TECHNOLOGY SOLUTIONS MATRIX

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RUNNING YOUR BUSINESS OPERATIONS

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
ADVISOR PORTAL	Integrated website solution for your home office and technology interactions.	Website that connects the Advisor and staff with Home Office solutions. Access technology solutions, support items, compliance tools, and product information from one location.	• One login for home office interactions and technology solutions • Personalized dashboard for easy navigation	Internal	Included in Technology Fee
CLIENT CENTRAL	System for creating and maintaining books and records for clients and accounts.	Client-based recordkeeping system. Client data is centrally stored, eliminating the need to re-enter address changes and other client-level updates.	• Client-based recordkeeping • Client signs the W9 and customer agreement only once • Performs real-time error checking • Enter only the pertinent details of the account; the system assembles the registration wording automatically	Internal	Included in Technology Fee
COMMISSION REPORT CENTER	Commission reporting tool.	Access commission information and reports detailing in-progress commissions, revenue, direct deposit, and trails. Commission information is provided onscreen for quick, easy viewing with an option to export the data.	• View your commission details in progress • Export information into Microsoft Excel • Generate PDF reports • OSJ can view information about his/her entire branch	Internal	Included in Technology Fee
DOCUMENT MANAGEMENT	Storage and retrieval of filed documents including client, accounting, HR, operations, and associated person folders.	• A flexible, web-based document/image management and workflow system • Allows users to easily archive, access and share information via a standard web browser • Content files such as scanned images, PDF documents and Microsoft files (Excel, Word, etc.) can be saved and indexed	• Remote access to files • Reduces paperwork/saves office space • Meets disaster recovery requirements • Simplifies branch office audits • Meets recordkeeping requirements • Allows for elimination of paper files	Docupace	• $33 per month, per Advisor • $5 per month extra 1 GB of storage for non-BD documents * No additional cost for Assistant access

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RUNNING YOUR BUSINESS OPERATIONS (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
EFORMS — QUIK!	eforms Library	A library of financial industry forms, including the top insurance, annuity, mutual fund, securities, clearing firm, custodian, and many other company forms, is maintained and integrated with your client and account information.	• Reduce redundant data entry on forms with integration to our new account opening systems • Create Form Groups to easily access most commonly used forms • Save forms as a Work in Progress to finish completing at a later time • Form selection wizard makes it easy to find forms	Efficient Technology, Inc.	Included in Technology Fee
EMAIL SERVICES	Approved vendors for business-related email communications.	Smarsh and Redtail are the two approved vendors that are compliant with firm regulations and archiving requirements.	• No cost to transfer • Offer virus/spam protection • Allow you to maintain compliance regarding electronic communication easily and economically	**Smarsh:** 25GB POP3/Outlook Web Access (OWA) mailbox included; Full Exchange — $7 per user, per month **Redtail:** $8/email address/month (in addition to the Redtail CRM fee)	
QUICK SUBMIT	Straight through processing of VA applications.	Straight-through-processing platform that integrates the suitability pre-approval workflow and carrier new business processing of Variable Annuity business. This system is built around the forms advisors already know and work with from both a carrier and BD perspective, so advisors don't have to learn a completely new process, but instead can leverage this platform to expedite and streamline what they already do.	• Quick Submit is device-agnostic, user-friendly, and flexible • Dynamic interface of firm-managed and carrier forms • Integrated e-signature option • Carrier rules and suitability rules to reduce not-in-good-order (NIGO) items • Integrated principal review • Direct submission to carriers after approval	Insurance Technologies	Included in Technology Fee
SALESFORCE NEW ACCOUNT OPENING	Establish new accounts	Leverage Salesforce for account opening for brokerage and non-brokerage accounts. Accounts opened in Salesforce will be propagated to Client Central so that maintenance activity can continue to be completed within Client Central.	• Easily convert your prospects to clients and create accounts using the details you've already captured • Establish accounts from any browser	Internal	Included in Technology Fee

