Managed Account Platform on

TrustPortal

Leveraging Northern Trust NFP Models
Wealth Management Lifecycle
TrustPortal enables you to manage the entire business on a single platform

Business Activities

Customer Engagement
- Client Reporting & Statements
- Mobile and Web Access
- Performance

Management & Reporting
- BI & Analytics
- Fee Planning
- Trends
- Account P&L
- CRM and Data Integration

Fiduciary Duties
- Compliance & Regulatory
- Risk Management

Operations
- Accounting, Ops & Securities Processing

Wealth Management
- Strategic Asset Allocation
- Investment Planning and Proposal Generation
- Investment Policy Statement
- Enforce Client Directives
- Pre Trade Analytics and Reports
- Rebalance
- Execution

Account Administration
- New Prospect Targeting
- Client Onboarding
- Account Setup
- Account Funding/Asset Transfer

BANK

TrustPortal

Fitek
Wealth Management Service Delivery

- Improving Wealth Management Service Delivery with Integrated Service offering
  - Maintain complete control of the Investment Management Process
  - Simplify Client Onboarding
  - Wealth Planning Tools
  - Access best in class Asset Allocation models and can configure your own
  - Pre-Trade Compliance
  - Model Delivery, Electronic Execution, STP
  - Integrate Account Review to meet regulatory and internal compliance needs
  - One integrated system

- Wealth Planning
  - Automated account, investment, and admin review
  - Account opening workflow

- Portfolio Management
  - Track Client Goals Rate of return
  - Use NFP for Strategic Asset Allocation
  - Construct Portfolios
  - Subscribe to Model Delivery
  - Update Portfolios with Model Deliver
  - Access Northern Research

- Provide Trust Services with the Trust Portal
  - Operations & admin reports
  - Client statements
  - Client Internet Access
Enabling Technology with Solution

- To further enhance your wealth management process, we have partnered with Northern Trust to seamlessly deliver their wealth management solution to your desktop

- Seamless access through TrustPortal to
  - build superior strategic asset allocation strategies to create consistent returns to meet a wide range of clients' goals
  - reduce operational risk with superior operational efficiencies
  - readily create statements and reports to showcase your best thinking
Value Proposition of Managed Account Platform (MAP)

- Access Northern Trust NFP Models
  - Highly regarded Investment products
  - Solutions otherwise available with higher minimums
  - Leverage Northern’s scale
  - Tactical allocation to multiple managers, styles and focus
  - Product flexibility with range of choices

- Seamless access through TrustPortal
  - Allocate as little as $100,000 to Northern models
  - Processes already familiar to Relationship Advisors
  - Execute through existing brokerage & mutual fund provider
  - Integrated reporting
Integrated Wealth Management Platform
Prospecting, Financial Planning and Proposal
- Entry and Capture of Prospect and Customer Preferences
- Simulation results calculated based on Industry benchmarks and Corporate Proprietary Models
- Generates Results in High Quality Customer reports or delivered via the Web
- Resulting information is retained for future reference

Generates necessary trades and sends to blotter for execution

Retrieves Customer info: Positions, held or held elsewhere, Corporate Models, Benchmarks, Preferences

Incorporate 3rd party held assets to report or query alongside of held assets

OFAC Compliance**

Production Database

Aggregation Database

Extraction

Generic’ API

NFP Models

Equity Brokers

Service Providers

Third Party Applications

Assets Held Elsewhere

Third Party Information

Auto Asset Setup

Data Vendor

Comparative Reports

Institutions

Clients

Client Internet Access

Consumer Stmts & Reports

Internet Access

Adhoc Reporting

Web Based Reports

Enhanced Performance**

Asset Allocation Modeling**

Financial Planning*

Account Enrollment

Contact Mgmt

Reporting & Statements

Investment Management

Prospect Management*
Overview

- Allocate all or portion of client accounts
- Implemented using TrustPortal’s Model functionality
- New/additional investments and full/partial withdrawals
- Fi-Tek to seamlessly deliver NT's Models
- Rebalance is required only when model changes.
  - Strategic and market driven: historically 4-6 times a year
  - Fi-Tek's Rebalance Service with minimal relationship advisor’s involvement
- Trade execution through existing relationships
- Consolidated reporting through TrustPortal
Model Push

- Northern pushes static models on rebalance
- Fi-Tek will maintain a central repository of models
- Fi-Tek will calculate price adjusted model weights and push daily updates
- Push daily models to Clients who have signed up for Northern Models
- New money invested at the price adjusted weights of the model
Investor / Advisor Lifecycle

Seamless Integration

Northern Trust

TrustPortal

New Account / Transfer-in
Associate Model(s)
Consolidated Reports
Rebalance : Fi-Tek Service
Withdrawals / Transfer-out

