IFS PRODUCT ROADMAP

PROPEL
2020

RANDY BARNES, STEPHANIE TISDALE, SEAN POPE
Director, IFS Product Management and IFS Product Owners

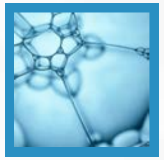
www.iPipeline.com

PRODUCTS OVERVIEW

BRIEF HISTORY

HOW DID WE GET TO THE PRODUCTS WE HAVE TODAY?

- Initially built custom solutions for clients
- Evolved to leverage templates that were customized for clients
- Used the best practices learned over years to develop products
  - Connectors, Domains, Transactions
  - Out of the box integration with custodians and 3rd parties



PRODUCT SUITE

Onboarding - Open and fund new Retail, Retirement, and Advisory.

Asset Movement - Help facilitate asset movement with decreased cycle times, increased accuracy and improved controls.

Maintenance – Quickly and easily make changes to existing accounts and owners.

Transitions – Digital transition tool to streamline the process of migrating an advisor’s or office’s book of business.

COMMON PRODUCT BENEFITS

- Simple web-based entry on any device type and any browser, including smartphones, tablets and PCs
- Validation of all requests via integrated business rules engine
- Complex document package generation with electronic signatures
- Workflow routing with electronic approvals, dashboards and reporting
- Advisor-led or client-initiated transactions
- Pre-built integration for straight through processing and process orchestration including custodial platforms, record keeping systems, CRMs, etc.
- Consistent experience across multiple custodians and record keeping platforms
- Full API support for inbound and outbound requests

RELEASE METHODOLOGY

PRODUCT RELEASE PROCESS

RELEASE SCHEDULE

- All four products are aligned to one common release schedule.
- Quarterly releases
- Full QA run on core Product components
- Patch releases for immediate fixes (Current –2 version eligible)
  - Reviewed through Change Advisory Board

PRODUCT ROADMAPS

WHAT KEY FACTORS ARE DRIVING YOUR DECISIONS

- Evolution of Digital over Robo?
- More open Advisor Portals
- More reliance on Investor self-service
- Chasing the Holy Grail (single account origination platform)
- Regulatory?
- Looking to expand your integration partners? Or contract?

KEY THEMES

KEY DRIVERS FOR OUR PRODUCT INITIATIVES

- Expansion of Custody / System of Record integrations
- Expansion of Managed Account functionality
- Expansion of client-enabled functionality
- Expansion of API capabilities
- Industry/Regulatory changes
- Integration with existing iPipeline products (LaserApp, Affirm, AlphaTrust)

ONBOARDING OVERVIEW

CURRENT STATE

- In Production
- Registrations make up ~95+% of client account volume and ~75% of registration types
- Importing Proposals from Envestnet
- 3rd Party Integrations
- Funding of Accounts (ACH and Transfers)

FUTURE STATE

- Additional Registration Types
- Managed/Advisory Account Features
- Investor Facing (Party Updates Only)
- Funding via Journals
- NOMAD Conversion
- Additional Custodian Integrations
- Additional 3rd Party Integrations

ACCOUNT TYPES

CURRENT STATE

- Individual
- Joint
- 529 Plan
- Conservator
- Corporation
- Custodial
- Estate
- Guardian
- Investment Club
- LLC
- Non-Corporate
- Non-Profit
- Partnership
- Sole Proprietorship
- Trust
- Traditional IRA
- Roth IRA
- Roth Conversion IRA
- Education Savings Account
- SEP IRA
- SIMPLE IRA

FUTURE STATE

- Individual 401(k)
- Roth 401(k)
- Retirement plans (i.e. 403(b))
- Uni-k
- Pension Plan
- Bank
- Joint Tenants under Trust

CUSTODIAN INTEGRATIONS

CURRENT STATE

- Pershing
- Fidelity (NFS)
- FIS
- E-Trade

FUTURE STATE

- Fidelity (IWS)
- Schwab
- TD
- Refinitiv

FEATURES AND INTEGRATIONS

CURRENT STATE

- Envestnet
- Direct Business Forms Integration (supports Direct Mutual Fund, Annuities, and Insurance)
- DocuSign
- SmartyStreets
- GIACT
- Salesforce (toolkit)
- Redtail (toolkit)

FUTURE STATE

- Managed/Advisory Account Features
  - Fee Billing Groups
  - Performance Reporting Groups
  - Fee Schedules
  - Envestnet Party Integration
  - Envestnet Proposal Initiation
  - Envestnet Proposal Creation
- Investor Facing (Party Updates Only)
- Funding via Journals
- NOMAD Conversion
- Additional eSignature Integrations
- API Based Transactions

