Black Diamond
WEALTH PLATFORM

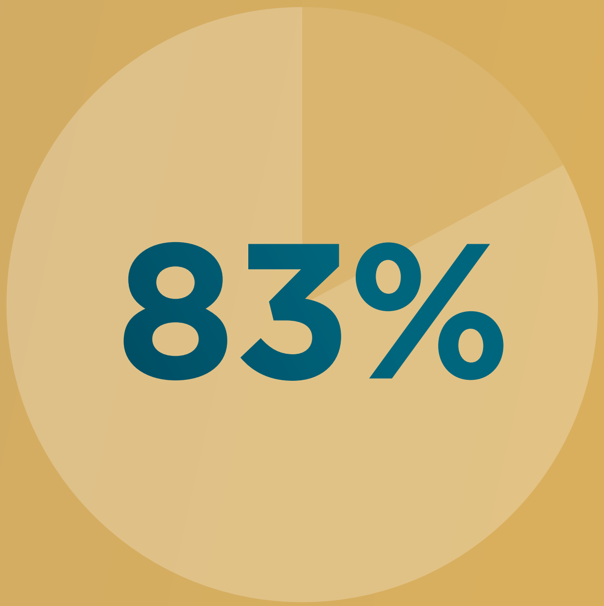
Simplify Rebalancing for Complex Portfolios

Rebalancing

is an essential component of effective portfolio management. It's what keeps your clients' investments on strategy and aligned with their goals. It gives you an efficient means to keep portfolios on target as market conditions change.

Rebalancing can make a large impact on portfolio performance, and requires the utmost care and precision. Yet left to manual or spreadsheet-based processes, rebalancing becomes extremely time consuming and complex, and runs a high risk of errors.

No wonder advisors are adopting rebalancing software.



83% of relevant professionals from firms identified as a "Top Performer" use a rebalancing solution regularly.*

As InvestmentNews reports, rebalancing helps replace time-consuming work advisors otherwise do manually. Concurrently, it provides clients with portfolios that better meet their needs in a more timely way.

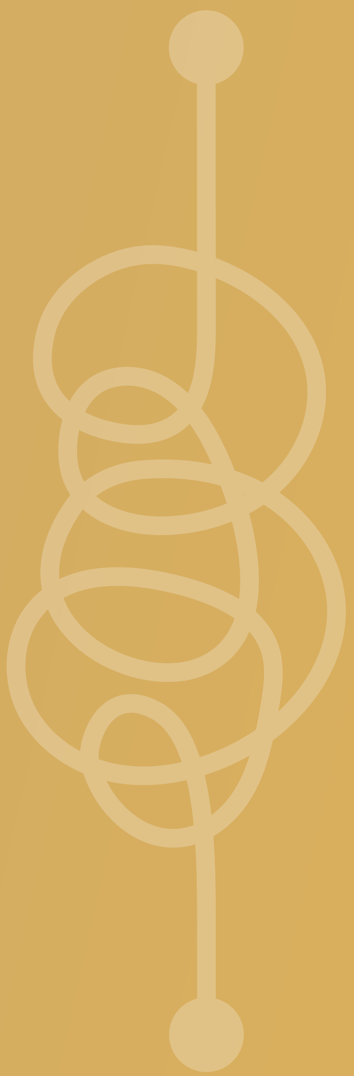
However, not all rebalancing solutions are alike.

*InvestmentNews, 2020 Advisor Technology Study. Top Performers are participant firms that scored in the top quartile of a composite ranking based on the following criteria: operating profit margin, revenue growth, revenue per professional and revenue per staff.

Client portfolios are growing increasingly complex.

A rebalancing solution must be flexible enough to support even the most sophisticated structures and strategies. What's more, advisors must be able to respond rapidly to fast-moving markets and higher trading volume in order to keep their client allocations on target. And, in the age of zero-commission trading, advisors are likely to trade more actively and pursue tax-loss harvesting strategies—meaning more time spent rebalancing portfolios.

How are you meeting these challenges?



Take control, free up time and improve results with the Black Diamond Rebalancer.

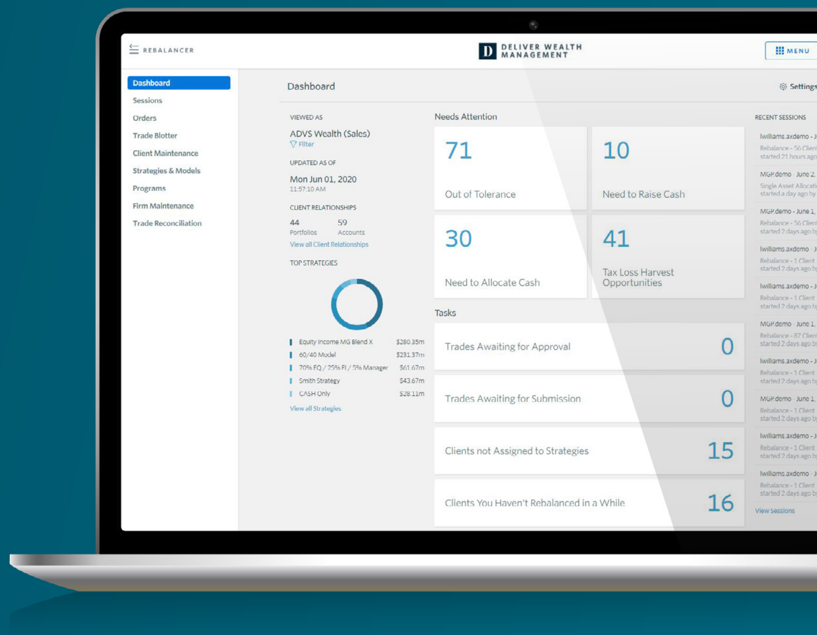
Fully integrated within the Black Diamond® Wealth Platform, Rebalancer's robust functionality gives firms the upper hand:

— Agility during market fluctuations

— Returns in the form of timesaving operational efficiencies

— Efficacy with scalable client-centric capabilities

Discover the Rebalancer advantage >



Explore the power of Rebalancer.

