Vestmark®

The Bank Wealth Platform

BW

Vestmark for Bank Wealth

The seamless experience your advisors and clients want.

The scale, efficiency, and flexibility your bank needs.

Drive non-interest income and revenue growth

A single platform to help you efficiently and effectively drive all your bank's wealth management initiatives.

Enable real cost savings with outsourced services

Choose from an a la carte suite of services to tailor an outsourced middle and back office solution that's right for you.

Get to the elusive 'single view' of your customer

The VestmarkONE® platform provides a single view and facilitates action across all client or household trust, brokerage and advisory accounts.

Own the customer experience

Use the VestmarkONE® platform's client-facing tools or continue to own the user and customer experience with the VestmarkONE® platform's engine powering everything behind the scenes.

Fully support your digital advice initiatives

With the VestmarkONE® platform, there's no need to bolt on another disconnected technology provider to power your robo or digital advice offering.

Enable and accelerate your RIA acquisition / consolidation strategy

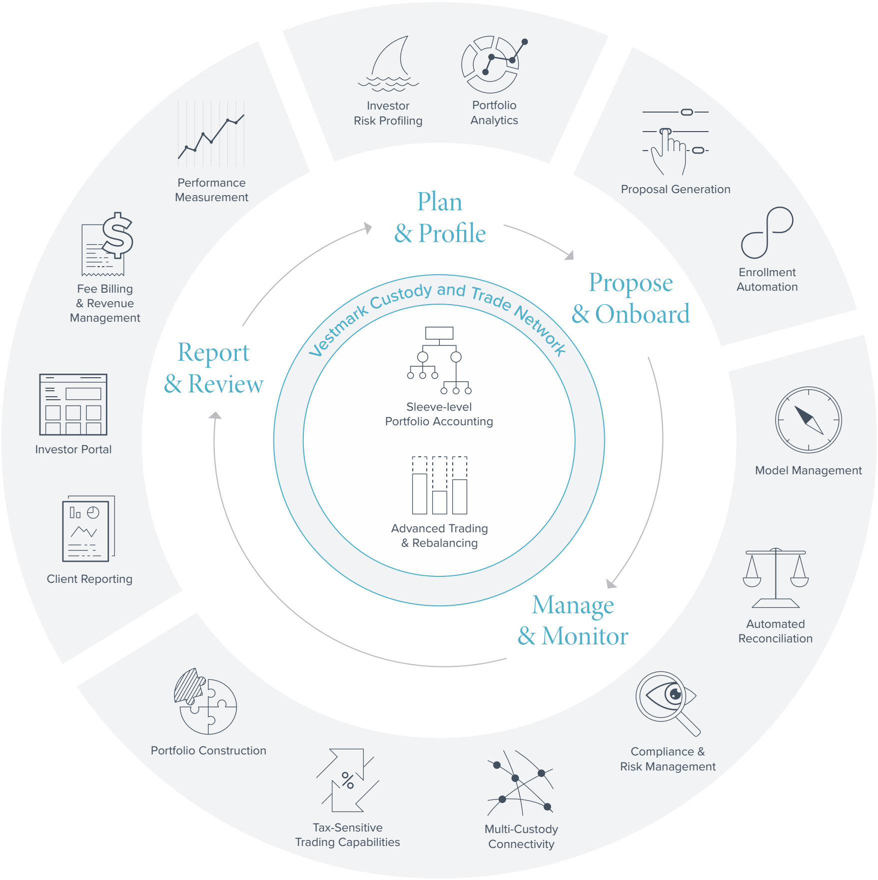
With deep experience helping independent Broker-Dealers and RIAs grow and scale, you can confidently leverage the VestmarkONE® platform to help successfully execute your bank's RIA strategy.

Tightly integrated with your trust accounting system and custodial partners, the VestmarkONE® platform is the unified, multi-custodial portfolio management, accounting & reporting solution for your trust, agency, brokerage and RIA assets.

How do you manage tailored portfolios and deliver desired investor outcomes at scale?

