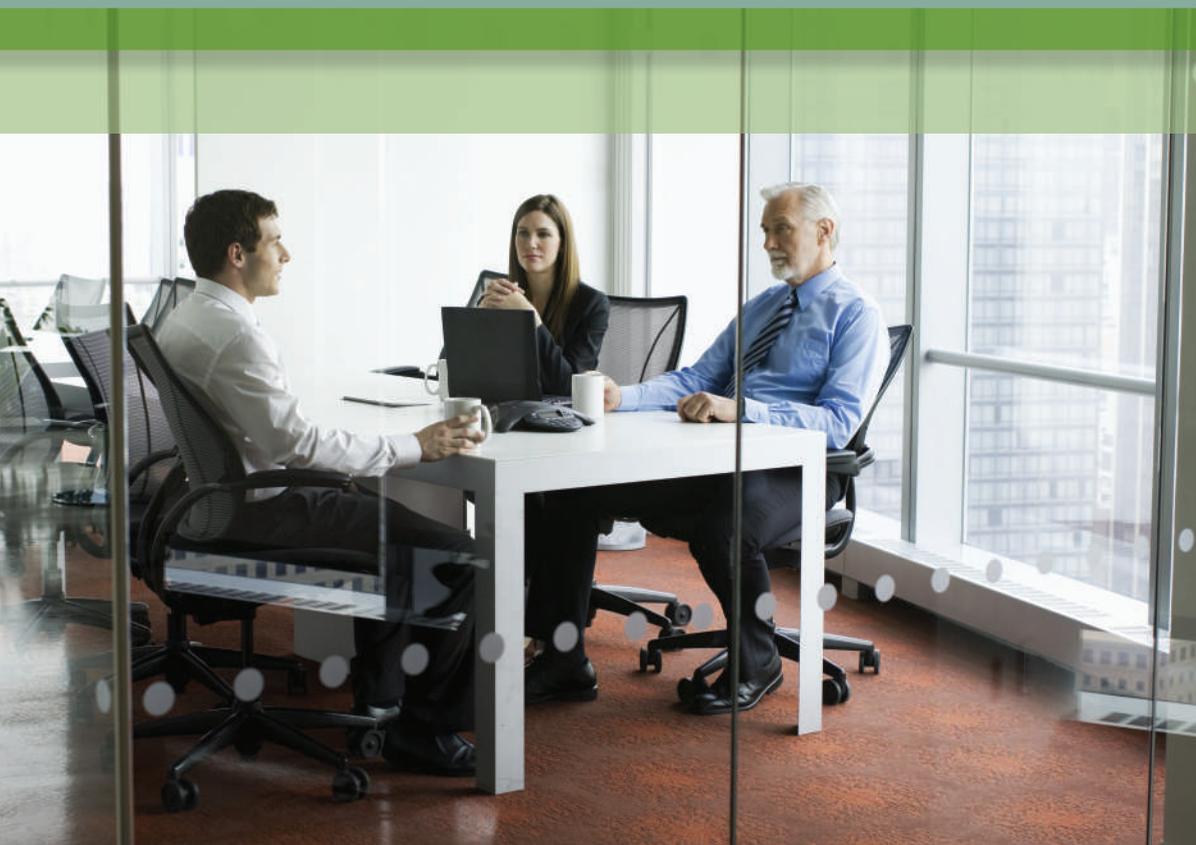


FIDELITY  
INSTITUTIONAL  
WEALTH  
SERVICES

## Fidelity WealthCentral®

Proven. Open. Integrated.







## Managing your business is about to get a whole lot easier.

Productivity, ease of use, and integration—these are the technology challenges that, on a daily basis, may significantly impact your ability to grow and manage your business. Imagine the productivity gains you'd realize if you no longer had to rekey client data across all your applications, or if you could scale your technology investment without having to add people or manage software or servers. Now there's no need to imagine: your platform is here today.

*Fidelity WealthCentral® is a 100% Web-based, turnkey custody platform designed to help make it easier for you to do business and transform the way you manage your practice.*

Fidelity WealthCentral starts off with our robust trading, account administration, and rebalancing capabilities. It then combines these core features with third-party market-leading client relationship management (CRM), financial planning, and portfolio management applications to form a fully integrated Web-based platform—accessible from virtually anywhere you have an Internet connection.

Among its many features, WealthCentral® can help streamline your operations by eliminating the need to rekey client data from one application to another. As a total Web-based offering, it makes software installation and upgrades a thing of the past, and allows you to access your client data wherever and virtually whenever you need it.<sup>1</sup> By providing a client-centric view of your accounts, WealthCentral creates more intuitive workflows and interfaces, adhering more to how advisors generally view client relationships. And through collaborative support with our third-party vendors, problems are more efficiently resolved.

Wherever you plan to take your business, Fidelity Institutional Wealth Services can work with you to evaluate your needs and help you implement a platform built to meet your objectives. When your practice needs to be supported by a great platform to realize your goals, WealthCentral is designed to deliver the performance you've been waiting for.

<sup>1</sup>System availability and response times may be subject to market conditions.

