OpenWealth®

The next-generation wealth management solution for the unified managed household

Wealth managers and financial advisors, whether with Broker/Dealers, Banks or RIAs, seek to provide Unified Managed Households (UMH) and holistically deliver household rebalancing, tax optimization and performance measurement. OpenWealth, the first UMH platform with these features provides wealth managers and financial advisors with end-to-end wealth management capabilities so they can spend more time serving their investors and gathering assets.

OpenWealth's advanced capabilities deliver to wealth managers a single platform that integrates investor suitability, account management, portfolio management, rebalancing trading and compliance.

With a flexible, web-based modular architecture, OpenWealth can be customized to a wealth manager's needs – either defined by the firm or the individual financial advisor.

Meet Investor Needs

Investors seek risk-controlled returns to meet life objectives, personalized portfolios and continuous tax management – not just at year-end. OpenWealth gives advisors both control and flexibility to provide investors with:

- Automated household rebalancing, tax optimization and transition management
- Household, account and sleeve-level investor reporting and analytics
- Flexible fee billing
- Advisor or firm controlled overlay management, rebalancing and restriction management

Enhance Portfolio Management

OpenWealth offers wealth managers full or distributed control for all investment portfolios:

- Optional advisor-controlled UMA/UMH
- Commingled use of equities, fixed income securities, funds, ETFs and alternative investments within and across all investor accounts
- Easily constructed custom, adjustable or preset models and asset allocations
- Straight-through processing from order management and trade execution to clearing and custody
- Aggregation of assets across platforms including brokerage and trust or assets held away
- Custom benchmarks with robust portfolio analytics and risk metrics
- True open architecture with access to any investment vehicle including industry-leading advisory firms and investment managers

Streamline Workflow

OpenWealth eliminates the additional cost of disparate systems:

- Automated restrictions, transition management and cash flow optimization
- Integrated investor suitability, proposal generation and account opening
- Portfolio assignment and strategy construction linked to the proposal system and investor suitability
- Multiple rebalancing schedules to meet advisor recommendations or investor requirements
- Automated income optimization and transition management

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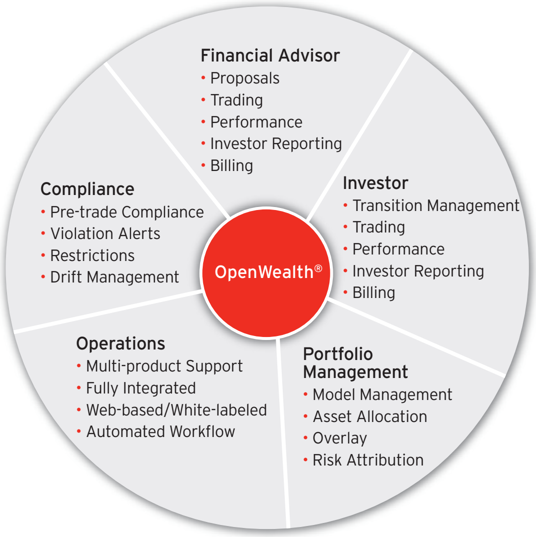

Meet Increasing Fiduciary Standards and Compliance Requirements

OpenWealth helps wealth managers meet increasing fiduciary standards:

- Automated linkage between investor suitability/Investment Policy Statement (IPS), proposals, portfolio construction and portfolio management activities
- Compliance controls to assure portfolios meet investor requirements
- Pre-trade compliance capabilities to prevent trading errors
- Robust restriction set
- Automated RMD calculation
- Compliance Officer desktop with portfolio violations, activity, reports and alerts

Flexible Product Capabilities

OpenWealth supports multiple investment products:

- Mutual Funds
- ETFs
- Equities
- Fixed Income
- Alternatives

and managed account programs:

- Rep as PM
- SMA
- UMA
- WRAP funds/ETF
- Model-only

Backed by Citi

Citi has the global experience, scale and technology to meet our clients' evolving needs. To learn more about the award-winning OpenWealth platform, please call 1-877-682-2278 or visit www.openwealth.transactionservices.citi.com

Benefits at a Glance

- Automated household rebalancing with tax and cash flow optimization
- Hold multiple securities within and across the accounts in a household
- Performance at the household, portfolio, account and sleeve levels
- Aggregated reporting of assets from brokerage, trust and assets held away
- Pre-trade compliant Rep-as-PM programs for any managed account product including UMA/UMH
- Automated overlay at no additional cost supporting model-only and all traditional managed accounts products
- Open architecture supporting unique configurations of investment research, due diligence and overlay services
- Industry leading connectivity and integration capabilities
- Robust compliance and controls

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