The VestmarkONE® Platform

The VestmarkONE® platform is a unique software that lets you deploy a common asset allocation framework… built out with securities, mutual funds, ETFs, SMAs, models and cash…all in flexible sleeves…each with different trading discretion…while preserving true sleeve- and tax lot-level portfolio accounting…all in a single client account. Human, digital and hybrid… Gen Zs to UHNWIs…Brokerage or fee-based…Regardless of how and to whom you deliver advice, the VestmarkONE® platform lets you and your advisors tailor portfolios and can help you deliver better investor outcomes at scale.



The VestmarkONE® Platform

A frictionless experience for you, your advisors, and your clients.

Plan & Profile

Investor Risk Profiling

Configurable risk profiling toolkit helps advisors meet suitability and fiduciary requirements.

Portfolio Analytics

Client-friendly visualizations allow advisors to demonstrate portfolio diversification, risk/return metrics, etc.

Propose & Onboard

Proposal Generation

Configurable, integrated tool empowers advisors to build, analyze, and propose portfolios to clients.

Enrollment Automation

Streamlines advisor workflows with automation of forms and account opening.

Manage & Monitor

Portfolio Construction

Flexible modeling, any program type, accommodates all of an advisor's portfolio construction and management approaches.

Model Management

Sophisticated rebalancing tools enable advisors to customize and manage an entire book in a scalable way.

Advanced Trading & Rebalancing

Tactical trading, rebalancing, overlay, cash management, option strategies, and more can create efficiencies for advisors, accomplished at scale in a tax-aware manner.

Tax-Sensitive Trading Capabilities

True tax lot accounting and trading enable automation of tax aware transactions, facilitate tax harvesting, and generate real time savings.

Compliance & Risk Management

Customizable rules engine and real time integrated data allow you to modernize investment review processes to achieve compliance oversight and balance advisors' efficiency and flexibility.

Automated Reconciliation

Systematically validate custodian data, identify all gaps in transactions and holdings, leverage auto-correct and post capabilities, and help to lower your operational overhead.

Multi-Custody Connectivity

Gain seamless access with our connections to 80+ custodians, brokerage platforms, and trust accounting systems.

Report & Review

Sleeve-level Accounting

Our platform stands out as being able to support true sleeve-level accounting, enabling you to offer a range of multi-discretionary, multi-manager, multi-product solutions.

Performance Measurement

Supporting performance on both the account and the household levels for your clients.

Client Reporting

Customizable client-friendly reports with visualizations and modular content for ad-hoc and regular client reports.

