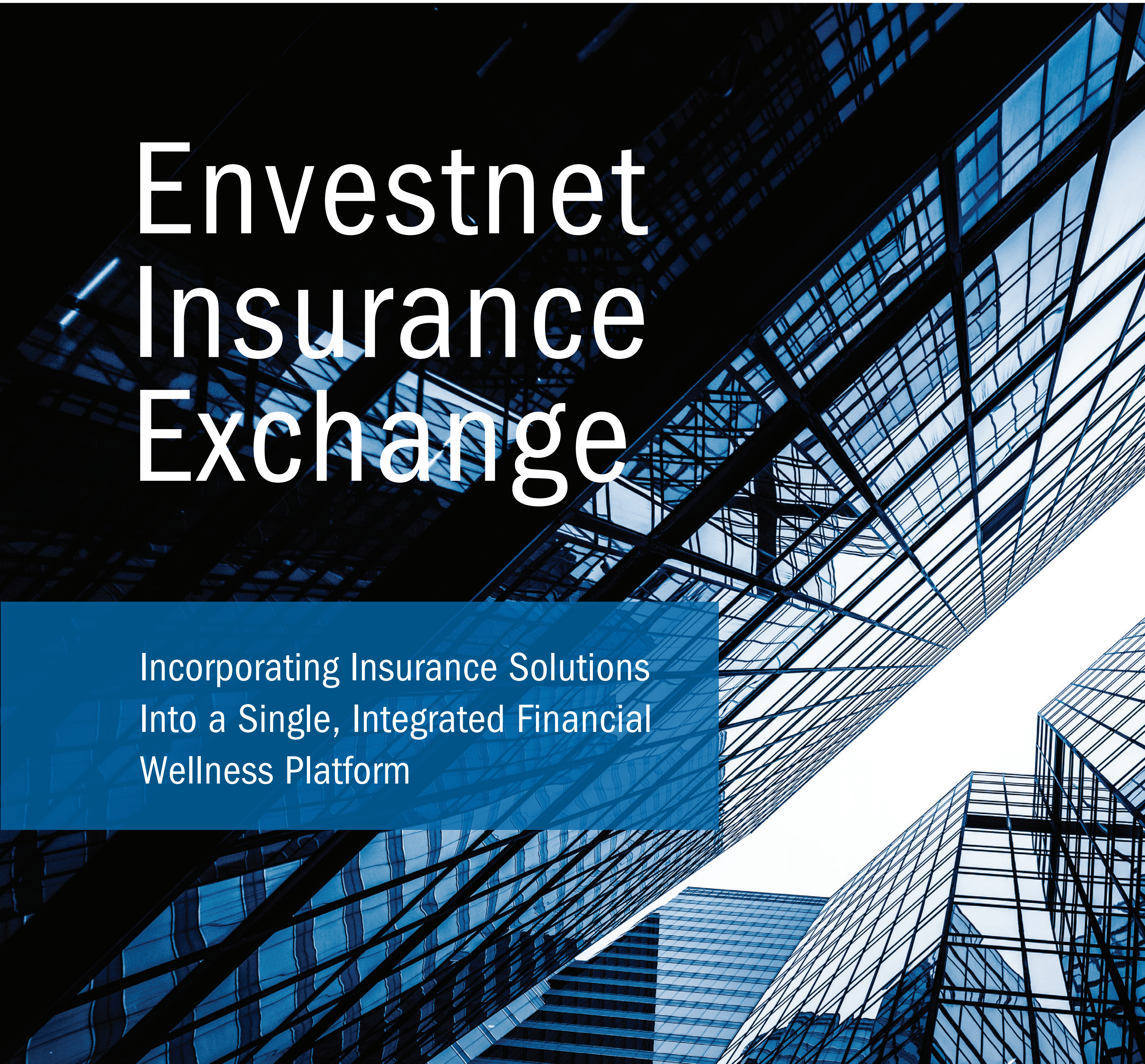
ENVESTNET

Envestnet Insurance Exchange

Incorporating Insurance Solutions Into a Single, Integrated Financial Wellness Platform



Financial Wellness Is the Future of Advice

Today, helping investors achieve their financial goals requires more than offering investment advice alone. Financial advisors need to be equipped to offer advice on their clients' *entire* financial wellness picture — budgeting, planning, investing, managing credit and protection. An advisor's value will be determined by how they meet these needs and their ability to offer comprehensive solutions in a single consolidated plan. Providing value to clients goes beyond generating alpha in their investment portfolio; it's about showing how financial wellness solutions extend to all aspects of a financial future so they:

