	Draft Target %	Change%	Curr.Alw.Drift(Abs)	Draft Alw.Drift(Abs)	Minimum	Style
Positions	100.00	97.00					
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	4.00	<input type="text" value="4.00"/>	4.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
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AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
AGG -- iShares Core US Aggregate Bond	0.00	<input type="text" value="4.00"/>	0.00	-	<input type="text" value="5.00"/>	0.00	Intermediate Bond
<input type="text" value=""/>		<input type="text" value=""/>			<input type="text" value=""/>		
<input type="text" value=""/>		<input type="text" value=""/>			<input type="text" value=""/>		
<input type="text" value="AGGRX -- American..."/>	All Styles	All Security Types					
Cas Product Name	Minimum\$	4.00					
American Century Focused Global Gr A (AGGRX)	\$2,500						

# Modernized Workflows

ENVESTNET Firm Activity Manage Customization Account Search

NEW PROPOSAL FOR DAVID YOUNG'S FAMILY  
**Investment strategy for David Young's Family**

Back to Proposal List Investment strategy for David Young's Family Help Center

Completed Completed Hover **Active Not Completed** Disabled Not Completed Not Completed Not Completed Not Completed Not Completed Not Completed Not Completed

Account Strategy Chat with money manager Full Step Name Goes Here ANALYSIS

**New Platform Account**  
This section contains the new accounts you are proposing to create for this account strategy. + New account

**NEW** David Young | Individual | + Account number

Proposal amount: \$ 0  
Registration type: Value  
Custodian: Value

Specify funding source Optional

Overlay services  
 Tax overlay  
 Impact overlay

Investment  
Select an existing strategy Create a custom strategy

**Reporting Accounts**  
You can use this section to include additional assets your client holds as part of a holistic wealth management approach for this proposal.

20% complete All completed steps are saved Save and Continue

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# Creating a Path for the Future

## Phased Rollout

**Beta**  
Started February 2023

Initial beta launch for several firms and user types

**Rollout Phase 1**  
Starting Summer 2023

Rollout to firms using core platform functions (Reporting only or Investnet trading)

**Rollout Phase 2**  
Starting Fall 2023

Rollout to firms using more complex trading tools

**Rollout Phase 3**  
Starting Early 2024

Rollout to firms with more complex configurations

# Client Experience

# Client Portal

Helping investors live an Intelligent Financial Life™

## Strategic Vision

- Provide clients with **centralized access** to their investment, spending and financial planning data.
- Enhance the advisor/client relationship with a **configurable experience** that can meet the needs of different client segments
- Empower clients to realize **financial wellness** with detailed insights and intuitive workflows



## Product Objectives

- Single client interface for all customer personas
- Fully connected ecosystem to support rich data experiences and intuitive workflows
- Feedback-centric development
- Iterative development cycle to quickly deliver value
- Partnerships with 3rd parties

- Home
- News
- Net Worth
- Reporting
- Spending
- Planning
- Family Tree
- Your Data
- Documents

Hello, Georgia

Dashboard Investments + Add widget

### Net Worth

**\$29,256,589**

↑ 11.5% up this month

Assets	Liabilities
\$11,538,200	\$605,000

See more

### My Investment

**\$14,516,124**

↑ 6.38% Today

1M 3M 6M YTD 1Y

Last 6 Months: ↑ +8.02%  
Since Inception: ↓ -2.02%

As of 10/11/2022

See more



### Retirement Goal

**93%** Probability of Success

Projected	Goal
\$2,342,958	\$2,331,958

See more



### News

#### Succession Planning in a Family Business

Most parents want their children to know essential habits like managing money, work habits, how to learn and study, communication skills and correct hygiene. But, have you consi ...

January 29, 2021

See more

### My Market Movers

Day MON QT

Top	Bottom
<b>NFLX</b> Netflix \$362.39 +\$10.32 (2.94%)	<b>TSLA</b> Tesla Inc \$215.39 -\$10.32 (2.94%)
<b>GOOGL</b> Alphabet Inc Class A \$135.43 +\$8.69 (2.8%)	<b>AMZN</b> Amazon.com, Inc. \$170.43 -\$8.69 (2.8%)
<b>HD</b> Home Depot Inc \$247.43 +\$3.69 (2.8%)	<b>MSTF</b> Microsoft Corporation \$224.43 -\$3.69 (2.8%)

