

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
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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 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.



Investment Options – Sophistication & Simplicity

Selection and implementation of multi-manager, multi-product portfolios

Strategist Option

For advisors who prefer to leverage the turnkey portfolios, and the brand, of leading 3rd party strategists

- ▲ These strategists have engineered robust multi-manager investment programs for delivery via the Adhesion platform.
- ▲ Allocations and manager selections fully researched and documented by Strategists, with ongoing due diligence.
- ▲ Wide range of client sizes, risk tolerances, and investment timeframes supported.
- ▲ Strategist provided documentation packages suitable for clients.
- ▲ Strategies comprised of separate account manager models and funds. ‘All funds’ versions available for smaller accounts.
- ▲ Low per-account minimums, with no aggregate asset commitments for advisors.
- ▲ Delivery vehicle is Adhesion’s unified managed account (UMA) solution.

Open Framework Option

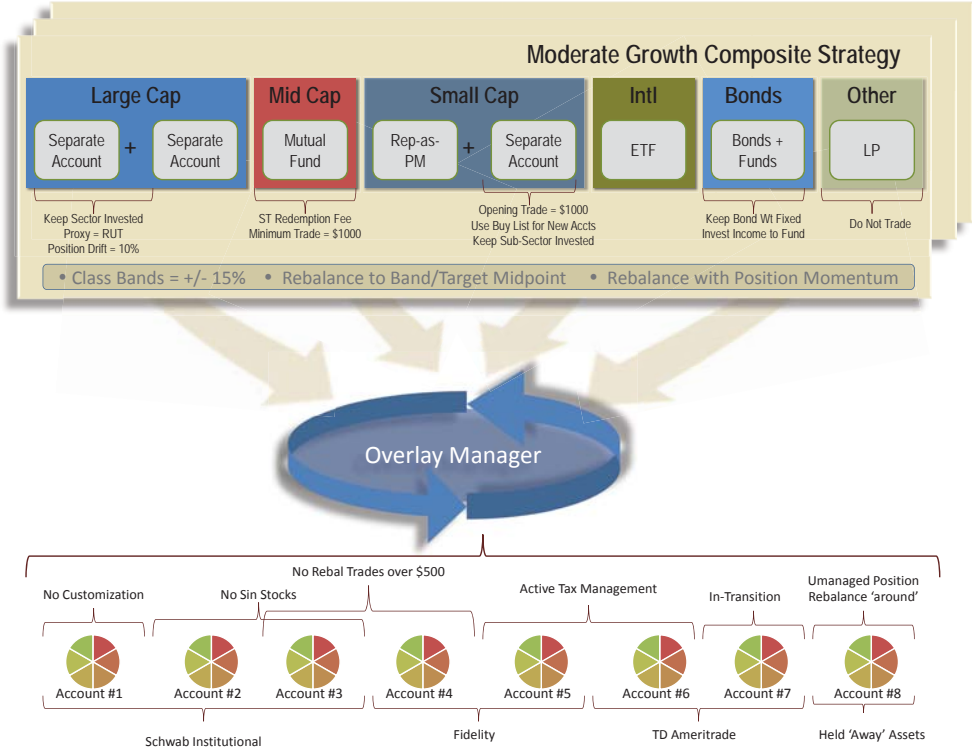
*For advisors seeking a **low cost**, open architecture framework for constructing portfolios*

- ▲ Nearly unlimited portfolio options, constructed from a wide set of allocation frameworks and manager choices.
- ▲ Traditional style-box and core-satellite allocation frameworks available.
- ▲ Allocation frameworks span the risk/reward spectrum – from capital preservation to aggressive growth – providing the range of choices needed to address client objectives.
- ▲ Allocation options allow advisors to add income, alternatives or global components, as well as tilt toward a specific style preference.
- ▲ Advisors research and select the manager and product mix – including any proprietary models – with which to implement.
- ▲ New managers are added regularly, expanding options further.
- ▲ Delivery vehicle is Adhesion’s unified managed account (UMA) solution.

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



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