Have control over day-to-day and year-to-year finances

Have the capacity to absorb a financial shock

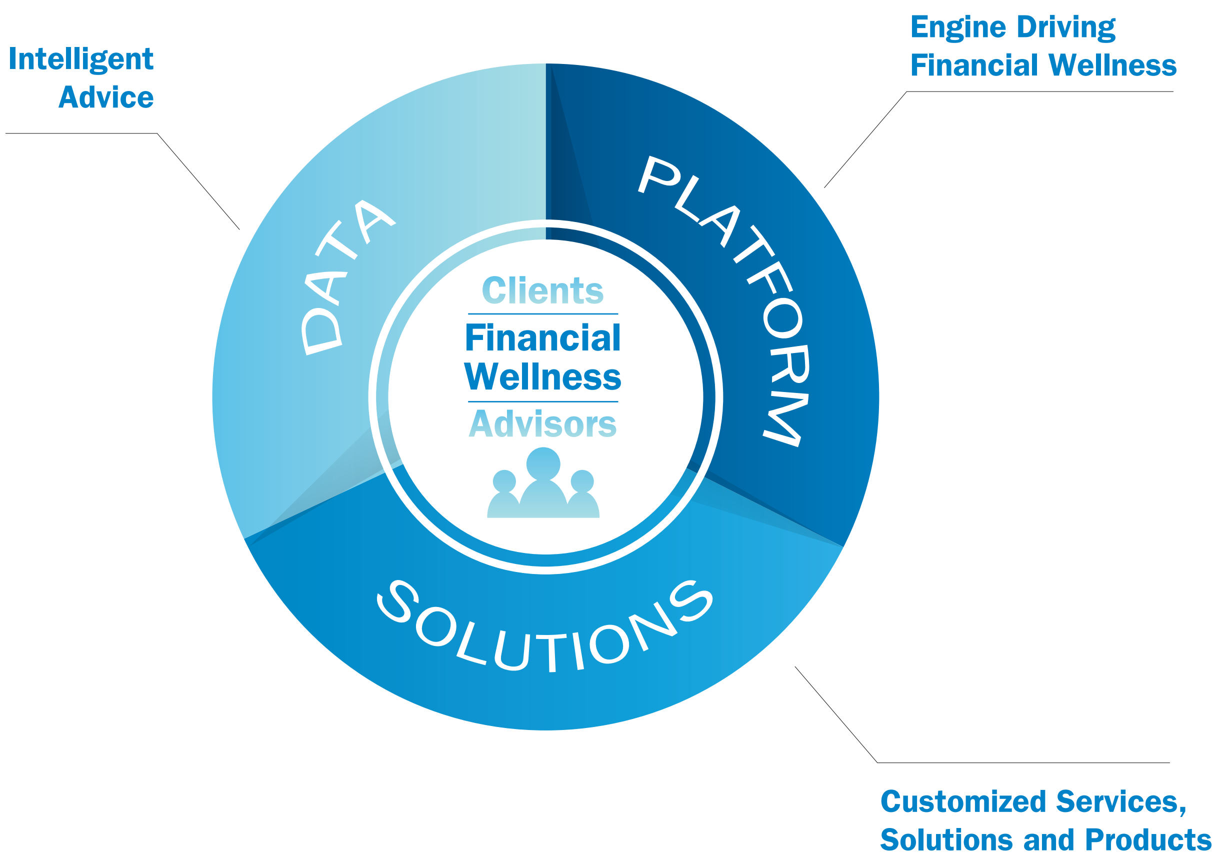
Stay on track to meet their financial goals

Have financial freedom to make choices that allow them to enjoy life

Planning for Insurance and Investment Solutions

At Envestnet, we are dedicated to arming financial advisors with a single, integrated platform that delivers:

- Data to support intelligent advice
- A unified platform with a full spectrum of financial planning tools
- Comprehensive financial wellness solutions that enable advisors to meet client goals



This is why we are pleased to introduce the Envestnet Insurance Exchange, a point solution empowering advisors to provide the protection of insurance products alongside investment solutions, in one consolidated plan. With the Exchange, advisors can help clients plan for guaranteed income and asset-management-wrapped annuities to help clients reach their accumulation and decumulation goals — generating maximum return, purpose-focused investing and saving, retirement spending and wealth transfer.

Benefits for Advisors

Choice

- Access to best-in-class insurance carrier solutions in one place.
- Selection of fixed, indexed, variable, structured and income annuities.

