

Wealth Planning

“NorthStar’s Integrated Wealth Planning Solution offers a more focused approach to integrate financial planning directly into the portfolio planning, implementation, servicing, reporting and monitoring processes.”

Financial Planning is recognized as the best way for wealth management advisors to structure their service offering, deepen client relationships, uncover new assets and ultimately increase assets under management (AUM). Deepening client relationships, especially in difficult market conditions, require advisors to understand their clients’ goals and provide them the guidance to achieve those goals thereby increasing client retention.

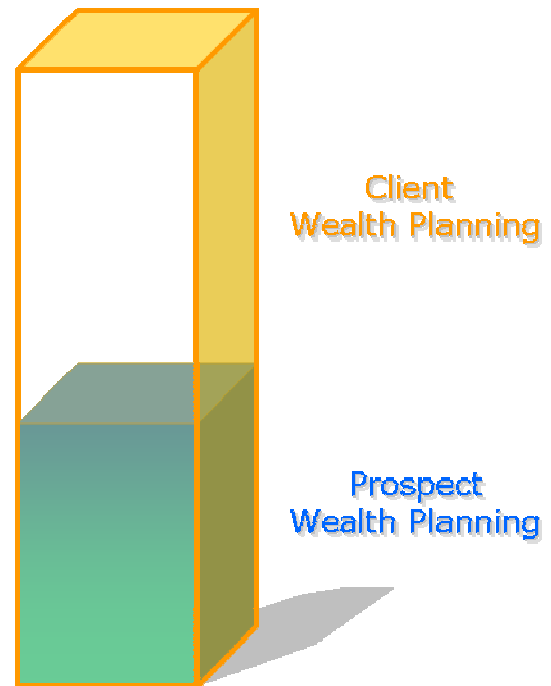
The Integrated Wealth Planning Solution leverages NorthStar’s Wealth Planning Methodology designed specifically for wealth advisors within the context of their daily workflows. The wealth management industry has historically used standalone financial planning, asset allocation, or portfolio accounting applications as specific point solutions and/or point-in-time solutions. NorthStar’s Integrated Wealth Planning Solution offers a more focused approach to integrate financial planning directly into the portfolio planning, implementation, servicing, reporting and monitoring processes. This will enable advisors to maintain the context of the financial plan throughout the advisory lifecycle continuum.

Retain Clients Through

- Ensuring consistency of investment policies, financial goals and account registrations.
- Managing advisory relationships along mutually agreed wealth plans
- Providing clients instant update on their wealth goals using the 360 Integrated Wealth Analysis
- Educating clients about up- and downsides of the chosen investment approach
- Monitoring against investment policy constraints
- Monetization of wealth plans through Product Selection and Portfolio Construction

Acquire Assets Through

- Uncover total wealth and share of wallet
- CRM opportunity management
- Asset allocation analytics & proposals
- External holdings tracking
- Wealth Planning against opportunity portfolios



By integrating planning into the advisory workflow process, the NorthStar Wealth Planning Solution reduces data entry by leveraging data previously captured in the client profile, investment policy statement (IPS) and asset allocation – allowing the advisor to create a financial plan in less than 15 minutes. In addition, the seamless integration of the wealth planning workflow to portfolio construction and product catalog improves advisor efficiency and allows the advisor to monetize the plan faster. Also, advisors can differentiate their proposals by including graphically rich content, goal achievability metrics, proposed asset allocation and savings recommendations.

NorthStar’s Integrated Wealth Planning Solution allows for both, client retention and asset acquisition.

Benefits

Prospect Wealth Planning

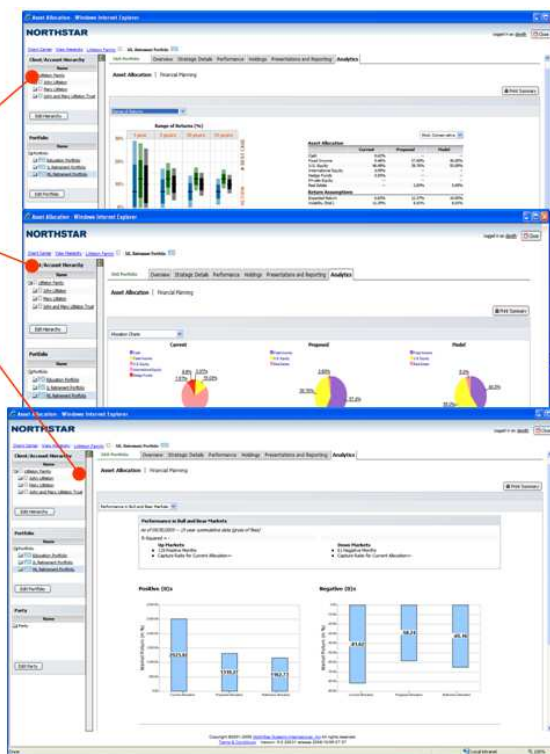
- Validate an understanding of a investor's needs and expectations via graphical projections mirroring a client's risk tolerance and financial outlook à win the investor's confidence and facilitate prospect to client conversion
- Quickly and easily complete a plan including presentation in 10-15 minutes
- Generate rich presentation output versus overly long and complex plans (which can be difficult to use in a meeting) or just graphs, tables and charts
- Use industry-leading output and graphical metaphors to explain planning results
- Easily create investor-ready presentations outlining goal and goal achievability metrics