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RUNNING YOUR BUSINESS OPERATIONS (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
SALESFORCE SERVICENET	Submit and track service, technology and support requests	ServiceNet is an online service request and tracking system providing the ability to submit service requests directly to the Home Office.	• Reduces telephone hold times • Provides complete processing transparency and documentation by Home Office • Email notifications on open issues • 24/7 access to view/track resolution	Internal	Included in Technology Fee
WEBSITE VENDORS	Provides customized web presence for advisors and their practices.	Advisors may use one of the firm's approved website vendors to host a securities-related website. Currently, there are three approved website hosting vendors.	• Allows advisors to market to prospects and communicate with current clients • Vendor automatically routes content to Advertising Compliance for review • Once approved by Advertising Compliance, live-website content automatically goes live	FMG Suite Advisor Launchpad Emerald	Varies

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DRIVING YOUR PRODUCTIVITY

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
ADVISOR BUSINESS INTELLIGENCE	Generate reports and review analytic data on your practice.	Solution to gain analytical data and information that make up your practice; can assist in a variety of areas from goal tracking to working with clients based on generational preferences.	• Extrapolate data and run multi-dimensional reports • Provides reports to identify your clients' unique needs and fill in any gaps, identify cross-sell opportunities, maximize profitability by identifying those clients who can take your practice to the next level, and conduct cost/benefit analysis on various segments of your book of business	Internal	Included in Technology Fee
BUSINESS VALUATION CALCULATORS	Succession planning tools that assist in calculating the value of a practice.	Select calculators to best value a practice for various scenarios: • For advisors entering into a legally written buy/sell agreement who need to produce a fair market valuation and payment terms for the document. • Determine the asset value for a full or a partial book of business. • Determine the internal value of a multi-owner entity.	• Establishes a data-driven value for a practice • Provides a starting point for advisors seeking to value a practice • Intuitive functionality does the math for you	Succession Planning Consultants (SPC)	Included in Technology Fee
ENVESTNET RETIREMENT SOLUTIONS (ERS)	Group retirement plan servicing tool.	ERS provides a tool to assist with managing current group retirement plans and building proposals to acquire new group retirement plans.	• Achieve peace of mind with a consistent, fully-documented practice management process • Utilize investment analytics and fund research tools to analyze and compare existing vs. recommended fund lineup • Effectively manage the process to determine the most suitable record-keeper and administrator for your retirement plans • Generate branded reports, including market commentary and plan-level performance monitoring	Envestnet	$1,500/year (also covers your annual Retirement Plans Central compliance fees)

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DRIVING YOUR PRODUCTIVITY (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
FOREFIELD MARKETING LIBRARY	Access to marketing resources, including newsletters, seminar presentations, concept pieces and client alerts.	Forefield is one of the industry's leading providers of marketing content for financial advisors. • Effectively market and communicate with clients and prospects • Features over 3,000 pre-approved resources, including FINRA reviewed content such as seminar presentations, concept pieces and newsletters	• Save time by using pre-approved materials • Fully customizable, branded to your business, and displaying your identity • Library is constantly updated with the most current material to provide to your clients and prospects • Ability to use email features to send and manage content across various client and prospect groups	Broadridge	Included in Technology Fee
MYNOTIFICATIONS	Customized email notification system.	Emails are sent on a daily basis, notifying you of events of your choosing. MyNotifications enables you to customize the delivery location of your choosing — your email, an assistant's email, a group of emails, or all of the above.	• Subscribe to notifications of your choosing • Customize notifications to specific office staff to keep the right person updated on a status • Archive copies of notifications that have been sent to your email	Internal	Included in Technology Fee
MYSUBSCRIPTIONS	Enables viewing and processing of subscription services within the Advisor Portal	Control selections and manage all subscription items offered by the broker-dealer.	• Easily see pricing for a subscription service • Enroll in new services without a manual enrollment form • View all subscription options and descriptions	Internal	Included in Technology Fee
MY SUCCESSION PLAN	Connecting advisors for succession, acquisition and continuity planning.	Buy or sell a full or partial business or locate another advisor to be a part of a business continuity plan. mysuccessionplan.com	• Form a successful continuity plan • Expert assistance with the site and your succession, acquisition and continuity planning needs. • Free valuation from Truelytics, a $500 value. • No closing commissions charged for a purchase or sale of a business.	Internal	$300 per year

