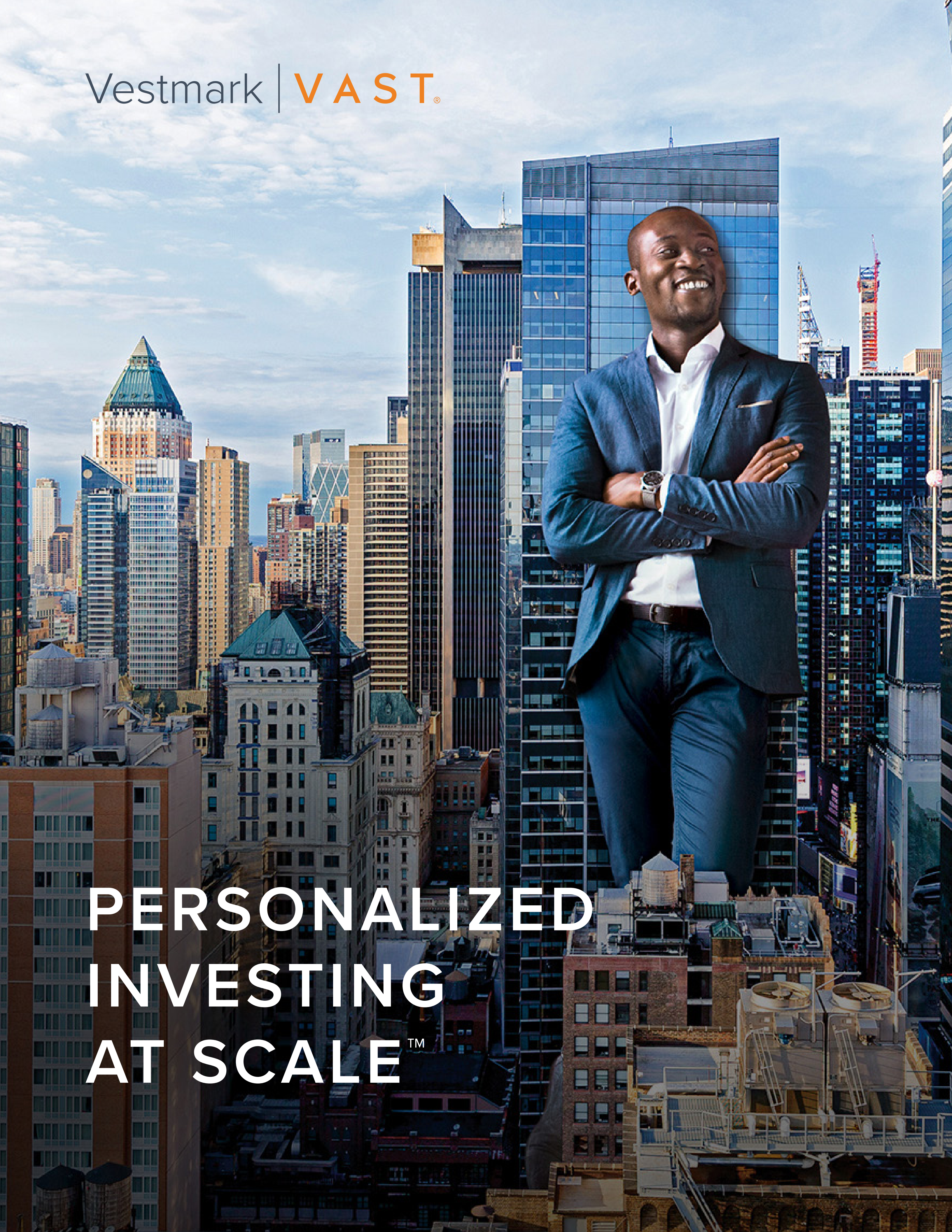


Vestmark | VAST®

PERSONALIZED INVESTING AT SCALE™

It’s one of the advisory industry’s long-standing challenges

Retail clients have historically looked to financial advisors for personalized investment and tax strategies. They expect their advisor to construct a portfolio that is aligned with their values and investment preferences and designed to attain their unique goals. And, regardless of the size of their account, they want to minimize tax liabilities and adapt their portfolio as market dynamics change.

These are all reasonable expectations. But the fact is, many advisors may lack the time, resources and technology to execute on them individually for each client account.

Vestmark VAST® changes that.