Client Wealth Planning

- Helps advisors sell or monetize the Financial Plan via extension of the workflow to Portfolio Construction and Product Catalog
- Increase accuracy and save time by reusing profile and portfolio data persisting through other processes within wealth management (e.g., portfolio construction)
- View plan analytics from portfolio 360 (without revisiting the output)
- Set a "master" proposal to ensure that correct goal plan and/or asset allocation data is used in other areas of the application
- Reconcile financial plans against IPS. Ensure that IPS supports the client's goals
- Easily integrate analytics or use NorthStar's built-in set of analytics
- Supports configurable, entitlement based single and multi-user planning workflows with support for competence centers
- Set entitlements to configure/align planning functionalities with planning skills of users

From the Northstar signature 360 Portfolio view analytics such as:

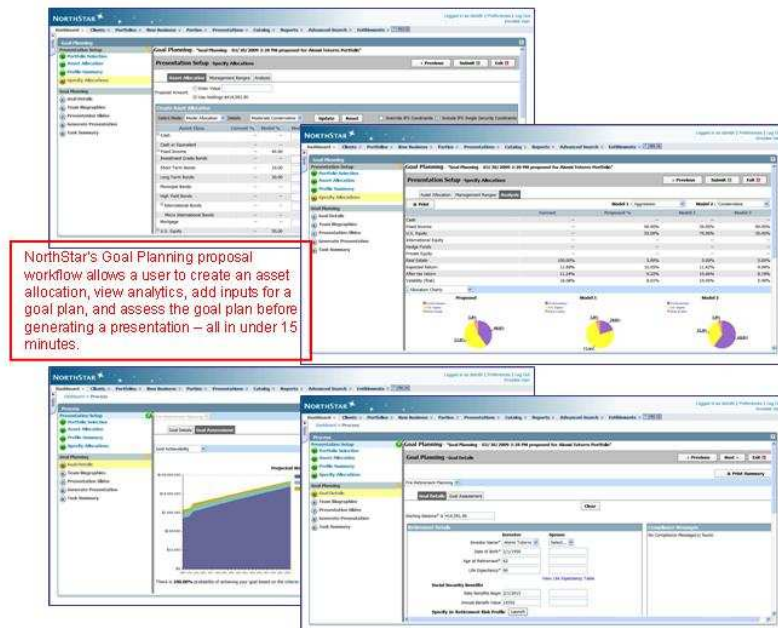
- Range of returns,
- Range of Assets
- Current vs. Proposed portfolio allocation charts.
- Assess portfolio performance in Bull and Bear markets.



Features

The NorthStar Wealth Planning Solution includes the following features:

- Integrated wealth planning, implementation and monitoring platform (when used as part of NorthStar Desktop). Clients who start with NorthStar Wealth Planning can add modules and extend the wealth planning platform into the full desktop over time.
- NorthStar's Integrated Wealth Planning solution supports 5 targeted goal planning scenarios in addition to asset allocation planning:
 - *Asset Allocation* – Allowing an advisor to develop an asset allocation using models, rules or a mean variance optimizer. Configurable business rules allow for aligning risk profile with asset allocation. Analytics and charts support decision making and sales process; e.g. efficient frontier, return on assets, range of returns and other portfolio characteristics.
 - *Pre-retirement* - Determine the estimated annual savings amount needed to meet a specific savings goal and sustainable spending need after taxes and expressed as an amount in future value terms
 - *In-Retirement* - Assess the sustainability of a retiree's annual spending needs
 - *Education* - Determine the estimated annual savings amount needed to meet a specific education savings goal expressed as an amount in present value terms
 - *Major Purchase* - Determine the estimated annual savings amount needed to meet a specific savings goal after taxes and expressed as an amount in future value terms
 - *Total Return* – Understand the impact of the return on investment including income from dividends and interest, as well as appreciation or depreciation on a portfolio over a given time horizon
- Support of profiling: questionnaire, reference allocations, risk model association, capturing of demographic profile, CRM integration, investment policy preferences and constraints.
- Advisors can enter goal details manually or download the goal details template, complete it, and then upload the information into the system
- Comprehensive built-in analytics and the ability to view plan analytics from Portfolio 360 (without revisiting the output)
- Data integration via web services technology leverages different data sources
- Reuse of profile and portfolio data through the planning process and easy integration with other wealth management modules of the NorthStar desktop

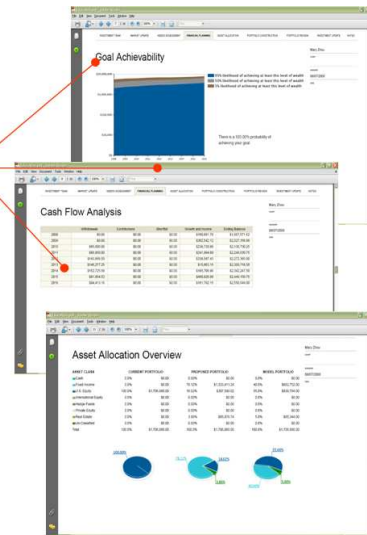


- Out of the box integration to a number of 3rd party systems, especially CRM and financial planning systems.

Features

Provide clients with industry leading proposals with graphical metaphors developed to support easy to explain Planning results

Client-ready presentation outlining goal and goal achievability metrics and cash flow analysis.



Call-to-Action

For more information on the **NorthStar Wealth Planning Solution**, go to http://www.northstar.com/solutions/wealth_planning.htm.

For details on how the **NorthStar Wealth Planning Solution** can address your firm's needs, call 1-866-916-8524.

<http://www.northstar.com>

NorthStar's enterprise-class solutions, delivered either on-premise or on-demand, enable rms of all sizes and their advisors to dramatically improve productivity, accelerate revenue growth, and drive portability. NorthStar's innovative suite of pre-packaged wealth management solutions include Client Acquisition, Client Reporting, Product Catalog and Compliance. For more information about NorthStar, its premier clients and award-winning o-erings, visit www.northstar.com.

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