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DRIVING YOUR PRODUCTIVITY (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
ONLINE REGISTRATION CENTER	Interactive tool for registering new advisor recruits.	Streamline the onboarding process with this web-based system which guides recruits through the necessary steps, while keeping OSJs up to date on the status of each registration. royalalliance.com/signup	• Eliminates manual processes • Flexible online registration • Smart-tool technology with adaptable questionnaire • Allows OSJs and their delegates to monitor registrations on Advisor Portal	Internal	Included in Technology Fee
SOCIAL MEDIA DASHBOARD	Hub for managing social media communications.	• The Dashboard provides a consolidated view of the main activities taking place in each of your Social Media accounts • It also facilitates the advertising review process for Social Media posts	• View all social media feeds • Ease of submission to the Home Office • Ability to track submission progress • Saves time as posts can be sent to all social media sites from the social media dashboard	SunGard	$10 per month per Advisor
THE KNOWLEDGE CENTER	Online training resource.	The Knowledge Center is an online training resource offering intuitive access to on-demand courses and information for advisors and support staff.	• Create personalized training curriculums and experiences • Access courses via mobile devices • Track progress of coursework via the capability to generate certificates of completion.	Internal	Included in Technology Fee
VARIABLE ANNUITY INTELLIGENCE TOOL	Evaluate and compare variable annuities using a variety of contract and benefit criteria.	• Annuity Intelligence gives advisors the information and tools needed to not only build knowledge of variable annuities, but to make suitable investment recommendations with confidence • The tool's easy-to-understand reports are approved to share with clients, helping advisors explain complex products and their benefits in simple language for improved client service	• Distill contracts to a one-page summary, plus one page per rider • Find quick answers about fees, surrender charges, transfer limits, and more • Filter contracts by specific criteria such as share classes, living and death benefits, and fee ranges • Screen benefits based on factors such as withdrawal percentages, step-ups, spousal continuation, and the impact of withdrawals • Produce and present FINRA-reviewed reports to clients	Morningstar	Included in Technology Fee

DRIVING YOUR PRODUCTIVITY (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
VISION2020 WEALTH MANAGEMENT® PLATFORM (WMP)	Multi-solution investment advisory platform.	An integrated delivery of the research, investment products and business tools you need to efficiently accomplish all of the critical tasks associated with building your fee-based practice.	A unique platform offering integrated fee-based investment solutions (Model Portfolios, SMA, UMA, Advisor Managed Portfolios) with access to: • AMP–Robust trading and rebalancing features (including trade staging and 5 rebalancing options) • A diverse pick of Tactical, Strategic, and Dynamic Model Portfolio strategists • Access to 250 SMA managers • In-depth research reports on all products (including side-by-side comparisons) • Aggregated reporting and Reporting Group options • UMA overlay management	Envestnet	Varies by Program

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MANAGING CLIENTS

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
CASHEDGE	Convenient, secure and cost-effective way to see a holistic view of client assets and liabilities.	Automated solution that remotely accesses online financial portals to aggregate a client's financial information; bring external account data into OneView.	• Aggregation coverage featuring more than 10,000 sources, including checking, 401(k) and insurance • Allows advisors to capture more assets, see the complete financial picture, and give better advice	All Data	$75 per month
MORNINGSTAR ADVISOR WORKSTATION	Investment planning platform that contains capabilities for research, portfolio analysis, goal planning, and sales presentations.	Supports advisors with the latest Morningstar investment data, tools, and reports to serve existing clients and generate new business.	• Seamless integration with OneView automatically brings in current client and account data for the clearest view of your book of business • A mobile companion to the platform makes the Morningstar reports, ratings, and research you and your clients know available on your iPad®, even when you're away from your office	Morningstar	Solution 1 $1,650 annually Solution 2 $2,650 annually
MORNINGSTAR FACT SHEETS	Concise, investor-ready fact sheets make it easy to understand, compare, and differentiate investment offerings.	• Morningstar's one-page reports succinctly summarize years of performance data • Clearly presents risk and portfolio holdings using a variety of measures • Includes exclusive Morningstar data, such as the Morningstar Rating™, Morningstar Style Box™, and Morningstar Category, as well as the Morningstar analyst's "take" on the fund	• Describes securities in terms of their relative size and value-growth orientation • Provides a powerful, fundamental lens for understanding stocks, funds, and portfolios	Morningstar	Partner products included