# The foundation of your success: proven core capabilities

WealthCentral® leverages Fidelity Investments' (Fidelity) most advanced technology to directly link your office to a wealth of systems, information, and resources.

## Fidelity WealthCentral®



### KEY FEATURES OF FIDELITY WEALTHCENTRAL

- Total Web-based technology
- Real-time client account information
- True open platform
- Advanced data and workflow integration with third-party market-leading applications
- Intuitive views, workflows, and site design
- Client and group-centric account management
- Online cashiering and service requests
- Online statements and trade confirmations
- Collaborative support with third-party vendors

## Trading

WealthCentral's Web-based trading capabilities allow for account and trade management virtually anytime, anywhere. And through its dynamic Order Central dashboard, you are able to view and manage orders and allocations for all accounts, all from one location.

In addition, its straight-through processing can help improve productivity with an interface capable of managing thousands of accounts across hundreds of customers. It also features streamlined workflows for ease of movement between accounts and account holdings.

*WealthCentral's straight-through processing can help improve productivity with an interface capable of managing thousands of accounts across hundreds of customers.*

Our trade order interface provides one-click access to order execution information—facilitating block orders, allocations, exchanges, and security cross references.

You will also be able to perform Trailing Stops and algorithmic strategies. Additionally, a dynamic messaging/alert feature keeps you updated as orders are processed.

Other trading advantages include:

- Alert traders to such unintended consequences as fee charges or violations by incorporating warnings into order entry workflows.
- Ensure that intraday account activity (executed trades, open orders, money movement, etc.) is accounted for in the order entry process
- Provide interfaces with third-party order management systems
- Trade mutual funds, equities, options, ETFs, and fixed income instruments
- Place individual account orders, group orders, block orders, allocations, and tradeaways
- Add special conditions to orders, like trailing stops
- Rebalance single securities using the Security Cross Reference tool.
- Set user-defined trade restrictions to prevent unintended creation of orders
- Trade domestic and international equities

## Account servicing

WealthCentral automates a multitude of routine procedures—giving you more time to spend with your clients. Here are some of the tasks you'll be able to complete online:

- Open accounts, initiate transfers, and monitor the entire transfer-of-assets process
- Submit and track cashiering requests with ease and efficiency, including first- and third-party bankwire, check disbursements, electronic funds transfers (EFTs), and journals
- Create, view, and manage service requests all online, in a real-time environment, allowing you to respond quickly to client inquiries
- Set up electronic alerts for new account information, trading activity, and movements of assets

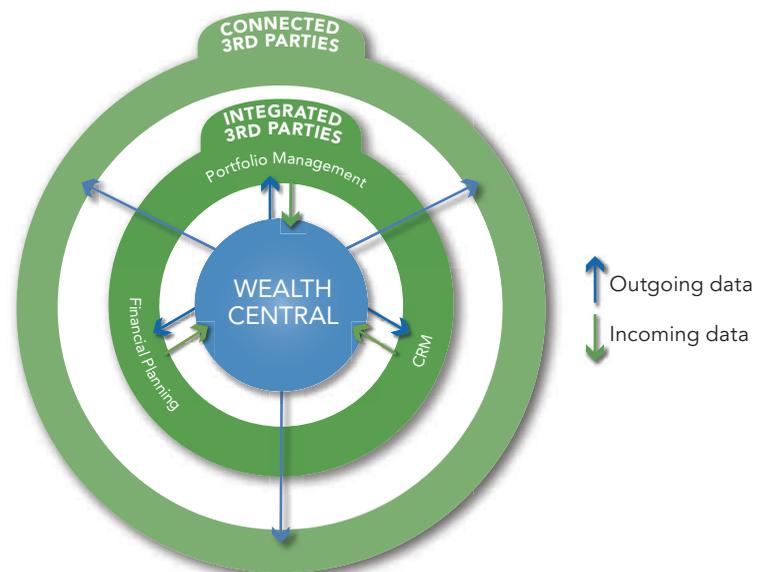
## Open, integrated platform

We understand that every advisor has unique needs. That's why we built WealthCentral on a flexible platform that puts you in control of which tools and capabilities you use.

With some of the most advanced data and workflow integrations in the industry—particularly with select third-party market-leading CRM, portfolio management, and financial planning applications—we're confident that WealthCentral can help your business scale effectively, and affordably, since we offer these third-party applications at price points not typically available to advisors. And because WealthCentral is built on a true open platform, the breadth of integrated offerings will only continue to grow.

## Fidelity WealthCentral®

Fidelity WealthCentral easily connects to a wide range of third-party products and offers some of the most advanced data and workflow integrations in the industry, with a select list of third-party market-leading applications.



### Key integration features

- Fidelity and third-party market-leading capabilities
- Streamlined workflows
- Comprehensive client view
- Total Web-based platform
- Collaborative support



## Portfolio modeling and rebalancing

Fidelity offers highly integrated portfolio modeling and rebalancing capabilities to help you streamline investment management in the following ways:

- Rebalance one account, a group of accounts, or thousands—using real-time prices—then send orders straight to market
- Apply security restrictions and equivalencies to individualize your investment strategies
- Construct composite models to manage multiple investment strategies composed of equities, fixed income, mutual funds, ETFs, and more
- Use automated drift reporting to alert yourself of accounts that are out of tolerance
- Rebalance not just Fidelity accounts, but your entire multicustodian book, including held-away accounts supplied automatically from available WealthCentral Portfolio Management providers

Fidelity WealthCentral supports integrated order management with a wide range of third-party market-leading modeling and rebalancing technologies, enabling you to reduce the time and complexity associated with managing multiple investment strategies in a scalable manner.