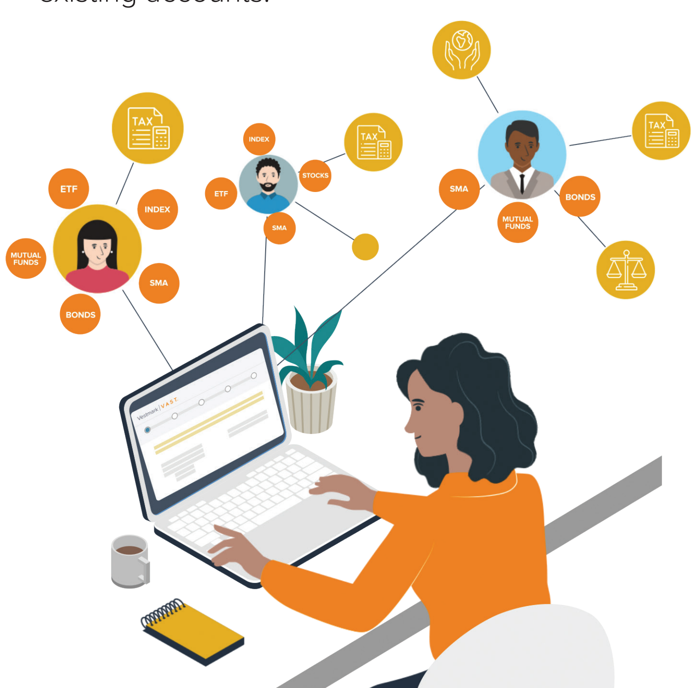
VAST makes personalization scalable

VAST is a breakthrough portfolio management solution delivering the power of personalized investing and individual tax management. From a single automated dashboard, advisors can easily craft individualized, multi-asset, tax-efficient portfolios for each client. VAST handles ongoing investment and tax management functions so that advisors can focus on their clients.

Putting the advisor in control

VAST's streamlined, rules-based solution places advisors at the center of the client relationship and enables them to maintain control of all personalization inputs.

- **The VAST investment team** ensures that portfolios reflect the advisor's directives, continuously balancing the trade-off between achieving target returns and minimizing tax impacts.
- **VAST assumes administrative functions**, including account set-up, maintenance, rebalancing and performance reporting, and providing the data necessary for client reviews.
- **Accounts can be opened easily** with cash or transferred-in securities so strategies can be deployed quickly, for both new and existing accounts.



Capturing the direct indexing opportunity

By combining the potential benefits of index exposure and individual stock ownership, direct indexing in a separately managed account (SMA) can offer advantages not normally available from mutual funds and traditional ETFs:

Tax alpha

Direct indexing provides a unique opportunity to create tax alpha through ongoing active tax management—not just in down markets but throughout the year.

Personalization

Ownership of individual securities gives clients greater potential to invest according to their personal objectives, preferences and values and to potentially improve after-tax returns.

Content screens

Direct indexing makes it easy to tailor the strategy away from specific industries or sectors, or to exclude business types that the client wants to avoid.

A world of investment options

VAST offers the advisor a simple dashboard to construct multi-asset portfolios using a wide range of investment vehicles. These could include index-based or active SMAs, ETFs, mutual funds and individual securities. Advisors can choose to create either a fully customizable Personalized Portfolio or a more simplified Focused Index Portfolio. In either case, VAST enables the advisor to connect quickly and seamlessly to all major custodians.

Personalized Portfolios

VAST enables advisors to implement personalized tax management strategies, accommodate unique objectives, and activate client-driven security or industry/sector screens.

Focused Index Portfolios

For Focused Index Portfolios, advisors choose from an exclusive roster of model SMAs, based on indices developed by S&P Dow Jones Indices, to create a recommended asset allocation for each client's portfolio. These portfolios typically have fewer holdings and lower minimum account sizes.

The paramount importance of tax management

Most investors interested in using direct indexing are focused on the tax advantages. VAST enables more direct control over the realization of gains and helps capture the benefits of tax losses in individual portfolios.

- Maintaining tax-lot-level detail on securities a client owns presents opportunities to capture tax losses as they materialize. Harvested tax losses can offset realized capital gains, potentially improving the after-tax performance of a client's entire account.
- Major life events can either inject new funds into a portfolio or require a distribution of funds. VAST can tax-optimize these events to match a client's needs in a range of scenarios, such as:
  - gradually diversifying a concentrated position,
  - making a significant charitable donation, or
  - funding the purchase of a vacation property.

ABOUT VESTMARK

Since 2001, Vestmark has been a leading source of portfolio management, rebalancing and trading solutions, and outsourced services for wealth managers and investment advisors. Our technology platform streamlines workflows, saves time for advisors and helps drive business growth. Headquartered in Wakefield, MA, Vestmark's team of over 400 employees includes software engineers, implementation specialists, business strategists and visionaries.

Vestmark supports over $1.5 trillion in managed account assets across millions of accounts.[1]

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1. As of 6/30/2022.

Take your business to the next level

Learn more about how Vestmark VAST can help you provide personalized investing and tax management at scale.

Contact Us:

Email: vast@vestmark.com
www.VestmarkVAST.com

Vestmark®

VMK–VAST–B/DIGI/V3–7/23