Control

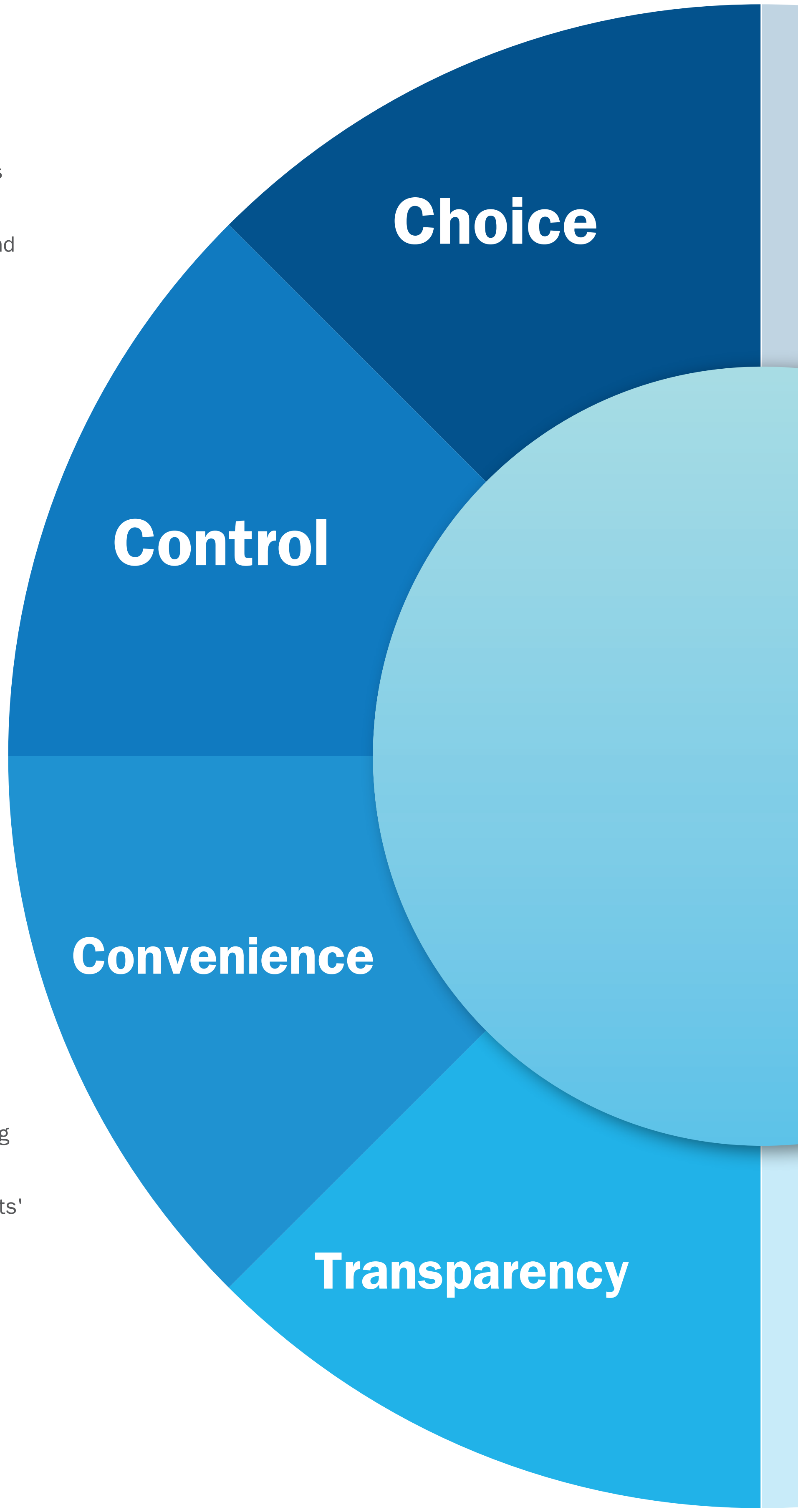
- Ability to create variable-annuity-based models within the current risk management framework.
- Monitor variable annuity models and traditional managed account investments alongside current investment policy.

Convenience

- Access and manage investment accounts and annuities all on one platform.
- End-to-end, rules-based digital application process and account management.
- Product filtering capability to align products with clients' needs.

Transparency

- Offer investors one fee — provide aggregate billing across managed accounts and annuity products.
- Consolidated portfolios provide a full view of clients' investments and protection solutions for a coordinated wealth management strategy.
- Daily annuity performance reporting aligning with traditional asset classes in managed accounts, to enable portfolio rebalancing and guide in-force transactions.