MANAGING CLIENTS (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
NETX360®	Access Pershing brokerage account information.	Pershing's complete solution makes it easier for you to support and grow your brokerage business. In addition, service solutions, market data, tools, and analytical capabilities available throughout NetX360® will help you identify potential revenue-generating opportunities from both new and existing clients.	• Access brokerage account information in real-time • Ability to place trades, submit order changes and cancellations, and check statuses • Access market information such as quotes, news, charts, analyst reports (may require subscription) • Screens are customizable, exportable, and printable • Ability to submit and track "asset movement" requests such as journals, checks, fed fund wires, and ACH requests • Mobile access included	Pershing	Basic service included; add-on services available at additional cost
ONEVIEW	Client data aggregation and reporting tool.	A web-based consolidated portfolio accounting and performance reporting system.	• Run reports on your clients' entire portfolios, including brokerage accounts, WMP accounts, and accounts held directly at product sponsors • Aggregate information across households • Generate automatic batch processing of reports to save time	Albridge	Basic service included; premium option available at additional cost of $100 per month

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RUNNING A COMPLIANT OFFICE

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
ACCOUNT SUPERVISION	Approval and communication tool for: • Opening new accounts • Address changes • Suitability changes	• Online review and approval of new accounts and account changes by a First Line Supervisor (FLS) • The FLS is responsible for reviewing records that have been submitted by advisors they supervise	• Account review is conducted in a paperless environment • All actions are time and date stamped • Ability to attach comments to the review • Filters help FLS find information quickly	Internal (powered by Salesforce.com with customization by Advisor Group)	Included in Technology Fee
ADVISORMAIL	eMail review system	• A system that allows the FLS to review, supervise, monitor, and archive email messages sent and received by all affiliated persons • It is an electronic compliance solution that meets all FINRA, NYSE, and SEC regulatory requirements	• View all email messages sent and received by affiliated persons • Supervision of email communications will be electronically logged and maintained	Live Office	Included in Technology Fee
EMAIL ENCRYPTION	Encrypt emails sent from approved email addresses to ensure client PII data is protected.	Scan and encrypt emails that contain sensitive customer information. All outbound messages will route to a server to encrypt the messages along with archiving the email.	• Secure web-based messaging portal • Ability to manually encrypt emails • Provides secure message functionality — create, reply, and manage secure email messages • Meets SEC Regulation S-P	Smarsh	Included in Technology Fee
REGED	Complete firm element compliance and supervise the completion of the compliance requirements for all financial advisors or employees under your supervision.	A web-based system used to complete compliance questionnaires and certifications, including: • new affiliate certifications • annual requirements such as Firm Element and Annual Compliance Questionnaires • ongoing requirements such as the Outside Business Activities Questionnaire (OBAQ) • RegEd is also a supervisory tool, enabling the FLS to view the submissions of advisors under their supervision	• Maintain records of compliance requirements from one secure website • Complete several compliance requirements in on-demand format	RegEd	Included in Technology Fee $15/user/ACM On Demand

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RUNNING A COMPLIANT OFFICE (CONT'D)

SYSTEM/SERVICE	PRIMARY USE	DESCRIPTION	BENEFITS	DEVELOPER	COST
TRANSACTION REVIEW PREP	Identifying data deficiencies at the trade, account, or client level.	• The TR Prep system reviews advisors' trades and flags those that have incomplete information on file • Flagged trades are posted to the advisor's work queue • Missing information must be provided to clear the trade from the queue, at which point it is sent to the Transaction Review Supervision (TRS) system for FLS review	• Ensures that the FLS does not receive incomplete information to review in TRS • Identifies related trades so the advisor can apply their work to multiple trades simultaneously	Internal (powered by SunGard)	Included in Technology Fee
TRANSACTION REVIEW SUPERVISION	First Line Supervisor (FLS) trade review.	• TRS functions as an electronic trade blotter • The FLS reviews advisors' trades for suitability and indicates approval or rejection of each trade	• Review is conducted in a paperless environment • Green trades can be reviewed en masse • Comments can be passed back and forth between the FLS and advisor to collect additional information (as required), or to leave instructions	Internal (powered by SunGard)	Included in Technology Fee