Technology At The Speed Of Business

The Next Generation Proposal Guide

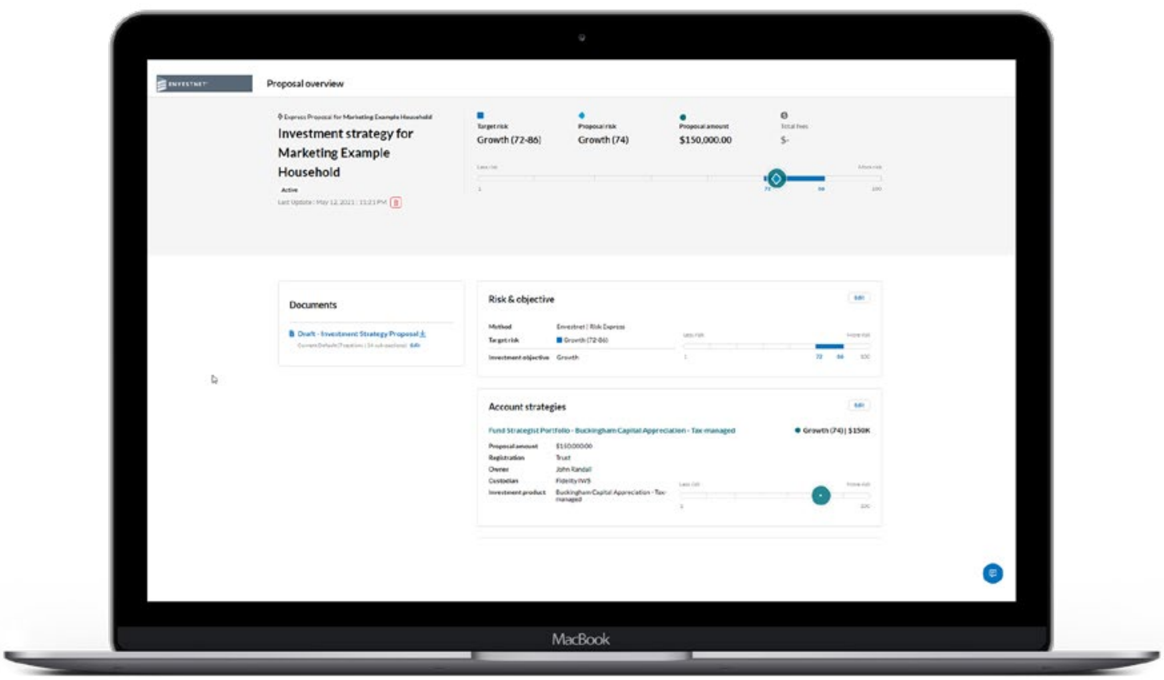
Welcome To The Next Generation Proposal

A Brief Overview

The next generation Proposal tool – the fast way to build and present investment strategies – accelerates the wealth management process by moving the lifecycle of advice from the planning stage to investing assets with as little friction as possible. The Proposal brings financial plans to life by displaying a personalized investment strategy within the framework of Envestnet's financial wellness network of solutions – highlighting your value as a planner, while giving current clients or prospects the confidence needed to fund the plan.

The next generation Proposal guides you through each step of the Proposal process, including assessing your client's risk, finding the right investment products, generating a pitch document, setting up account restrictions and instructions, determining and customizing fees, specifying the source of funds for the strategy, and gathering signatures – faster than ever.

We designed the next generation of our Proposal tool to leverage cross-platform technology, years of research, and an intuitive design, so you can spend more time on client relationships, and less time on administration. Powered by Envestnet's latest cloud platform technology, the tool seamlessly integrates with all of the data, technology, and services available on Envestnet's unified advice platform. The Proposal is a unique full-stack improvement that makes good on the Envestnet mission of better outcomes for all.



Showcase your value. Benefit from streamlined steps, tools, and information that can help you successfully propose and present investment strategies to clients. Less product, more you.

Leverage with ease. No matter your level of expertise, you can confidently use the tool to help build, grow, and sustain a book of business.

Engage with your prospects or clients. Gather information that is essential to understanding your clients' and prospects' current, full financial pictures to better address their challenges, make adjustments, and capitalize on opportunities.

Streamline decision making. The next generation Proposal asks you for minimal input to give you the most pertinent data. Discussions are interactive, focused, and meaningful and can lead to better, faster decisions.

Seamlessly bring in clients' data from other systems. The tool has embedded entry, upload, and digital signature features that save you operational processing time and decrease unnecessary errors. Elevate Proposal pitches with client data from Envestnet's integration partners, including Envestnet | MoneyGuide, custodians like Fidelity and Pershing, DocuSign, and BlackRock's iRetire®.

This is not a comprehensive list of Envestnet integrations and availability will depend on current Proprosal settings.

