Albridge Data Aggregation: Morningstar® ByAllAccounts℠

Interoperability

Key Benefits

A complete financial picture of clients' portfolios.

- View cash balances in held-away banking accounts
- Determine your clients' true asset allocations, including held-away assets
- Learn how your clients' self-directed assets are performing against those you manage
- Understand the complete financial situation with both asset and liability information
- Find out who also competes as your clients' primary advisor
- Increase efficiency and streamline workflow through automated data collection

Powered by:

MORNINGSTAR®

To guide your clients toward their ultimate financial goals, you need a complete picture of their assets and liabilities.

Albridge Data Aggregation, powered by Morningstar ByAllAccounts, affords you a comprehensive financial picture, expanding our view of clients' portfolios to include assets beyond the portion you manage. This enables you to provide your clients more informed and effective investment advice.

A holistic view of a client's financial picture

Strong client relationships require a comprehensive view of clients' assets and liabilities. Abridge Data Aggregation delivers data from more than 13,000 sources including banking, investments, retirement, insurance, credit cards, mortgages and annuities. Albridge Data Aggregation is a scalable, flexible, highly secure service that provides a timely, holistic, view of a client's or investor's financial picture within Albridge Wealth Reporting™.

Improve efficiency and scale while reducing risk

Albridge Data Aggregation allows you to virtually eliminate the time and risk incurred from collecting and manually consolidating held-away data with your Albridge Wealth Reporting reports. This time can be reallocated to client-facing activities that can help grow your business.

Example: View of held-away accounts

As of: 10/5/16

External Accounts

Marie Y Estep
Account Name: Oakes Village Apartments
Account Number: 111222333
Account Type: Individual

ASSET	TICKER	ASSET TYPE	MGT. NAME	QUANTITY	PRICE ($)	VALUE ($)
Voya 401K				473.27	1.00	473.27
				Oakes Village Apartments Total:		$473.27

Account Name: Estep Retirmenet
Account Number: 444555666
Account Type: Retirement Account

ASSET	TICKER	ASSET TYPE	MGT. NAME	QUANTITY	PRICE ($)	VALUE ($)
BROKERAGES MONEY MARKET*				7,112.46	1.00	7,112.46
MANNING & NAPIER FD INC NEW PRBLND MAXM C	MNHCX			2,658.73	9.61	25,550.40
				Estep Retirement Total:		$32,662.86

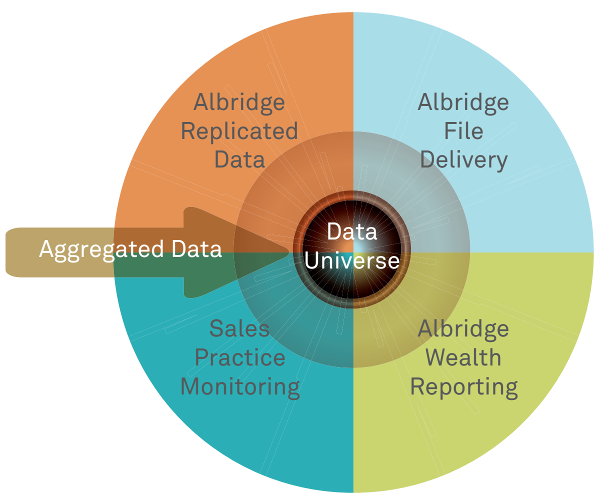
Award-winning data aggregation technology

ByAllAccounts leverages custodial APIs and feeds with over 75% of aggregated data coming from a structured file. Its Semantic Integration process uses proprietary, patented technology to make sense of the disparate forms of data retrieved and fills in any information gaps. The process learns and adapts over time to the idiosyncrasies of new financial institution data sources as they are brought on board and cannot be quickly or easily duplicated. The data is supplemented with pricing, security identification and classifications from Morningstar's industry-leading securities database. A high-security environment helps ensure privacy and the security of clients and their data.

Albridge Data Aggregation is simple to use

After your clients grant you permission to securely access their accounts, the system automatically collects their data and integrates it into Albridge Wealth Reporting. Your clients' held-away assets automatically appear in the reports you create with Albridge Wealth Reporting. It is indeed that easy. The solution can be accessed via Albridge's Applink™ solution, which enables data sharing between a multitude of applications including Morningstar® Advisor Workstation and third-party financial planning, customer relationship management (CRM) and data analytics tools.

One source of aggregated data.
Many integrated solutions.



Supported Instruments

- 401(k)s, 529 plans and IRAs
- Bonds
- Brokerage accounts
- Cash and equivalents
- Checking and saving accounts
- Equities
- ETFs
- Mutual funds
- Offshore funds
- Proprietary investments
- REITs
- Sweep accounts
- Variable annuities

Aggregated Data

- Positions
- Transactions
- Securities
- Prices
- Trade date

For more information

To see for yourself how Albridge Data Aggregation gives you the whole picture, contact your financial organization.

albridge.com

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