

The Investnet 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 Investnet 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.

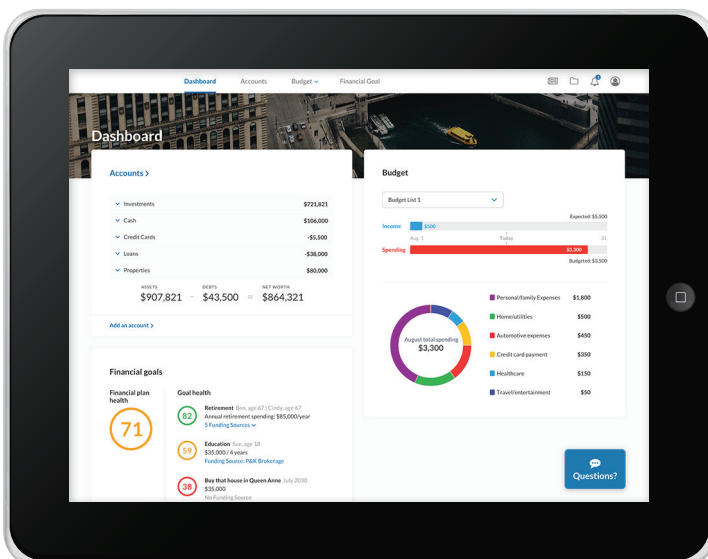
Financial Wellness Solution

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 Investnet 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 Investnet'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.

The screenshot displays the 'Financial Planning Questionnaire' interface on a tablet. The interface is divided into a left sidebar with a progress bar and a main content area. The progress bar includes steps: 1. Household Info, 2. Net Worth, 3. Income, 4. Goal (selected), 5. Risk Assessment, and 6. Review & Submit. The main content area is titled 'Financial Planning Questionnaire' and includes a 'Save & Exit' button in the top right. Below the title, there is a 'Goal' section with a sub-header 'Goal' and a note: 'A plan will help you accomplish your goals. Tell us what is important to you and we'll design your future for the best.' The 'Retirement' goal is selected and shows details: 'Ben Retire At Age: 67', 'Cindy Retire At Age: 67', 'Estimated Annual Retirement Expenses: \$15,000', and 'Funding Assets: 5 Accounts'. Below this, there is an 'Education' goal with details: 'For: Sue', 'Start from: Sue at Age 18 (2030)', 'Duration: 4 years', 'Annual Total Cost: \$35,000', and 'Funding Assets: No Funding'. At the bottom, there is a 'Purchases' goal with details: 'Name: Buy that house in Queen Anne!', 'Type: House Downpayment', 'Start from: 2020', 'Duration: 4 years', 'Annual Total Cost: \$35,000', and 'Funding Assets: No Funding'. The interface also includes 'Back' and 'Next' buttons at the bottom.

Embedded Client Communication Capabilities for Deeper Engagement

With the secure Investnet 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.

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Investments in smaller companies carry greater risk than is customarily associated with larger companies for various reasons such as volatility of earnings and prospects, higher failure rates, and limited markets, product lines or financial resources. Investing overseas involves special risks, including the volatility of currency exchange rates and, in some cases, limited geographic focus, political and economic instability, and relatively illiquid markets. Income (bond) funds are subject to interest rate risk which is the risk that debt securities in a fund's portfolio will decline in value because of increases in market interest rates.

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