*Robust portfolio modeling and rebalancing capabilities give you the ability to create models and perform rules-based rebalancing on a highly scalable basis.*

## Flexible client relationship management to help you manage your practice

Fidelity WealthCentral CRM is designed to help you easily access integrated CRM technologies that best support your business—to help deepen client relationships, broaden referral sources, improve retention, and drive prospects through a structured onboarding process. The WealthCentral CRM offering can help you manage your relationships and your business more efficiently by streamlining data flow and eliminating duplicate data sources across your practice. Some additional key features include:

- Single sign-on from WealthCentral to the CRM technology
- One-click weblinks to facilitate contextual access from CRM contacts to real-time positions, balances, and statements on WealthCentral
- Automated forms prefill for new accounts based upon CRM contact information
- Nightly updating of contact and account data
- Customized user experience with configurable data fields, reports, and workflows designed for advisors
- Prebuilt workflows to automate processes such as new client onboarding and preparing for client reviews
- Integration with office suites such as Microsoft Office to support mail merges and data extracts
- Synchronization of appointments, tasks, and contacts with leading e-mail systems

In addition, Fidelity WealthCentral supplies nightly updates of account information to a wide range of third-party market-leading CRM providers, providing you the choice and flexibility only a true open platform can.

## End-to-end portfolio management: a process of continuous improvement

By leveraging third-party market-leading portfolio accounting and performance reporting systems, along with the trading and rebalancing tools available within the WealthCentral platform, you can rely on WealthCentral Portfolio Management to help meet your clients' financial goals.

WealthCentral helps you establish a process to achieve these goals in several ways:

- **Streamline New Account Setup**—after leveraging WealthCentral's electronic account application tool, new account information including funding and asset transfers will automatically flow to the portfolio management systems.
- **Implement the Investment Strategy**—the same groups and clients that are tracked in the portfolio management system can be used in WealthCentral's trading and rebalancing tools, thus providing an efficient way to transact on behalf of the client.
- **Monitor and Update**—leverage research and reporting to help determine alignment with the client's goals, with access to trading and rebalancing to make adjustments when necessary.
- **Reporting**—enhance your ability to make decisions and communicate with your clients through the assortment of management, operational, and client reporting options in WealthCentral and the integrated third-party systems.

With WealthCentral Portfolio Management, you can enjoy fully reconciled data, regardless of where your clients' assets are held.

## Sophisticated financial planning for your valued clients

Fidelity WealthCentral Financial Planning offers you access to leading third-party Web-based, cash flow- and goals-based planning tools. WealthCentral's workflow and data integration enables direct access to these tools with no extraneous logins or additional passwords. Through this integrated offering, you can easily import and refresh detailed security positions and client demographic data without the need to rekey information, helping you focus less on data entry and more on productive financial planning.

Depending on the complexity of client needs, your financial planning expertise, and your business model, you can select different tiers of functionality, ranging from a quick financial assessment or simple "what-if" analysis to the most sophisticated tax-sensitive cash flow-based plans.

Advisors generally use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing the overall financial plan. Being able to provide a comprehensive evaluation of an investor's current and future financial state is an invaluable advisory service that Fidelity WealthCentral Financial Planning can provide.

## Become more productive now — and stay productive in the future

WealthCentral's open platform eliminates the need to implement, integrate, and manage multiple systems and tools, so you can scale your business without significantly increasing your technology spend. And unlike other advisor software offerings that must be installed in your office, WealthCentral is completely Web based, providing you access to the latest market

and client data, virtually anytime, anywhere. It saves you the cost and time of updating software and maintaining data locally, and helps reduce the firm's exposure to risk in areas including data security and disaster recovery.

## More streamlined, time-saving workflows

By combining diverse applications and tools into a single-sign-on, integrated financial services platform, Fidelity WealthCentral can help you scale your business — from prospecting through conversion, planning, implementation, and management.

Through its advanced integrations, WealthCentral can help you do the following:

- Identify your top referral sources for your practice
- Perform a financial assessment as part of your prospecting process
- Implement a consistent new customer onboarding workflow across your customer team
- Manage your customers' investment assets
- View the performance history of your top 10 customers at a glance

## A comprehensive view of your client relationships

Many advisors custody assets with more than one provider — so a truly effective platform should provide a comprehensive view of all your clients' relationships, regardless of where their assets are held. WealthCentral has the ability to do just that, enabling you to integrate data from multiple custodians and providing you with a truly client-centric view of your business.

For more information about Fidelity WealthCentral, contact your relationship manager, or call us at **800.735.3756**.



**FIDELITY INSTITUTIONAL WEALTH SERVICES**

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