As of 2/21/2021

See more

### Merchant Spending

1M 3M 6M YTD 1Y

<b>Amazon</b> You	<b>Wegmans</b> You
\$1,544	\$1,544

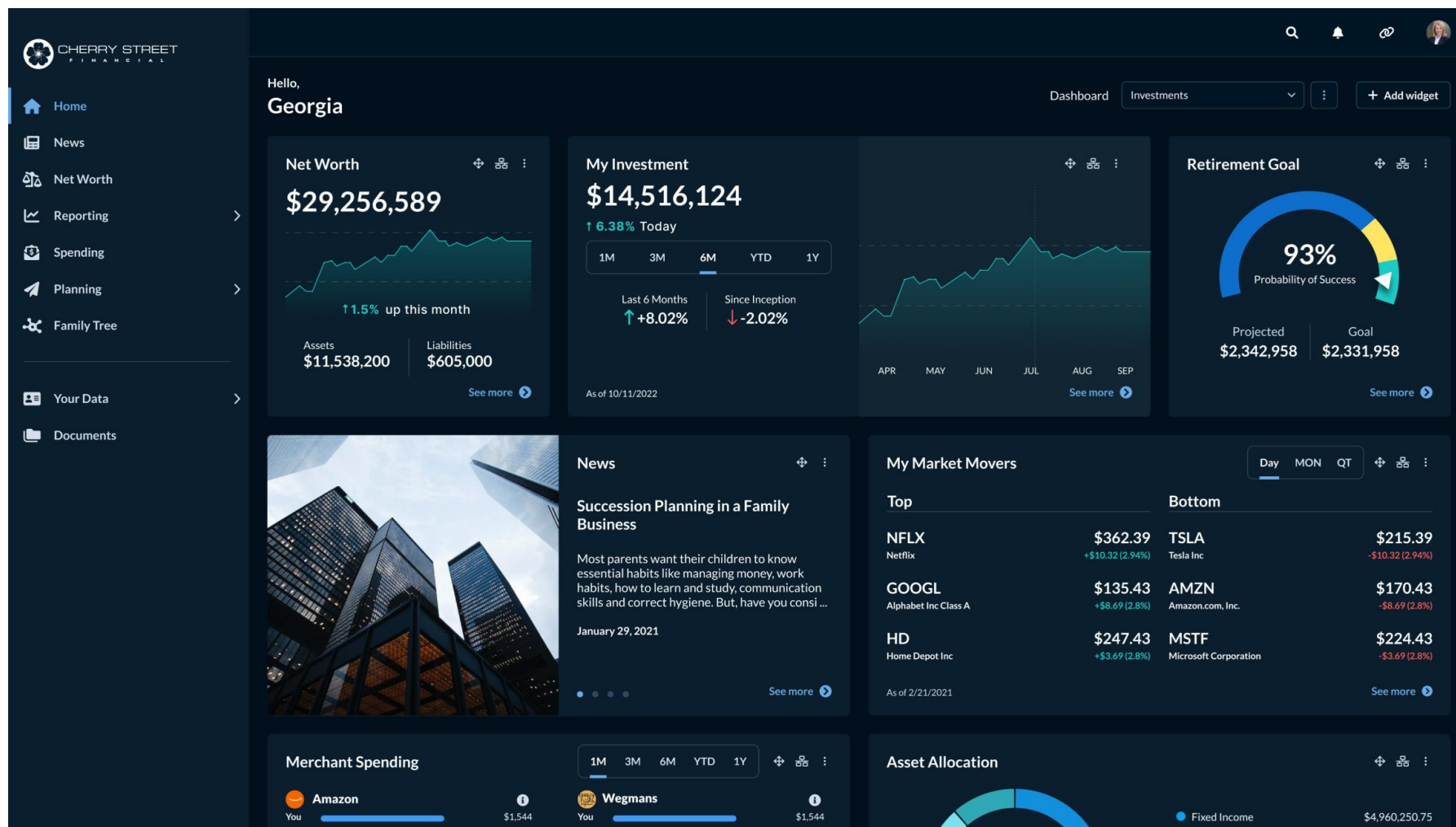


**For illustrative purposes only. Not based on actual client data.**



# How we deliver

- Full portal
- Hosted components to embed into existing portals
- Application Programming Interface (“API”) library to build their own interface



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- Home
- News
- Net Worth**
- Reporting
- Spending
- Planning
- Family Tree

- Your Data
- Documents

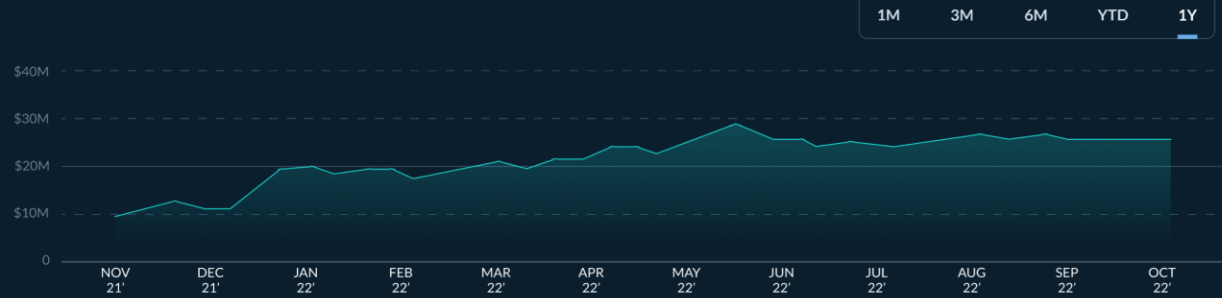
## Net Worth

Net Worth Today  
**\$29,256,589**  
 ↑ 1.5% up this year

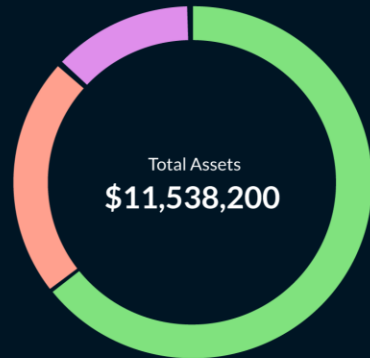
Total Assets  
**\$11,538,200**

Total Liabilities  
**\$605,000**

See more



### Asset Breakdown: Tax Status



- Taxable \$123,124
- Tax Deferred \$123,124
- Tax Exempt \$123,124

### Assets

Accounts	Value	Type	Owner
<b>Total</b>	<b>\$3,980,659</b>		
● Checking	\$100,000	Bank	Georgia Abbey
● Apple Stock	\$560,456	Brokerage	Georgia Abbey & Michael Abbey
● Vanguard Emergency Account	\$400,000	Brokerage	Georgia Abbey
● Microsoft 401(k)	\$460,103	Bank	Georgia Abbey & Michael Abbey
● Stone Harbor Home	\$260,103	Bank	Georgia Abbey & Michael Abbey
● Tesla Stock	\$160,103	Bank	Michael Abbey

