



WealthManager

Essential Tools For Private Wealth Advisors

Wealth management clients are becoming increasingly demanding. Execution-only service is now a commodity and margins are under pressure. This is driving the rapid transition from a commission-based business model to a fee-based business. All too frequently financial institutions are trying to piece together partial solutions where integration is limited and very expensive. As a result, front office users have to live with many different applications to accomplish the variety of services they need to provide to clients.

A holistic approach to wealth management is near impossible. Information is siloed, and too often there is a gap between back office account-centricity and front office client-centricity that makes it hard to achieve a single customer view. The consequences are very low user adoption of front office systems and frequent project failures in terms of business case targets and service level targets. WealthManager brings solutions to these challenges. It empowers those who have face-to-face contact with clients with a single integrated and simple-to-use suite of tools that enables superior client service.

WealthManager modules are designed to be integrated seamlessly with multiple back office and CRM systems, broker, custodian, and external services using the sophistication of integrated middleware. The WealthManager suite of modules can be flexibly combined together in order to build tailored solutions such as Data Aggregation and Client Reporting, Client Management and 360° View, Client Portal, Advisor Workstation or the complete Wealth Management platform.

Key Benefits

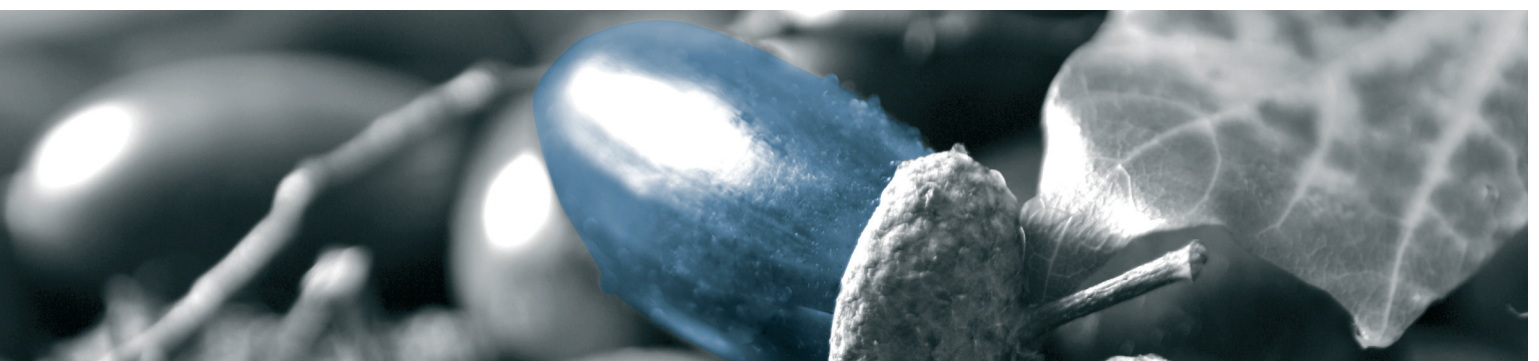
- **Dramatically Reduced Cost Structures** (lower total cost of ownership).
- **Radical Productivity Gains For Advisors** (happy advisors and high usage rate).
- **Substantial Improvement In Client Service And Compliance Monitoring.**
- **Agility And Flexibility –** a much less restrictive technology infrastructure.
- **A Greater 'Share Of Wallet' And Higher Assets Under Management Per Advisor.**

WealthManager Modules



Functional Areas

- Client Management
- Portfolio Management
- Sales And Advice



WealthManager Functional Areas

Portfolio Management

Portfolio Management - Portfolio Analytics

- Internal Accounts and held-elsewhere Accounts
- Position valuation
- Average cost and tax lots
- Accruals
- Capital gain/loss
- Exposure analysis
- Asset Allocation analysis
- Fixed income analytics
- Account and Portfolio aggregation
- Scheduled transactions
- Cash flow projections
- Income projections
- Maturity ladders
- Transaction history
- Comprehensive Product Catalog/Search
- Indexes and benchmarks
- Pricing, news and research
- Corporate actions
- Efficient reconciliation tools

