

Operational Outsourcing for Scalability and Growth

In a recent survey advisors identified several growth enablers – those that will help their firms attract new clients and new assets. Not surprisingly, many of those growth enablers focus on technology and client service. 73% of firms cited the need to maintain quality and consistency in client service as the firm adds more clients. And 67% cited the need for new technologies across the firm to automate processes and build scalability.

Outsourcing with Adhesion provides advisors with the technology, experienced human resources, and disciplined processes and workflow needed to drive high levels of client service, operational productivity and business scalability. Adhesion's Outsourcing services include:

- ▶ **Investment accounting** – PortfolioCenter operations
- ▶ Account **data management**
- ▶ Data, system and network **security**
- ▶ **Business continuity**
- ▶ **Portfolio management** – Overlay and tax management

Most wealth managers agree that their cost structure is dominated by labor costs – in particular the compensation of non-owner professionals. A firm's dependence on these individuals – and consequently, the cost to retain and recruit them in the future – is the Achilles' heel of the wealth manager business model.

Through Outsourcing with Adhesion, advisors can leverage substantial investments in operational expertise and capacity, and 'institutional-class' technology – direct investment beyond the reach of most firms – via an attractive, variable cost model. With Adhesion as your operational partner, your firm's principals will be freed to spend more time ON the business – building enterprise value – rather than IN it.



Adding value for your clients • Building value in your business



Outsourcing: Technology and Expertise

Institutional-class investments at small firm prices

Data Management and Accounting

Adhesion's back office experts handle all of your portfolio accounting and account data management needs. With our highly experienced personnel, you no longer need to hire, train and retain your own internal operations staff. And since your client data is maintained in PortfolioCenter you can be assured that your data is portable and always available to you. With Adhesion Outsourcing services your firm benefits from:

- Full **transaction level** portfolio accounting, including cost basis tracking, corporate action processing, and portfolio cash reconciled with inflows and outflows
- **Extensive data integrity** – Not only are your client accounts fully reconciled to the custodian daily, but Adhesion also runs daily comprehensive data audits that look beyond standard position reconciliation
- Accurate **tax lot** tracking (when utilizing Adhesion Investing services)
- Client **fee billing**

Data Security

The security of data – both your firm's and your clients' – is of paramount importance. Adhesion's systems were designed from the ground up to incorporate multiple levels of security to protect integrity and privacy. With Adhesion your practice benefits from a proven, "institutional class" security infrastructure including: **a)** encryption of stored client data and network channels; **b)** managed intrusion detection and prevention system; **c)** multi-factor authentication for physical access; and **d)** a segmented and firewall-secured network architecture.

Business Continuity

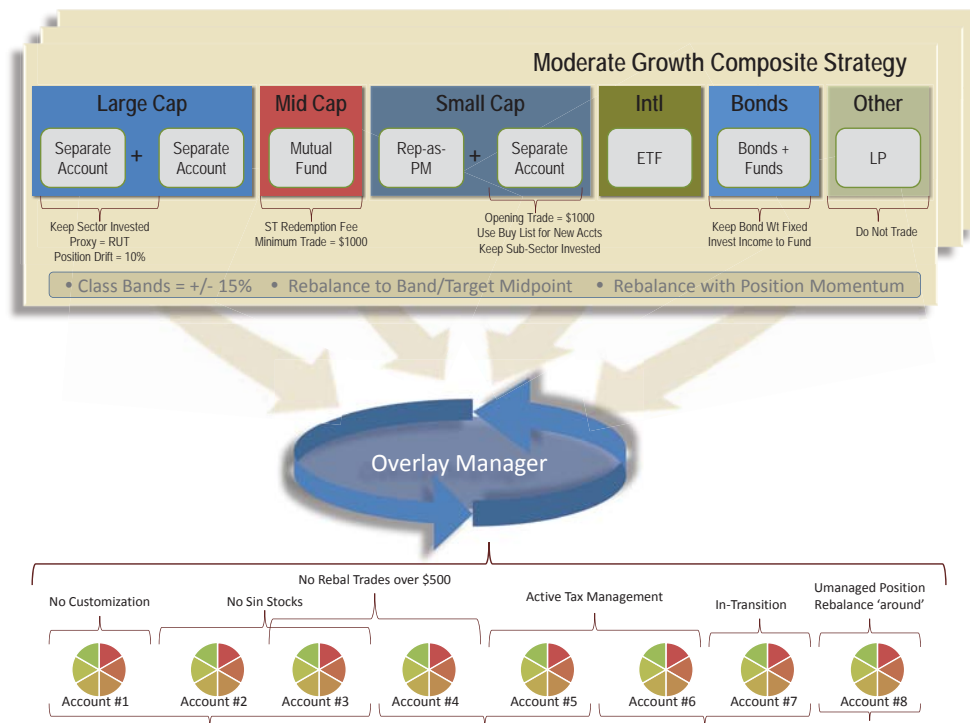
Business continuity is a critical issue to all advisory firms. Substantial emphasis has been placed on ensuring that your information remains safe and our service remains highly available. Adhesion's technology infrastructure includes: **a)** a comprehensive data backup and recovery architecture; **b)** redundant internet access and network configuration; **c)** fire suppression and HVAC systems; and **d)** uninterruptible power systems with backup generator.

Outsourcing: Investment Management

Mission Control for your clients' investments

With Adhesion's **Overlay Portfolio Management** team, you gain leading edge technology and the deep experience of portfolio managers who administer thousands of managed accounts daily. Services include:

- **Coordinating investment recommendations** among multiple managers
- Incorporating **client restrictions or mandates** and advisor trading parameters
- **Cash management** – maintaining specified levels and systematic withdrawals
- Monitoring target vs. actual allocations and **rebalancing** as needed
- Managing **trade execution and allocations** with multiple custodians
- **Tax aware** rebalancing and loss harvesting



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