### Liabilities

Accounts	Value	Type	Owner
<b>Total</b>	<b>\$3,980,659</b>		

**For illustrative purposes only. Not based on actual client data.**

- Home
- News
- Net Worth
- Reporting
- Spending**
- Planning
- Family Tree
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- Documents

Spending / All Accounts View

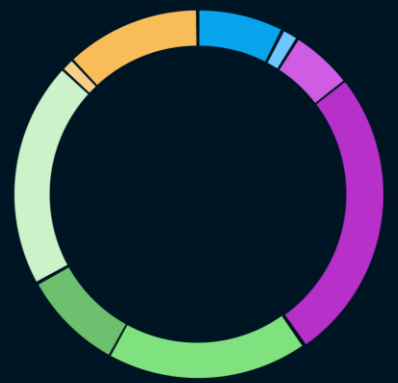
Budgets / May

+ Add budget

Utilities \$800 of \$4,527	Healthcare/Medical \$180 of \$450	Personal Care \$40 of \$53	Healthcare/Medical \$180 of \$450
Groceries \$600 of \$800	Charitable Giving \$30 of \$250	Automotive Expenses \$80 of \$650	Charitable Giving \$30 of \$250
Restaurants/Dining \$800 of \$1,650	Hobbies \$130 of \$250	Target \$50 of \$50	Hobbies \$130 of \$250
<b>Travel \$800 of \$500</b>	Pets/Pet Care \$75 of \$150		

Transactions / Last 12 months

Advanced search



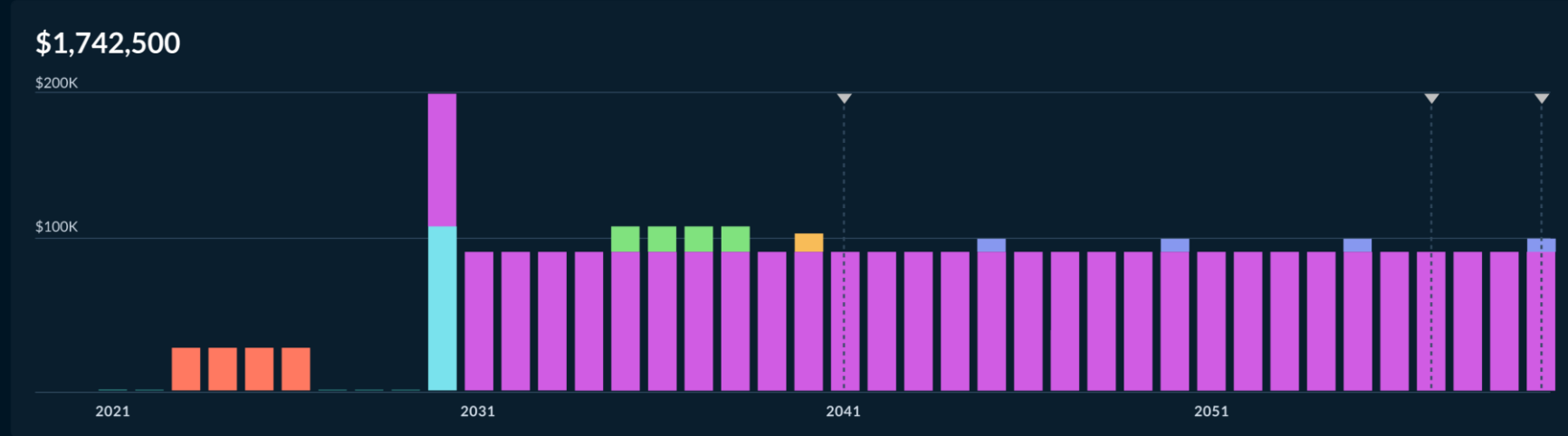
Date	Category	Description	Amount
06/30/2020	Groceries	TARGET #9898	\$184
06/29/2020	Groceries	WHOLE FOODS	\$245
06/29/2020	Restaurants/Dining	CAMPUSCORNERLLC	\$131
06/29/2020	Online Services	P*PAYPALGG	\$842
06/28/2020	Refunds/Adjustments	WELLSFARGO CREDIT	+\$54
06/16/2020	Telephone Services	AT&T	\$145
06/30/2020	Refunds/Adjustments	TARGET #9898	+\$500
06/29/2020	Groceries	WHOLE FOODS	\$135
06/29/2020	Restaurants / Dining	CAMPUSCORNERLLC	\$248
06/29/2020	Online Services	P*PAYPALGG	\$186