Fee Billing & Revenue Management

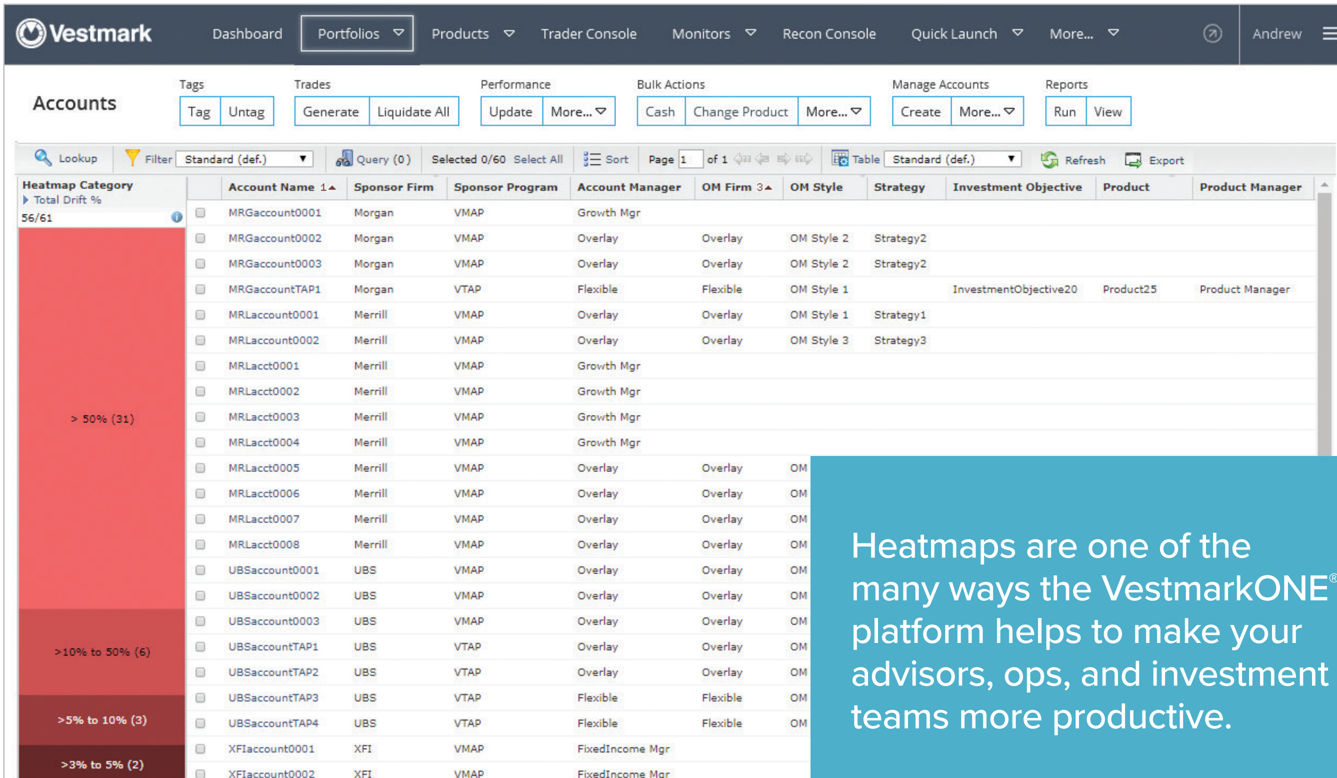
Vestmark offers integrations through partnerships with third-party tools to help optimize your fee billing and revenue management workflow.

Investor Portal

Customizable user-friendly client portal experience across all devices, fully integrated with VestmarkONE® platform data provides your investors access to their accounts in real time.

Innovative Software

Powerful enough for the most complex bank wealth business, yet simple to use



Heatmaps are one of the many ways the VestmarkONE® platform helps to make your advisors, ops, and investment teams more productive.

Outsourced Services

From model trading to a fully-outsourced back office (or anything in between)

Model Trading Service

Turnkey model implementation, management, trading, rebalancing, overlay management, and account administration. Tailor a fully-outsourced solution or let us get your home office overlay service up and running quickly.

Vestmark Manager Marketplace™

Introduce an open architecture, single-contract solution while eliminating the cost, operational due diligence, and administrative burden of maintaining your own marketplace. Featuring 140 managers and 650 strategies, the Vestmark Manager Marketplace offers a research portal, centralized billing, and much more.

Back Office Services

Outsourcing does not have to be an all-or-nothing business decision. Our experienced team can help you tailor a solution across a range of operational functions including reconciliation, corporate actions, performance reporting, and account administration.

Don't let inertia hinder your bank's growth.

You've seen competitors take the plunge and reap the rewards of a major technology upgrade. But is the near-term pain worth it? Is now the right time? Do you really need to implement a new wealth management platform?

Migrating to a new major technology platform is a difficult decision that's easy to put off. The only way to be confident that now is the right time is to select a partner you can trust with a long track record of success.

Vestmark is well-positioned to deliver a painless conversion and thoughtful implementation that drives your firm's long-term growth.

Vestmark

To learn more, call **781-224-3640** or visit at www.vestmark.com

About Vestmark:

Founded in 2001, Vestmark is a leading provider of portfolio management/trading solutions and outsourced services for financial institutions and their advisors, enabling them to efficiently manage customized client portfolios through an innovative technology platform. Supporting over $1.5 trillion in assets and 5.5 million accounts, Vestmark is a trusted partner to some of the largest and most respected wealth management firms.

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