



Advisor constructed 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

- Custom portfolios 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 works across all major custodians
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- ▶ 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 WealthADV Unified Managed Account (UMA) platform enables you to combine the advantages of outsourced investment management with the control of self-managed portfolios. Integrated with WealthADV 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.



WealthADV Unified Managed Accounts: Custom investing made as easy as A-B-C

Design, apply and monitor your investment program

A. Design Your Investment Program

- ▲ You decide the approach to asset allocation
- ▲ You choose the number of portfolios for target points on the efficient frontier, tax status, etc
- ▲ You select the product mix with which to implement your portfolios: proprietary strategies, Adhesion supplied separate account managers, ETFs, and mutual funds
- ▲ Easily adjust allocations and portfolio composition, systematically applied to all affected accounts

B. Apply Model Portfolios to Each Client's Unique Needs

- ▲ Designate Adhesion as sub-advisor / manager for target accounts
- ▲ Assign accounts to one of your model portfolios
- ▲ Add client-specific customizations
- ▲ Adjust parameters to govern rebalancing, trading and tax harvesting

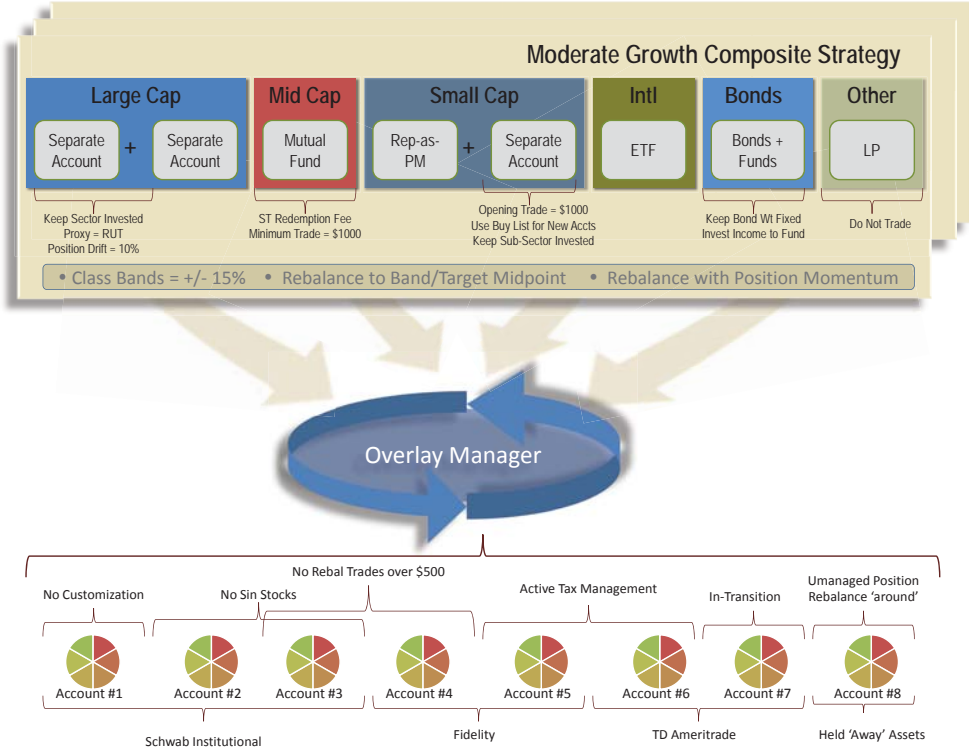
C. Monitor Your Investment Program with WealthADV Reporting

- ▲ Integrated online client inquiry and performance reporting
- ▲ View daily activity in each UMA via UMA Dashboard
- ▲ Monitor performance of each manager or product via UMA sleeve reporting
- ▲ Comprehensive household reporting includes WealthADV UMAs and all other client accounts

Expert Overlay Portfolio Management (OPM) from Adhesion

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 WealthADV UMA platform, you leverage the leading edge technology and experienced portfolio managers administering thousands of accounts daily.

The Comprehensive Solution for Growing Wealth Advisors



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