**For illustrative purposes only. Not based on actual client data.**

- Home
- News
- Net Worth
- Reporting
- Spending
- Planning
- Income and Expenses
- Goals
- Your Data
- Documents

### Goals

#### Total Goal Expenses

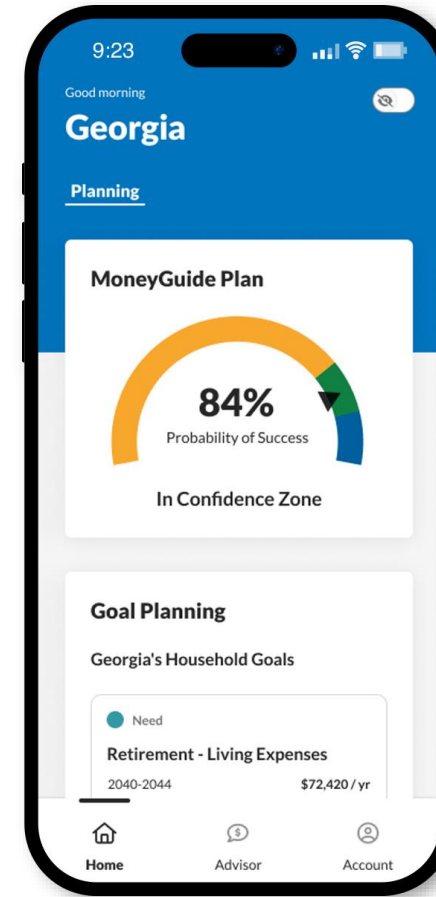
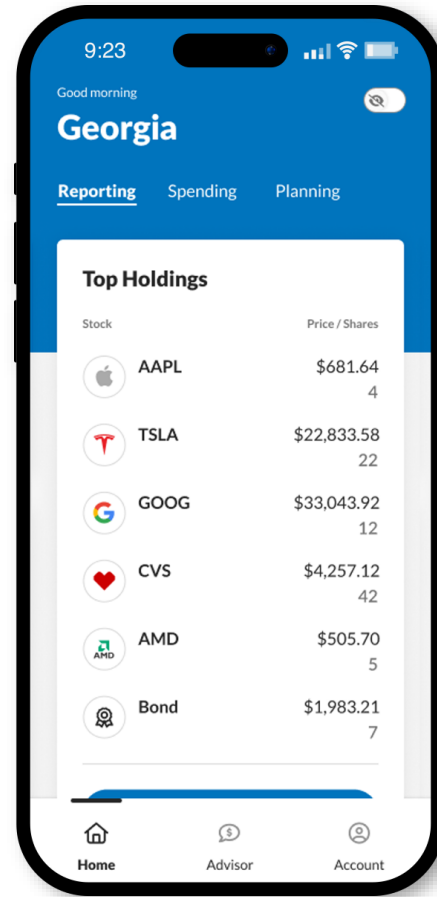
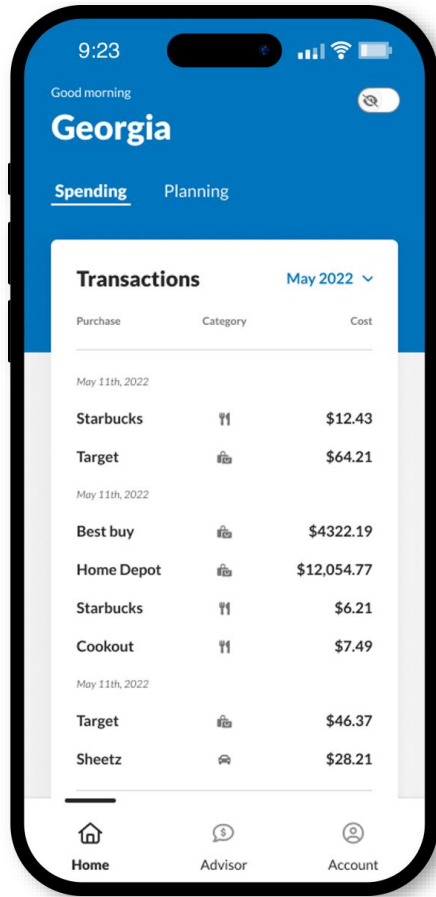
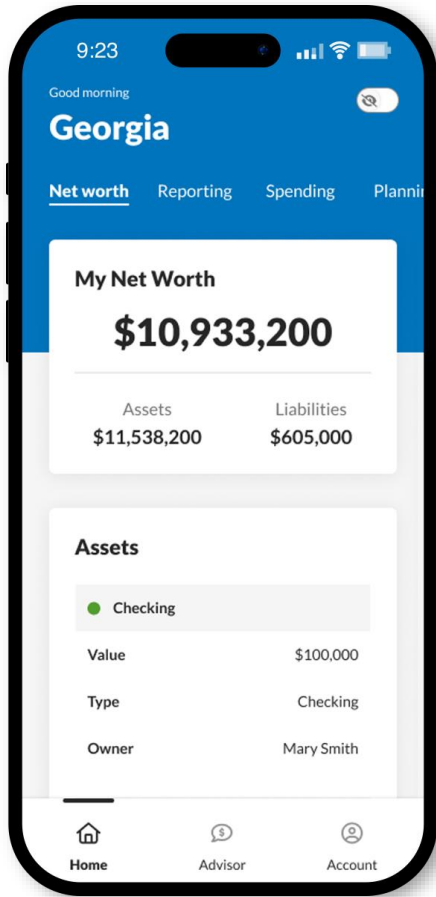