Apply Investment Policy Governance to Annuities and Traditional Investments

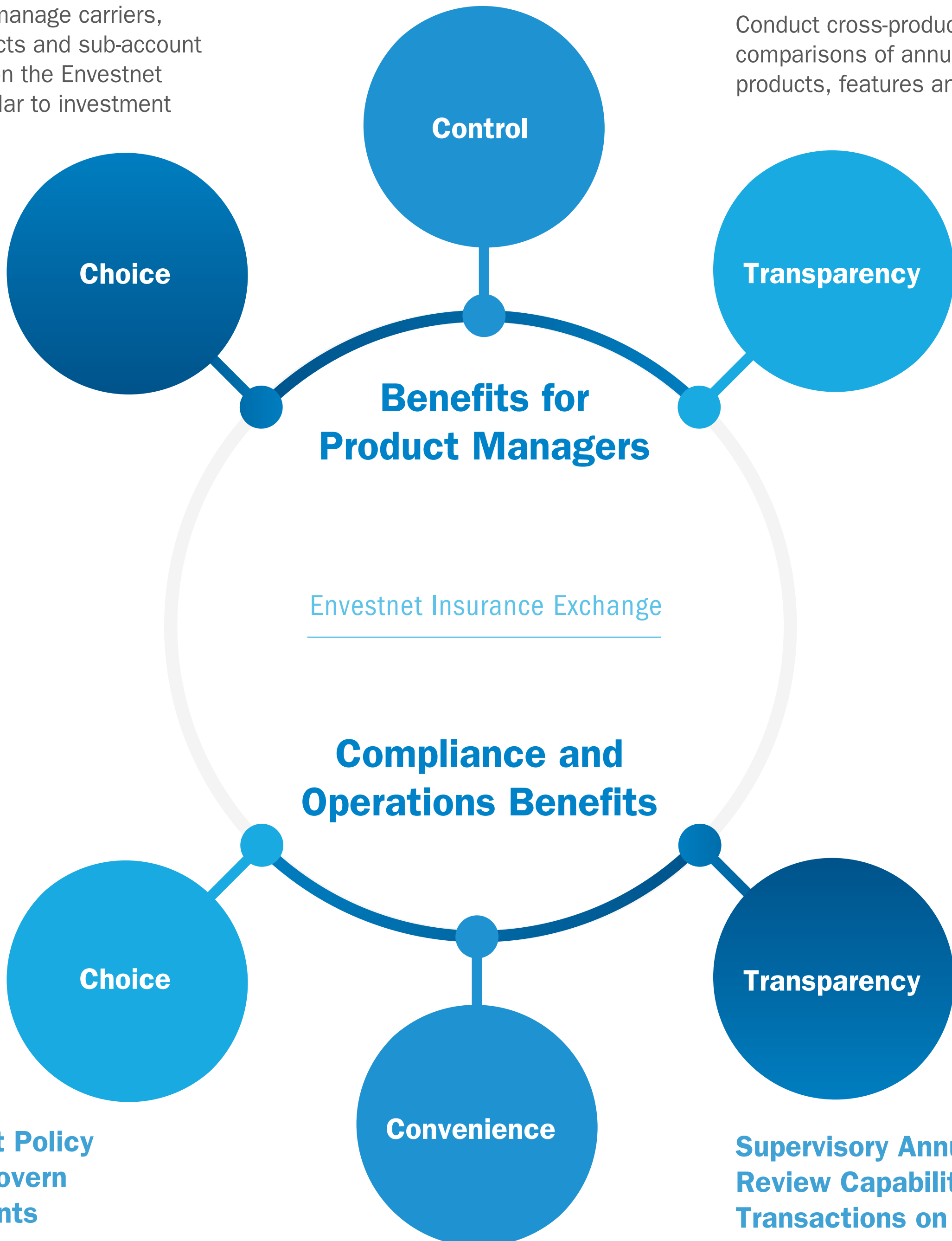
Ensure variable annuity models and traditional investments within managed accounts align with individual firms' risk tolerance philosophies.

Increased Efficiency in Managing Approved Products

Approve and manage carriers, annuity products and sub-account investments on the Envestnet platform, similar to investment products.

Analytical Capabilities to Assist with Product Due Diligence

Conduct cross-product-type comparisons of annuity products, features and pricing.



Investment Policy Rules to Govern Sub-Accounts

Ensure overall account allocations are aligned with investment policy rules.

