ENVESTNET®

The Envestnet Client Portal

Clients today are actively engaged. They want to know more about their investing options and better understand their personal finances. They want control, transparency, and access. The Envestnet Client Portal offers a complementary set of configurable digital tools and services designed to make it easy for you to meet the unique needs of each client and connect with them during different stages of their financial life.

Flexible Options to Complement Your Offering

Pick and choose from a complementary set of configurable modules that match your company strategy and start connecting with clients on different levels and providing them with personalized guidance.

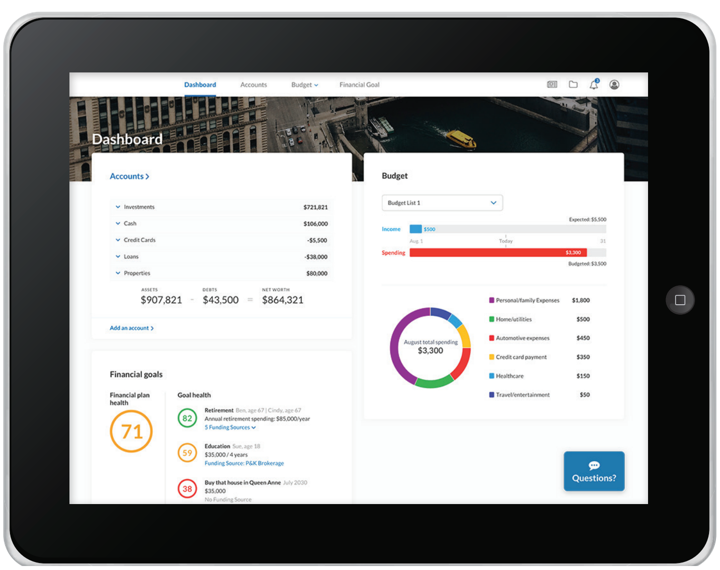
Financial Wellness Solution

A set of online tools gives clients greater insight and control to chart their expenses and income, monitor cash flow and determine net worth—all while providing a holistic view of their wealth.

White Label Branding

Individualize your Client Portal with our white label customization. You can create a client-facing platform that is fully branded as yours at all touch-points with your company styling for a consistent look and feel.

360° Visibility and Data Insight



To maintain greater control over their money, clients need all of their financial information at their fingertips. With the Envestnet Client Portal, clients can **create a budget**, **stay on top of expenses and savings**, and **link their accounts** securely from thousands of different sources including checking, savings, credit cards, investments, mortgages, rewards, billing providers, and more. They will also have the ability to **select from different investment products** as well as **open and track account activity and performance** to help with their financial goal planning.

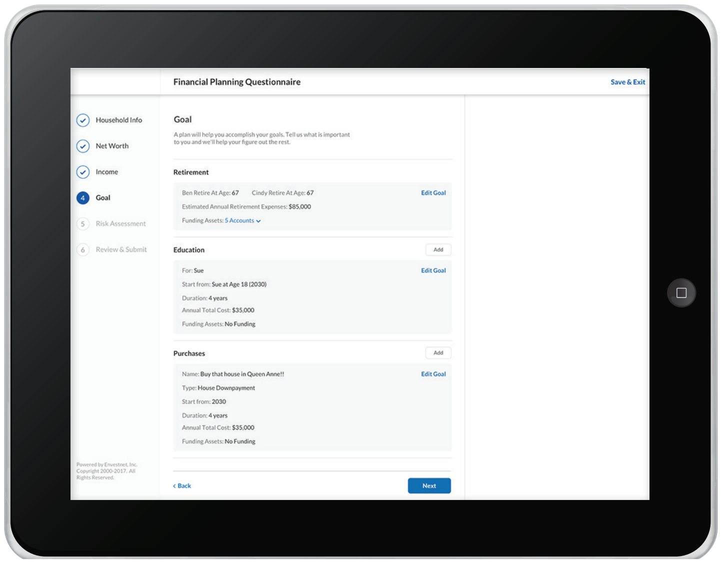
By seeing all of your client's accounts in one place, you can have a better grasp of the client's financial situation, provide relevant advice, and identify cross-sell and up-sell opportunities.

A Self-Service Goal-Based Financial Planning Process

Clients can create multiple **goals** such as retirement, education, and purchases in the Client Portal. It will quickly generate a **financial plan** based on projection simulations with the information clients enter around themselves, family members, current assets, ongoing contributions, risk capacity, return expectations, and due dates for their needs and wants.

In addition, clients can access Envestnet's robust performance reporting suite and view ongoing **reporting** and **progress** towards goals.

Understanding of clients' objectives can help you offer more meaningful advice and product recommendations while strengthening client loyalty by delivering the value they desire and the experience they seek.



Embedded Client Communication Capabilities for Deeper Engagement

With the secure Envestnet Client Portal, you can create a fully digital experience for clients from a desktop, tablet, or mobile device, providing them with real-time, on-demand access to their financial information. The Client Portal can serve as a "Signed Document" repository where you and your clients can upload and share files as well as a "Self-Directed" operations hub where clients can enter service requests.

Learn with Advisor

Demonstrate your advisor value through education. The Client Portal can aggregate content from reputable providers and surface what is relevant for the client according to current interests, holdings, and goals. You have the option to automate and broadcast the content to your clients through all media channels including emails, Web sites, social media, and blogs.

Interact with Advisor

To help advisors stay in touch with clients, the Client Portal includes a messaging functionality where clients can send instant questions or comments to their advisors if anything occurs to them while browsing the portal. You can set up a customized, automated response to further assist your clients with more directions.

EN-SS-ClientPortal-0418 / SR #1051243