#### Household Goals

Goal Name	Period	Annual Expense	Projected Funding
Sasha's College	2023-2027	\$35,000 / yr	\$105,000 of \$140,000
Retirement	2030	\$47,500 / yr	\$105,000 of \$140,000
Boat Purchase	2023	\$105,000	\$105,000 of \$105,000
Sail Around The World	2035-2038	\$10,000	\$6,000 of \$10,000

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# Mobile Experience



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# What's Available Now

## Reports (Full & Dashboard Widgets)

- Net Worth
- Activity
- Asset Allocation
- Holdings
- Performance
- Realized Gains/Losses
- Report Generation

## Aggregated Accounts

- Yodlee Integration
- Budgeting
- Transactions

## Planning

- Investnet | MoneyGuide Probability of Success
- Investnet | MoneyGuide Goal Planning

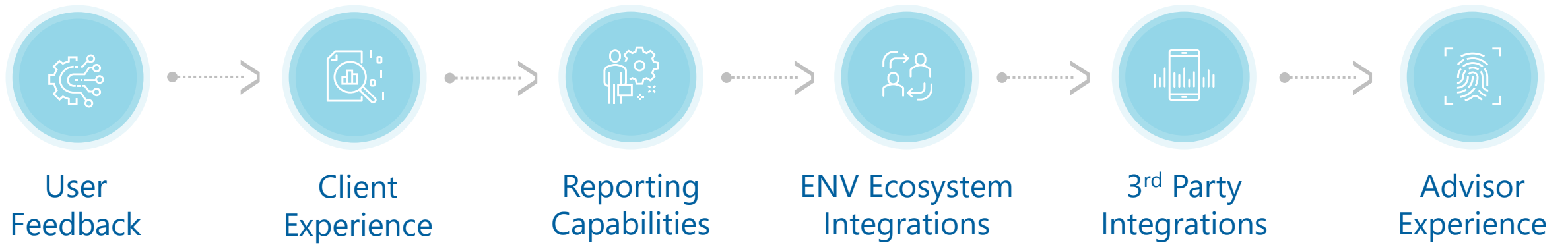
## Other

- Two-Factor Authentication
- Document Vault
- Contact Us

## Configuration

- Templates by Client
- Light and/or Dark Mode
- Colors / Logos
- Features/Reports/Widgets