Fees
Investment Planning
Customer Support
Overview

- Clients will subscribe to a model delivery service offered by Fi-Tek
- As part of this offering, clients will get regular updates of models with new holdings and Asset Allocation

<table>
<thead>
<tr>
<th>Account</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>2133356</td>
<td>NFP Active Max Growth</td>
</tr>
<tr>
<td>3334567</td>
<td>NFP Passive Growth with Income</td>
</tr>
<tr>
<td>4567899</td>
<td>Blended Strategy</td>
</tr>
</tbody>
</table>

Dynamic Weights Delivery daily

Northern Models

Trust Portal Platform

Portfolio Rebalancing Trades

Market

Model

New Weights
Model Delivery via Web Services

Web Services

Request

Response

Northern Models

Changes pushed via SFTP

Central Repository

TP

Client 1

TP

Client 2

TP

Client 3

TP

Client 4

TP

Client 5

Client Sends request:

ws_Are there New Models?

Response:

<Model1><Holding 1> IBM <Weight> 30pct </Weight> …

<Model1><Holding 2> NFP LC 1 <Weight> 30pct </Weight> …
Model Usage Monitoring

Web Services

Request

Response

Northern Models

Changes pushed via SFTP

Central Repository

NT
Sends Request
For Model Status

NT Request 1:
1) <Status Request>Please send List of Accounts on Models

NT Request 2:
2) View List of Clients who have reported Model Usage

Client Sends request:
1) ws_Are there New Update Requests?
2) ws_Send_Models_Used (sends mod1.., mod2…)

Response:
1) <Status Request>Please send List of Accounts on Models </Status Request>

Fitek
Model Remote Rebalancing

Web Services

Request

Response

Central Repository

Northern Models

Changes pushed via SFTP

NT Sends Request For Model Rebalance

NT Request 1:
1) <Status Request>Please Rebalance Models 1, 2, 3</Status Request>

NT Request 2:
2) View Status of Clients who have rebalanced Models

Client Sends request:
1) ws_Are there New Update Requests?
2) ws_Send_Models_Rebalanced ( mod1, mod2...)

Response:
1) <Status Request>Please Rebalance Models 1, 2 and 3</Status Request>
Onboarding

- Sign agreements with Fi-Tek and Northern
- Enable required functionality - trading and IDC pricing for relevant Funds and Securities
- Enable required connectivity
- Enable Model delivery
- Documents & Training
Investing / Divesting

- New accounts
- Allocating from an existing account - buying into the models
- Divesting – part or whole. (proportional)
- Use dynamic weights for components for cash investments
Rebalancing

- Northern Trust notifies Fi-Tek of Model Rebalance
- Fi-Tek alerts subscribing banks of Rebalance
- Fi-Tek incorporates new models in dynamic weights
- Relationship advisors review accounts with restrictions, incorporating any account-specific substitutions and variations
- RA’s authorizes trades; trades settle
- Northern Trust can perform rebalancing activities as part of their overlay management service
Investment Planning

- Models are accessible in Investment Planning module
- RAs advise on selection of one or more models
- Seamless integration from Planning to Investments and Reporting
Fees, Billing & Reporting

- Regular reporting on performance
- Variance reporting
- AUM reporting and Fee management
# Roles and Responsibilities

<table>
<thead>
<tr>
<th>Roles &amp; Responsibilities</th>
<th>Fi-Tek</th>
<th>Northern Trust</th>
<th>Correspondent Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managed account technology platform provider</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment product model provider</td>
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<td>X</td>
<td></td>
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<tr>
<td>Client suitability</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Synchronize model weights between Northern Trust and correspondent bank</td>
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<td></td>
</tr>
<tr>
<td>Investment Advisor’s ADV, Proxy &amp; Privacy Policy - delivery to client</td>
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<td>X</td>
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<tr>
<td>CIP, AML, OFAC</td>
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<tr>
<td>Initial Investment, cash flows and liquidations</td>
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<tr>
<td>Block trades and model changes</td>
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<td></td>
<td>X</td>
</tr>
<tr>
<td>Maintain Client Restrictions on Order generation system</td>
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<td></td>
<td>X</td>
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<tr>
<td>Posting marketing materials, profiles and commentary to technology platform portal</td>
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<td></td>
<td>X</td>
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<tr>
<td>Client quarterly reporting, performance</td>
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</tbody>
</table>
Model Support

- Additional information on profiles, marketing material, and commentary can be found on the Fi-Tek/Northern Trust webpage.

- For any questions or concerns regarding the product, sales tools or investment knowledge:
  - Contact Northern Solutions Group at 855-645-8303.
    (Call Center is open 8:30am – 5:30 pm Central time)
  - Or e-mail Northern Trust at NorthernSolutionsGroup@ntrs.com