ASSET MOVEMENT OVERVIEW

CURRENT STATE

- Retirement and Retail
- Disbursements (Check, ACH, Wires)
- Contribution/Deposits
- Incoming Account Transfers
- Instruction Setup & Maintenance (Periodic, Standing)
- Pershing
- Fee Processing
- GIACT
- DocuSign
- Document Retention / Record Keeping System Integrations
- Direct Business Forms Integration

FUTURE STATE

- API Based Transactions
- Investor Facing Capability
- NOMAD Conversion
- FIS Integration
- Refinitiv Integration
- Continue NFS Integrations
- Additional eSignature Integrations

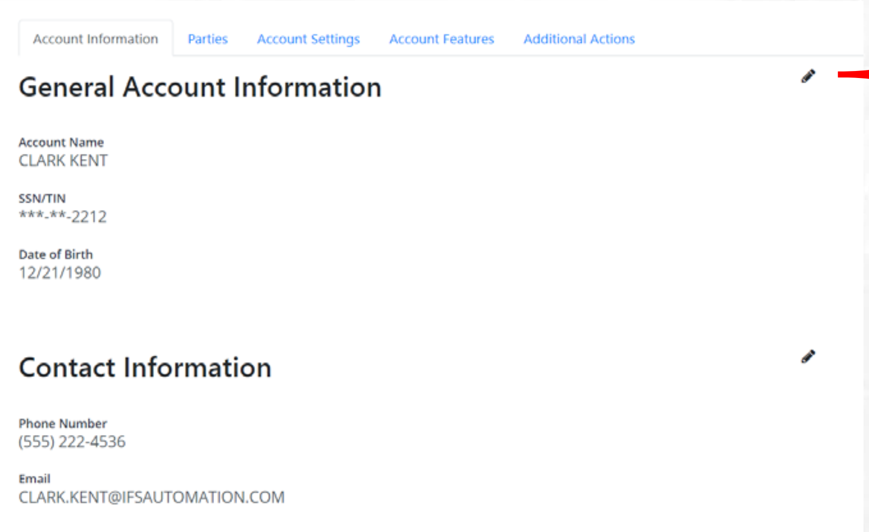
MAINTENANCE OVERVIEW

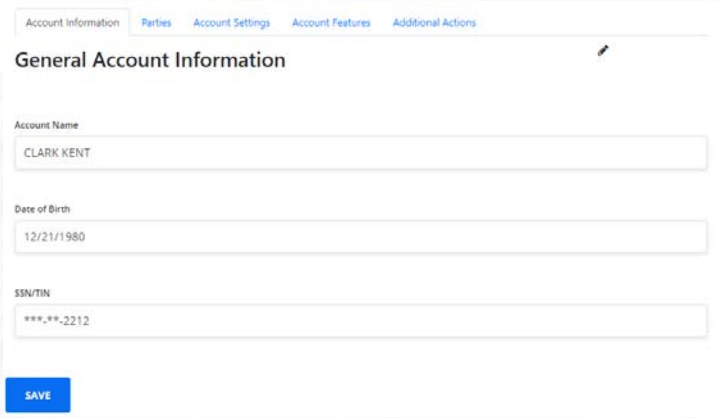
CURRENT STATE

- Annuity Linking
- Beneficiary Updates
- Checkwriting
- Closing Accounts
- Cost Basis Updates
- Death Notification
- Dividend Reinvestment of Equities
- Name Changes
- Margin Update
- Mutual Fund Reinvestment
- Power of Attorney

MAINTENANCE OVERVIEW

FUTURE STATE





MAINTENANCE OVERVIEW

FUTURE STATE

- Address Information (Alternate, Legal, Mailing)
- General Account Information Updates
- Parties Updates
- Account Settings
- Group Management
- Envestnet Integration
- Direct Business Forms Integration
- Additional Custodian Integrations

IMPLEMENTATION OVERVIEW

CONFIGURATION PROCESS

BRINGING THE IFS PRODUCTS TO YOU

- High Level Joint Design
  - Confirm initial scope
  - Determine process flow and integrations
  - Review UI configurations
  - Review business rules
  - Review document inventory and business rules
  - Create initial workflow
- Detail Construction
  - Apply configurations, integrations, updated business rules, workflow
  - Iterative build/test/review/approve cycle
- Acceptance Testing

THANK YOU

FOR FURTHER INFORMATION

CONTACT RANDY BARNES OR YOUR

IFS RELATIONSHIP MANAGER

PROPEL 2020