# Roadmap Themes

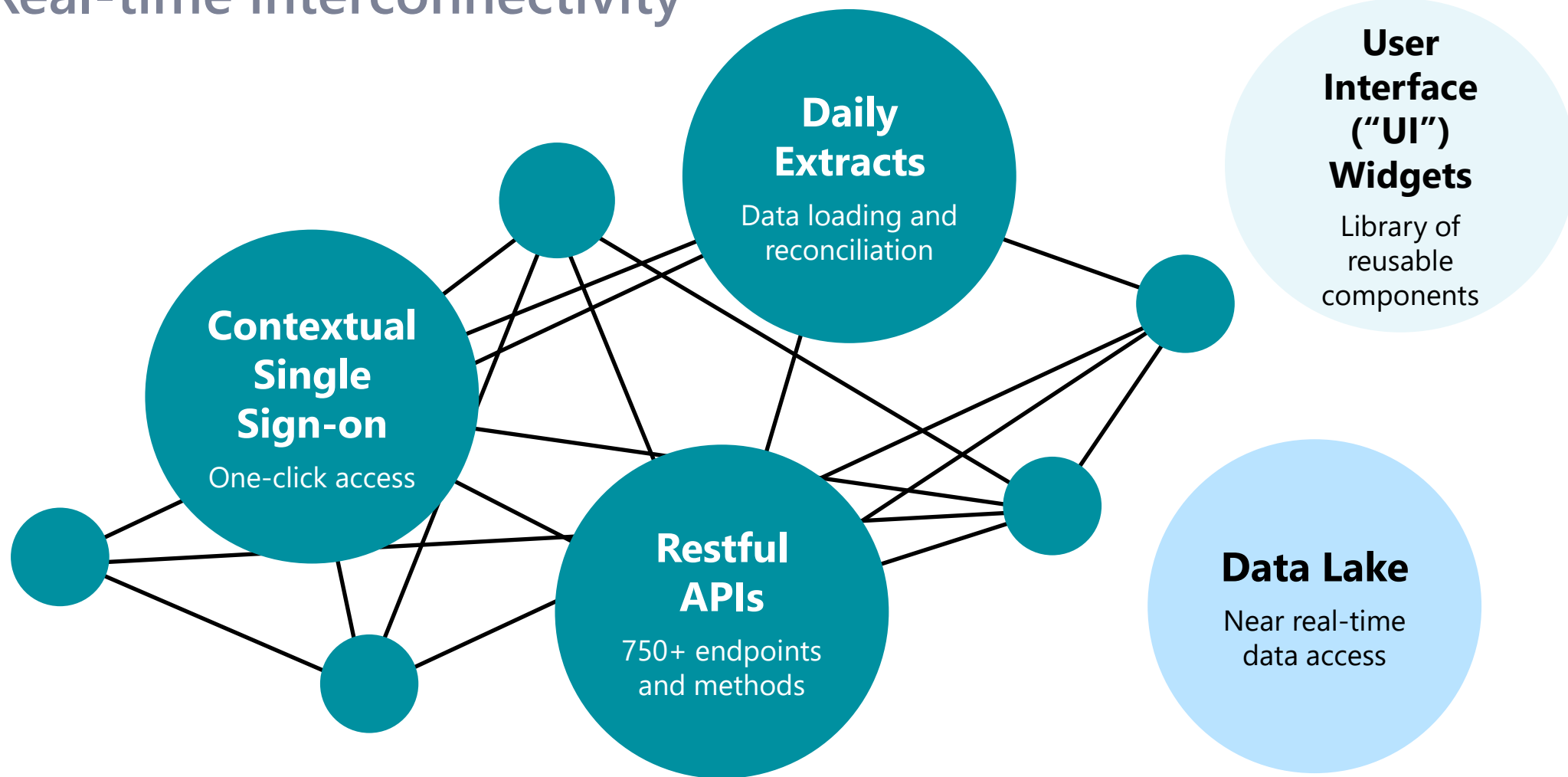


# Integrations (aka Open ENV)



# What is Open ENV?

Real-time interconnectivity



# Open ENV Strategic View

- Additional 3<sup>rd</sup>-party partners and more support for client firm integrations
- Continuing work to identify more partners to enhance the path towards the Intelligent Financial Life™
- Open ENV Data Lake
- Availability of portal widgets instead of just data
- Compliance technology
- Digital Account Opening at the end of a proposal

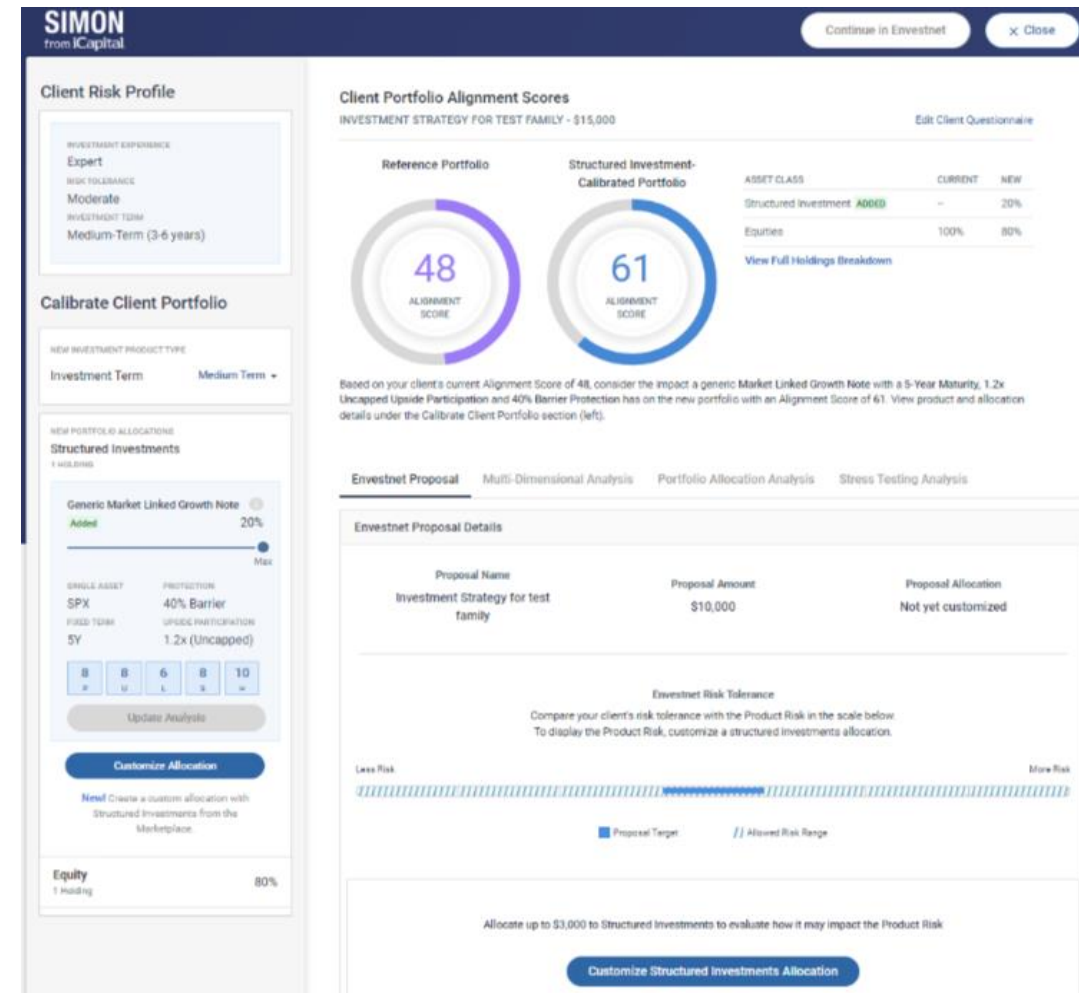
# Proposal

# Next Generation Proposal

## New Capabilities delivered in 2023

- Structured Investments via iCapital (Simon)\*
- Funding source for full amount
- APM sleeve changes in model building
- Trade simulation page in ISP
- Model building enhancements with/without Guided Allocations
- Trade simulation of holdings for tax impacts
- Holistic proposal – propose on - off platform accounts

