Sophisticated investment programs delivered to clients in ONE convenient account

An innovative, lower cost investment vehicle for your clients and an efficiency boost for your firm

- Allocation strategies comprising multiple asset classes, styles and products
- Access to best-in-class separate account managers, without minimums
- Combine firm-proprietary strategies, separate account managers, ETFs & mutual funds
- Suitable for both multi-million dollar and $100,000 accounts
- Single solution that spans all major custodians

- Add value to clients through focus on after-tax returns
- Tailor standardized portfolios with client-specific customizations
- Enhance scalability through outsourcing, without losing control
- Streamline your administrative and compliance workload with less account paperwork, systematic rebalancing, coordinated fee billing, and online management tools

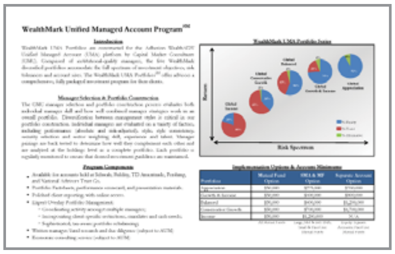
Adhesion's Unified Managed Account (UMA) platform enables you to combine the advantages of outsourced investment management with the control of self-managed portfolios. Integrated with Adhesion's Client Reporting, you now have the advantage of a comprehensive investment and operation platform which frees your time to tend to clients and grow your business.

Adhesion Unified Managed Accounts: Managed Investing Efficiency – Full Advisor Control

Construct your UMA-based Investment Program with options that build upon your strengths, leveraging expert guidance as needed.

Strategist Turnkey Option

- Quick-start implementation of a robust multi-manager UMA program utilizing leading third-party strategists
- Allocations and manager selections fully researched and documented, with ongoing due diligence
- Ready-to-use program collateral for your clients



Open Framework Option

- Facilitated implementation of UMA investment program through leverage of an extensive set of asset allocation frameworks as a convenient starting point
- You select the manager and product mix, including any proprietary models, with which to implement the asset classes for the selected framework

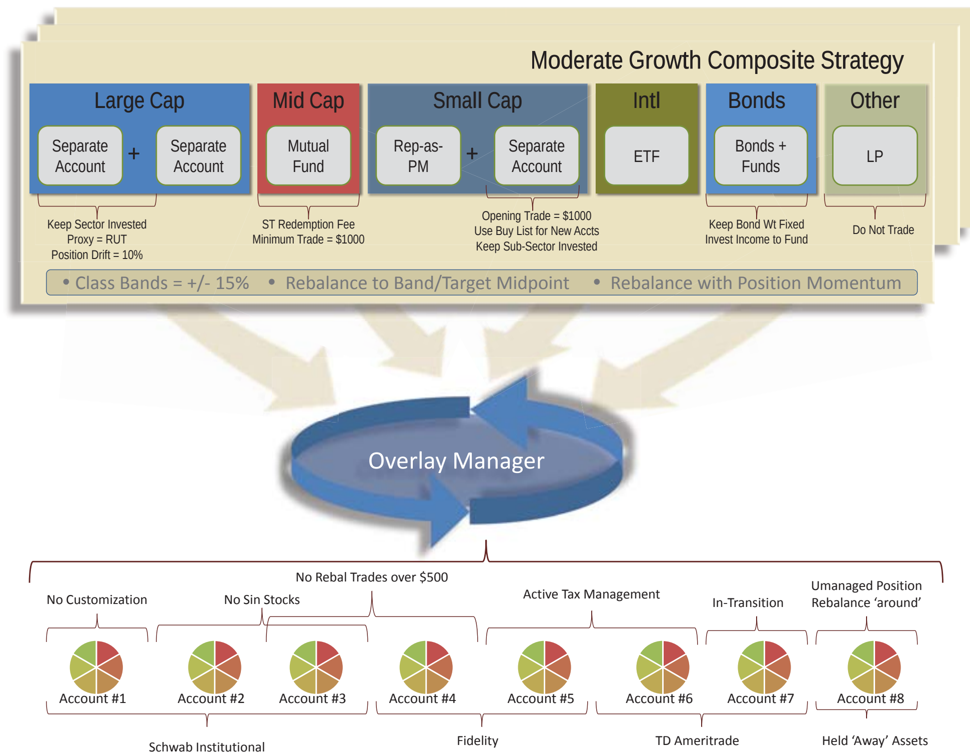
Custom Option

- Your custom approach toward asset allocation
- You design the strategies to target points on the efficient frontier, tax status, client size, etc.
- You select the manager and product mix, including any proprietary models, with which to implement your custom strategies

Expert Overlay Portfolio Management (OPM) from Adhesion Wealth Advisor Solutions

OPM is the core process that drives a UMA. As 'portfolio quarterback', the Adhesion OPM team:

- Coordinates the investment recommendations among multiple managers
- Incorporates client restrictions or mandates
- Implements advisor investment management preferences
- Monitors cash levels and manages cash needs
- Manages trade orders and execution with multiple custodians
- Rebalances in a tax aware manner; harvests losses



With Adhesion's UMA platform, you leverage the leading edge technology and experienced portfolio managers administering thousands of accounts daily.

The Comprehensive Solution for Growing Wealth Advisors

adhesion
Wealth Advisor Solutions

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