



CROESUS IBALANCE

Smart modeling and rebalancing

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| DELIVER MASS CUSTOMIZATION EFFICIENTLY

Managing and monitoring hundreds of portfolios on a daily basis is time-consuming, complex, and error-prone. Regular portfolio reviews are necessary to ensure proper alignment with the firm's or portfolio manager's investment strategy, compliance with the client's investment policy statement (IPS), and compliance with the firm's overriding strategies and tolerances.

When a strategy or rebalancing decision is made, countless aspects must be considered, combined and weighed to ensure optimal trade proposals to maximize the objective of the firm, the manager, and the client, while minimizing churn, trading costs, and tax implications from unnecessary or excessive trading. Efficient management and rebalancing should maximize after-tax returns and minimize trading.

| ENHANCE YOUR VALUE PROPOSITION

Manage unified managed account (UMA), unified managed household (UMH), and separately managed account (SMA) portfolios

Build customized portfolios based on client needs

Scale down additional overhead and compliance risk

Provide thoughtful fiscal strategies

| BENEFIT FROM AN ALL-AROUND TOOL

Croesus iBalance stores knowledge so that it can be interpreted and manipulated to produce optimal recommendations while enabling true mass customization and significantly reducing related administrative and accounting costs.

The degree of model replication can be selected to minimize:

- Portfolio turnover
- Trading costs
- Transaction costs
- Tax implications

| RULE THE RULES

Using Croesus iBalance, you can identify simple or complex rules, such as restrictions, goals, priorities, and preferences. These rules can be global or specific and related to a client IPS, firm-based or third-party generated models, asset classes or industry sectors, overriding firm-wide policies, taxation rules, trading rules, and so on. Rules can be entered manually or imported, facilitating implementation.

| LEVERAGE UMA AND UMH STRUCTURES

The UMA structure provides the ability to consolidate all the different types of assets that a client may own into a single notional account whose asset allocation and component account levels can be customized at the top to create a diversified, tax-efficient account that can be systematically rebalanced.

The natural extension of the UMA structure, which refers to a single-owner entity, is the UMH. The UMH structure groups each individual household or family member's UMA under the umbrella of a UMH account.

| SIMPLIFY YOUR DAY

While you commute to the office each morning, Croesus iBalance reviews all your portfolios and generates a proposed course of action for each account, taking all related accounts, objectives, and constraints into consideration.

Daily reports will highlight typical situations along with proposed solutions, including portfolios that have or exhibit:

- Non-compliance
- Cash to invest
- Model drift
- Cashflow progressions (previously planned withdrawals or dollar-cost averaging for investments)
- Portfolio transition

About Croesus

Since 1987, Croesus has been providing sophisticated wealth management solutions to financial institutions throughout North America. Currently, 14,000 investment professionals use Croesus solutions to manage over \$1 trillion in assets. With its 180 dedicated employees, Croesus has built a reputation on the ability to efficiently transform data into information, develop portfolio management solutions to drive efficiency, and deliver business intelligence for fact-based decision-making.