*\*iCapital (Simon) and Investnet are separate and unaffiliated firms.*



**For illustrative purposes only. Not based on actual client data.**

# Next Generation Proposal

## Roadmap

### Next 6 Months

- 100% enablement for all firms
- Insurance Exchange integrations
- Integration of research data into model building
- Strategy modification features
- Holistic proposal – details into ISP/SIS

### Longer Term

- Unified Managed Household
- Deeper Investnet | MoneyGuide integration – planning to execution
- Refresh the proposal output document
- Solutions Enhancements

# Next Generation Proposal

## ISP Lite

- Cover page with logo
- Custom disclosures
- Product Profile Pages
- Key data
  - Overview with Account Details
  - Efficient Frontier
  - Allocation & Holdings
  - Performance

### Investment Overview for Krabs Family Proposal

This investment strategy has been created for your investment preferences to suit your specific goals and needs.

#### CURRENT PORTFOLIO

Current investment amount

**\$1,000,000**

Current accounts

**Mr. Krabs | 401k** **\$600,000**

Account # 123456

**Mrs. Krabs | 401k** **\$400,000**

Account # 789012

#### PROPOSED PORTFOLIO

Proposed investment amount

**\$1,000,000**

Proposed accounts

**Mrs. Krabs | IRA - Rollover** **\$400,000**

Mrs. Krabs Model Portfolio

**Mr. Krabs | IRA - Rollover** **\$600,000**

Mr. Krabs Model Portfolio

#### PORTFOLIO RISK

Based on the information you have provided, you have been classified in the **Moderate** risk category.



#### Risk and Return

2

This chart illustrates the efficient frontier analysis of your current and proposed asset allocation. The efficient frontier chart can be used to identify efficient portfolios that are expected to provide the highest return for a given level of risk or the lowest risk for a given return.

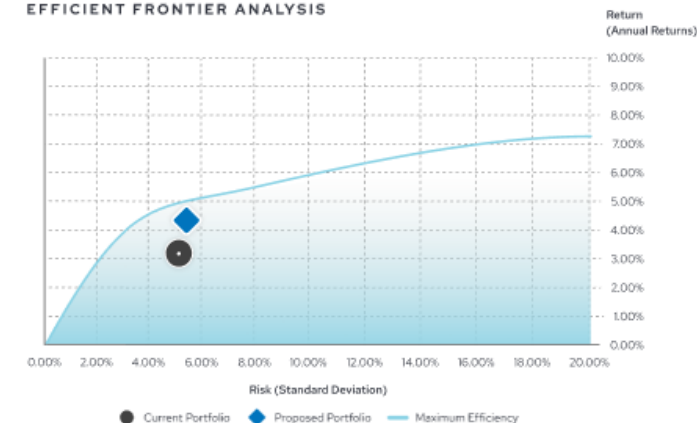
#### CURRENT PORTFOLIO

Return\*    Risk\*  
**3.25%**    **5.15%**

#### PROPOSED PORTFOLIO

Return\*    Risk\*  
**4.28%**    **5.58%**

#### EFFICIENT FRONTIER ANALYSIS



*For illustrative purposes only. Not based on actual client data.*

# Strategic Focus

**User  
Experience**

**Integrations  
& Investnet  
Ecosystem**

**Portfolio  
Personalization**

**Advisor  
Trading Tools**

**Digital  
Automation**

**Infrastructure  
Modernization  
& Scale**

# Trading



# Investnet Trading

## Strategy

Providing an open architecture approach to help meet your trading needs to deliver portfolio management and trading solutions across all market segments and personas.

## Platforms



Next  
Generation

### Persona Support:

- Advisor as Portfolio Manager
- Sponsor/Home Office Traded
- Outsourced Trading by ENV

### Markets Served:

- Broker/Dealer, Bank/Trust, RIA

The Investnet trading platform provides a fully integrated trading experience within our wealth management ecosystem to enable advisors' practices through efficiency and scalability



Trading  
Only

### Persona Support:

- Advisor as Portfolio Manager
- Sponsor/Home Office Traded

### Markets Served:

- Wire-house, Custodian, Broker/Dealer, Bank/Trust, RIA

This trading platform evolved from Folio Dynamix and provides robust trading functionality for advisors and sponsors that can be leveraged as a stand-alone trading toolset or integrated within the Investnet platform to leverage additional capabilities.



### Persona Support:

- Advisor as Portfolio Manager

### Markets Served:

- RIA

The Tamarac platform combines Trading and Reporting in a single intuitive software interface. Your firm will benefit from dramatically streamlined portfolio management workflows and the ability to provide your clients with a holistic wealth management experience.

# Next Generation Trading Experience

- New interactive dashboard
- Efficient identification of portfolios to action
- Robust set of features and capabilities for creation and implementation of orders
- Enable more holistic order review through access to information advisors need - the way they want to see it.
- Enhanced order alerting and order management capabilities

The screenshot displays the Envestnet trading interface. At the top, a modal window titled "Learn more" offers several trading actions:

- Rebalance**: Rebalance a portfolio back to its target or within its tolerance band.
- Invest cash**: Purchase positions to most effectively invest excess cash.
- Raise cash**: Sell positions to most effectively raise cash.
- Harvest gains and losses**: Sell positions based on a dollar amount of gains or losses to be harvested from the portfolio.
- Trade to target**: Buy and sell securities to a defined target.
- Liquidate**: Sell all positions within the portfolio without closing the account at the custodian.
- Quick trade**: Buy and sell specified securities for single or multiple accounts.
- Worksheet trading**: Create multiple orders at once using a spreadsheet interface for granular control.
- Upload**: Upload orders via CSV file.