Direct Connectivity to Carriers to Cover Licensing and Appointment Checks

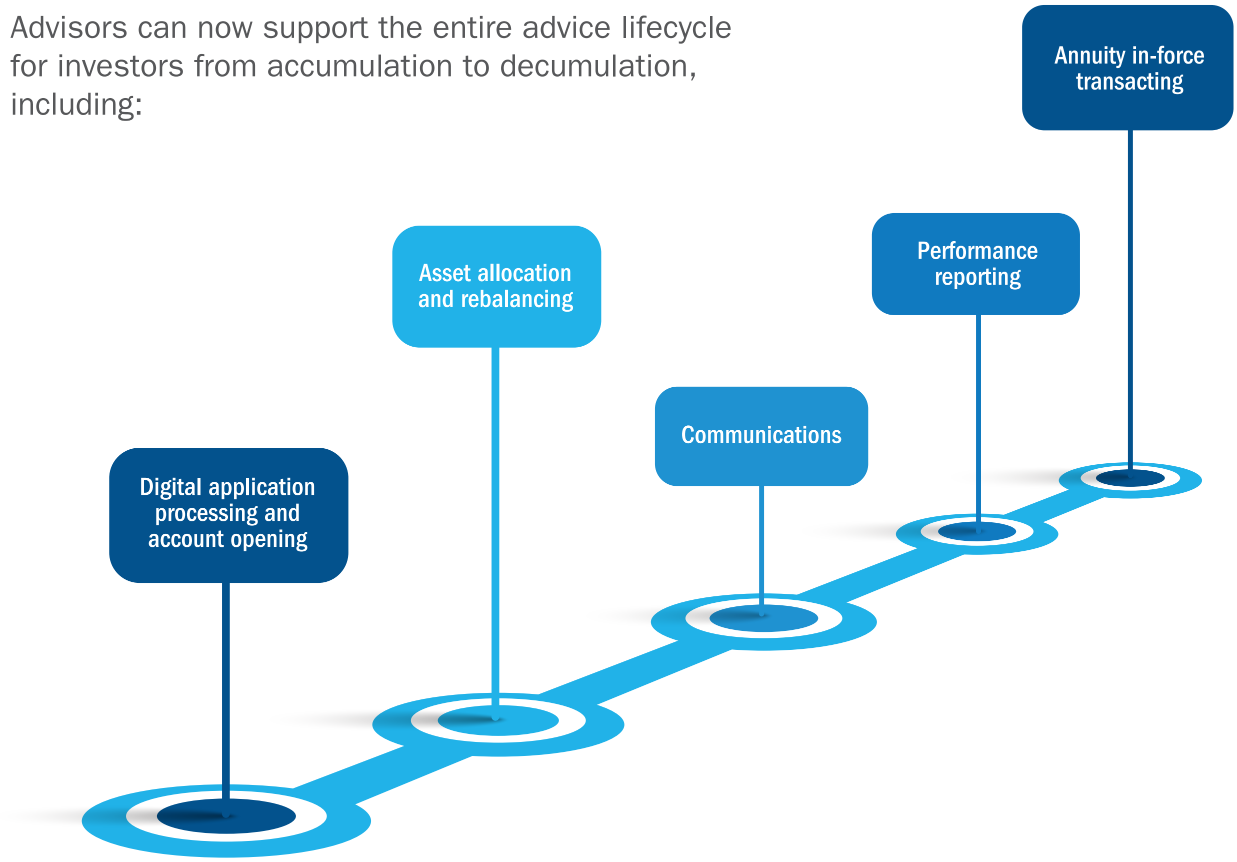
Direct integration with carriers across three separate checkpoints ensures advisors have the necessary licenses and are appointed with a carrier before they can proceed with the proposal.

Supervisory Annuity Review Capabilities of All Transactions on the Platform

Review all annuity applications entered by advisors and approve or reject at one singular point on the platform instead of having to handle approvals offline. Robust reporting makes it even easier to track and manage applications.

Delivering on the Lifecycle of Advice

Advisors can now support the entire advice lifecycle for investors from accumulation to decumulation, including:



The Envestnet Insurance Exchange integrates seamlessly with Envestnet's platform to conveniently and efficiently put annuity solutions within reach for advisors, and financial wellness in reach for investors.

To learn more about
Envestnet Insurance Exchange,
please contact your Enterprise Consultant.

www.envestnet.com

We Believe Advisors Who Offer Integrated Advice to Their Clients Can Help Them Achieve Better Outcomes.

Powered by FIDX

Envestnet Insurance Exchange incorporates FIDx technology that seamlessly integrates the brokerage, insurance and advisory ecosystems to offer best-in-class annuities and insurance solutions from the industry's leading carriers.

By integrating annuities with holistic wealth management solutions, they're creating new opportunities for carriers, platforms, and advisors, while helping investors achieve the retirement security they seek, making financial wellness a reality.

For more information about the Envestnet Insurance Exchange, please contact your Envestnet Enterprise Consultant.