Portfolio Management - Performance Measurement

- GIPS-compliant
- Time-weighted and dollar-weighted
- Account level returns
- Returns on account consolidations
- Configurable multi-period rates of returns
- Annualised and non-annualised
- Realised gains and losses
- Income and expenses
- Gross or Net of Fees
- Performance history
- Multiple benchmarks
- Configurable composite benchmarks
- API for integration
- Cross-client views

Performance Analytics

- Class-level absolute performance
- Sector-level absolute performance
- Position-level absolute performance
- Performance for externally managed assets
- What-if Calculator
- Position-level performance contribution
- Class-level performance contribution
- Risk/Return ratios and consistency of returns

Client Reporting

- Flexible client packages
- Rich graphics and content
- Client Package Designer to personalise output
- On-demand and scheduled reports
- Multi-currency consolidated data
- Integrated document repository
- Available from Client Portal
- Extensive suite of existing report pages that can be customised
- Extensible architecture to add new report pages

Investment Policy

- Asset allocation objectives
- Investment constraints/restrictions
- Compatibility with portfolio models
- Version control
- Policy templates with pre-approved models and mandate text
- Customisation thresholds
- IPS Approval workflow
- IPS monitoring for pre and post-trade compliance
- Automatic generation of portfolio specific blended benchmarks
- Cross-client views

Order Management

- Order tickets for all asset types
- Order worksheets for multiple orders
- Tax lot selection (tax lot disposition rules, including wash sale rule)
- Capital gain/loss calculator
- Pre-trade compliance
- Compliance violation monitoring
- Order Approval Workflow
- Seamless integration to downstream systems
- Order Blotter
- Other flexible views and lists
- Real-time portfolio valuations with pending and filled orders

Portfolio Rebalancing

- Bulk buy/sell of single positions
- Rebalance to models
- Bulk and single portfolio rebalancing
- Spreadsheet-like interface for adjusting rebalancing results
- Asset and sector models
- Substitute securities
- Recommendation lists
- Handling of legacy holdings
- Deposit/withdraw cash
- Pre-trade compliance checking (rule-based verification engine)

Client Management

Client Management

- Relationship-centric data model
- Match-merge tools to create single client
- 360° client view of assets and liabilities
- Relationship Hierarchy Explorer
- Portfolio dashboards
- Flexible equity and fixed income summaries
- Performance summaries
- Historical positions and transactions
- Comprehensive KYC information
- Prospect Management
- Householding
- User defined fields and categories

Contact Management

- Notes, tasks, calls, services requests
- Integrated Email
- Shared calendar
- Outlook/Notes Synchronisation
- Mail Merge
- User-defined views and lists
- Contact history

Client On-boarding

- End-to-end guided process
- Automatic contract/form generation and tracking
- Document authoring, publishing and archiving
- Workflow engine
- Rules engine
- Graphical toolset for building/adjusting workflows, forms and rules
- Business activity monitoring
- Seamless integration to other WealthManager modules and downstream systems

Sales And Advice

Proposal Generation

- Configurable risk profiling
- Goal capture
- Asset allocation
- Contribution/withdrawal functionality
- Monte-Carlo simulation
- Product selection
- What-if compliance checking
- Generation of transition plan
- Configurable Investment Proposal packages
- Proposal Approval workflow

- One-click proposal implementation (account opening, trade generation, IPS setup)
- Ongoing asset allocation monitoring
- Ongoing goal tracking

Sales Support

- Campaign Management – centralised campaigns and individual campaigns with automatic rollups
- Opportunity generation
- Opportunity Management – stages, forecasting, asset/revenue estimates
- Pipeline Management

Financial Planning

- Multiple life goals based planning
- Multi-jurisdictional
- Debt management (loan amortisation)
- Retirement planning (pensions)
- Annuity income
- Income needs on death or disability
- Long-term care
- Education/college planning
- Tax analysis
- Estate planning
- Major purchases
- Engagement agreements

Other Features



Client Portal

- Client Statements
- Portfolio pages
- Holding and transaction pages
- Secure messaging features
- Single Sign-On
- Customised Branding

Foundation Features

- Workflow automation
- Views and Lists
- Alerts
- Dashboards
- Practice Management tools
- Personalisation
- Organisation chart modelling
- Document Management
- Entitlements management

For more information on WealthManager please email marketing@temenos.com

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