- **Enhanced Modeling** for efficient creation and management of strategies.
- **Tax-Efficient Rebalancing** to optimize your clients' tax positions.
- **Proactive Monitoring** to track cash requirements and avoid portfolio drift.
- **Straight-Through Trade Processing** across the full trade lifecycle.
- **Native Integration** within Black Diamond provides data validity and cross-application workflows.

Click on any of the icons above and explore.

- Enhanced Modeling
- Tax-Efficient Rebalancing
- Proactive Monitoring
- Straight-Through Trade Processing
- Native Integration

Enhanced Modeling

Build and manage models easily with tools that help you establish target allocations and optimize strategies.

— **N-tier Model of Models:** Manage and organize models efficiently as building blocks for client investment strategies.

— **Outside Manager Functionality:** Leverage separate account managers for clients and set target allocations to specific managers. The system will automatically propose withdrawals or deposits from any manager when appropriate.

— **Security Equivalents:** Tag assets with similar characteristics to avoid selling out of and buying into nearly identical securities.

Enhanced Modeling

Tax-Efficient Rebalancing

Proactive Monitoring

Straight-Through Trade Processing

Native Integration

Tax-Efficient Rebalancing

Keep a lid on your clients' tax liability. Put yourself in the best position to minimize unnecessary gains, while efficiently managing losses.

- **Asset Location:** Make sure you are taking full advantage of tax-deferred or tax-exempt accounts for the placement of less tax-efficient securities.
- **Tax-Loss Harvesting:** Set threshold alerts so you can choose to liquidate into cash or invest proceeds into designated equivalent securities.
- **Tax-Specific Rules:** Control potential tax consequences such as wash sales, long-term and short-term capital gains limits, and more.

- Enhanced Modeling
- Tax-Efficient Rebalancing
- **Proactive Monitoring**
- Straight-Through Trade Processing
- Native Integration

Proactive Monitoring

Be alerted to activity in any portfolio that requires your attention.

— **Cash Requirements:** Identify new cash inflow, daily cash availability, and needs.

— **Portfolio Drift:** Automatically identify portfolios that have deviated from the model.

— **Tax-Loss Harvesting:** Know when smart selling opportunities arise.

— **Client-Centric:** Remain aligned with client expectations—at scale. Rebalancer automatically analyzes portfolios collectively, while taking into account individual preferences.

- Enhanced Modeling
- Tax-Efficient Rebalancing
- Proactive Monitoring
- **Straight-Through Trade Processing**
- Native Integration

Straight-Through Trade Processing

Track the progress of trade orders throughout their lifecycle via the Financial Information eXchange (FIX) network.

— **Trading Options:** Leverage a number of methods such as block trading, mutual fund execution, and a range of order types.

— **Secure Approval Workflows and Notifications:** Ensure that only properly permissioned users can execute trades.

— **Compliance Oversight:** Evaluate trades created within Rebalancer against custodial transactions received through Black Diamond's daily data reconciliation.

Enhanced Modeling

Tax-Efficient Rebalancing

Proactive Monitoring

Straight-Through Trade Processing

Native Integration

Native Integration

Raise the bar with game-changing capabilities only possible because Rebalancer is an inherent component of Black Diamond—not a standalone application.

- **Cross-Application Workflows:** Raise cash through the Billing application for accounts flagged with insufficient funds in Rebalancer. Additionally, within your clients' portal they can request cash triggering a notification for your review.
- **Client Communication:** Quickly send a note on any trading activity to your clients' portal. This way clients gain full transparency and reassurance that their advisor is actively managing their portfolio.
- **Data Validity:** Because Black Diamond performs your daily custodial reconciliation, you gain access to clean and timely data for unmatched efficiency and accuracy.
- **Ease of Use:** Designed with the same user-friendly thoughtfulness of Black Diamond, Rebalancer's interface is familiar and straightforward.

One more reason to choose Black Diamond.

With the Black Diamond Wealth Platform at the heart of your business, you can build an end-to-end, best practice technology stack. To help your firm grow and thrive, we are constantly reinvesting to make our award-winning platform even more powerful—for today's business and tomorrow's possibilities.

Along with a state-of-the-art rebalancing solution, Black Diamond provides:

- Full-scale, customizable performance reporting capabilities
- A highly interactive, mobile-first Client Experience portal designed to strengthen engagement and loyalty
- Daily reconciliation services performed by experts
- Dedicated service and support, orchestrated by your own Client Advocate
- Firm-wide business intelligence for executives and managers
- Access to alternative investment platforms with integrated accounting and reporting
- Integrations with over 900 custodians
- Integration partnerships with more than 45 third-party providers including CRM, financial planning and risk analytics software

Where Advisors and Clients Connect

To learn more about how Black Diamond can help you build a state of the art, fully integrated technology stack, visit blackdiamond.advent.com or call 1-800-727-0605 today.

blackdiamond.advent.com | info@dvent.com

© 2020 SS&C Technologies Holdings, Inc.
The Black Diamond Wealth Platform is a product of SS&C Advent.

Black Diamond WEALTH PLATFORM