The main interface shows a user profile for "Smith, John (901034410)" with a table of orders. The table includes columns for Model, Security, Status, Total market value, Total cash, and Managed market value. The orders are categorized by model (e.g., 01 Cash, 02 Fixed Income, 03 Large Cap Growth, 03 Large Cap Value, 04 Mid Cap Equity, 05 Small Cap Equity, 06 International) and include details such as quantity, price, and status.

Model	Security	Status	Total market value	Total cash	Managed market value
01	Cash	Proposed			
02	Fixed Income	Proposed	\$39,314.68		
	NHMRX: Nuveen High Yield...	Proposed	52.5500	\$9,353.37	0.11%
	VMLTX: Vanguard LTD TRM...	Proposed	102.8450	\$14,341.74	0.28%
	VWITTX: Vanguard Intermed...	Proposed	141.4540	\$15,619.57	3.09%
03	Large Cap Growth	Proposed			
	ASPIX: Algere Spectra Fund-I	Proposed	720.5050	\$8,184.94	-0.03%
03	Large Cap Value	Proposed			
	DODGX: Dodge & Cox Stock	Proposed	1,164.5670	\$13,543.91	-0.48%
04	Mid Cap Equity	Proposed			
	GSMCX: Goldman Schs Mid C...	Proposed	1,952.5960	\$19,135.44	-0.78%
	RPMGX: T Rowe PR Mid Cap...	Proposed	2,136.6040	\$19,784.95	-1.21%
05	Small Cap Equity	Proposed			
	DHSCX: Diamond Hill Small...	Proposed	3,017.0910	\$22,145.45	-3.69%
	WAAEX: Wasatch Small Cap...	Proposed	2,136.6040	\$19,784.95	-0.49%
06	International	Proposed			
	BIGIX: William Blair Intl Grow...	Proposed	3,017.0910	\$22,145.45	-0.49%

# Trading Roadmap

Enhancing our core capabilities

## Additional Security Support

### 1. Fixed Income

- Enabling users with fixed income generic order capabilities
- Supporting creating and routing of fixed income buy and sell orders

### 2. Options

- Enhancing the accounting and permissions to support options positions
- Enabling users to create single leg option orders

# Trading Roadmap

Enhancing our core capabilities

## Enhanced Unified Managed Account (“UMA”) Support

### 1. Advisor Sleeves

- Enhanced service request functionality for advisor sleeves
- Enabling advisors with more trading flexibility within the UMA

### 2. Bond Sleeves

- Supporting more efficient and scalable bond sleeves within the UMA

# Expanding Our Ecosystem

# Redi2 By Investnet

## A Billing Services Leader For Wealth And Asset Management

### Wealth Manager

- Delivers multi-party billing and payouts for broker-dealers and turnkey asset management programs (“TAMPs”), which often require fees to be calculated for multi-entity supply chains.
- Ideal for multi-party billing relationships, including billing of end-client retail accounts, and calculation of payouts to advisors, third-party managers, and other payees in the value chain.

### BillFin™

- Offers advisory billing and invoicing, including fee-splitting and flexible billing setup functionalities, for independent financial advisors, RIAs, private wealth managers, and financial planners
- Ideal for DIY RIAs and private wealth managers primarily billing and invoicing private wealth clients.

### Revenue Manager

- Provides client revenue accounting and billing services for asset managers, for which contracts often have high levels of institutional-grade complexity around fee structures, invoicing rules, and accounting integrations.
- Ideal for investment managers, primarily billing and invoicing institutional investors

# Redi2

## by Investnet Integration Strategy

### Integration Goals

- Transition from Investnet biller to Redi2
- Embed Redi2's technology and services into ENV's core wealth technology platform
- Identify and document core features

### Implementation Plan

- Multi-year phased approach
- Partner with existing and new clients to define onboarding strategy
- Provide training and support for seamless integration

### Client Benefit

- Improved flexibility and self configurability
- An upgrade to revenue management and collection operations
- Modernization of ENV's billing, accounting and back-office capabilities driving greater client scale, satisfaction and enhanced revenue opportunities for your business

# **FNZ + Envestnet Partnership**



# FNZ at a Glance

- Global wealth infrastructure company – technology, custody, and operations
- Serving 650 financial institutions and 8,000 wealth firms
  - New Zealand, Australia, UK and continental Europe, to North America.
- FNZ provides white-labeled wealth management technology and custodial services to wealth firms and FIs.

# Why FNZ

- Investnet is Open Architecture – maintaining strong relationships with over 30 custodians and will continue to integrate/enhance.
- Investnet + FNZ will serve Clients looking for digital, seamless options.
- Investnet and FNZ are extremely complementary
  - Capabilities
  - Geographies
  - Approach to the market – both focused on making our clients more successful.

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**ENVESTNET**

**THANK YOU**