ENVESTNET MoneyGuide

The Envestnet | MoneyGuide Integration

Single sign-on. Move between MoneyGuide and Envestnet to activate financial plans and share client details.

Integrated risk score. Once you generate a new Proposal from within MoneyGuide, the current Proposal will update.

Client accounts. Within MoneyGuide, you can select which client accounts to include in the Proposal.

This feature is useful for firms that use MoneyGuide as the main source of record for account information, allowing you a more end-to-end client experience focused on financial planning.

The Advisor Advantage: The Value Of The Next Generation Proposal

The next generation Proposal uses the powerful technology supporting the legacy tool and your current Proposal settings to offer a new, streamlined experience. These enhancements are based on years of feedback and research — integrating the latest technological capabilities that Envestnet offers.

The intuitive framework of the tool requires minimal input, allowing for more interactive planning sessions. This way you can keep the focus on your clients' investment needs.

Advisor Benefits

Choice

- Access a broad range of programs and products to fit any scenario.
- Deliver products aligned with clients' objectives.
- Factor in client variables and preferences.

Consolidation

- Uncover and incorporate held-away assets into what is being proposed and what will be in client reporting.

Confidence

- Propose and present to clients within a single interface designed to minimize stress and indecision.
- Tailor a pitch deck based on client interest and experience.
- Understand what the status and next steps are to getting client funds invested and moved according to plan.

Compensation

- Create fewer – and more comprehensive proposals – to increase your close rate and decrease time to invest.

Competitive edge

- Prefill, analyze, propose, onboard, implement, and invest, all from one integrated tool.
- Move beyond fact cards and tear sheets and present to clients in concise, understandable terms.
- Minimize indecision and engage clients digitally so investing toward objectives can begin today.

At-A-Glance

Proposal Highlights	Share With Ease	Customization Options	Strategy Modification
Select products and conduct in-line research within a single page	Engaging client-friendly interface	Apply risk assessments from integration partners	Easily modify goals and strategies within existing Proposals to meet your clients' evolving needs
Preview and control sales collateral for common use	Streamlined workflow when collecting a client's essential information	Leverage e-signature services	Edit a Proposal after generating documents
Upload models to fulfill specific asset allocation	Improved navigation and an interactive design enhance screen sharing	Leverage account-opening integrations	Propose modifications to an existing investment group

Strategy Modification: Added Flexibility for Envestnet Proposals

Add or change existing investment strategies, set up deposit and withdrawal transactions, and transfer funds between a client's accounts using our new efficient workflows. We heard your feedback and focused on making common Proposal updates easier, such as:

- Changing the target risk when the overall strategy risk is outside the risk range.
- Changing fees.
- Changing investment products for existing accounts.
- Adding new accounts with new investment products.
- Depositing funds to existing accounts.
- Withdrawing funds from existing accounts.
- Setting security restrictions, wash sale restrictions, and industry restrictions.

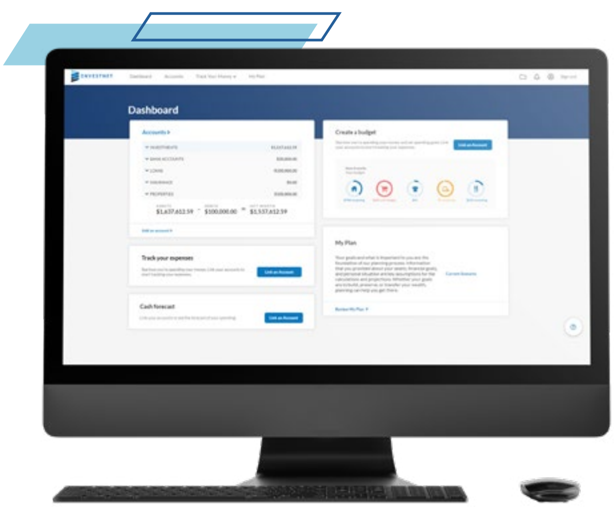
Dig into more details on our Strategy Modification Help Center Site.

Bringing You And Your Clients Closer Together

The financial plan is the foundation of the client-advisor relationship. The Proposal helps bring the plan to life, moving a client's financial journey from a concept to a living strategy by matching needs and objectives with selected investments.

The next generation Proposal has an intuitive, collaborative interface. You can efficiently work side-by-side with your clients in a personalized environment to:

- ✔ Review risk and objectives to suitably source and select investment solutions.
- ✔ Establish and adjust the strategy – all in one place – regardless of where assets are held.
- ✔ Present and review educational content to promote understanding and facilitate adoption.
- ✔ Activate account and service features so that onboarding and account setup are seamless, making managing investment funds easier.



Client Benefits

- Simplified and more easily understood terms, workflows, and presentations.
- Ability to examine proposed changes considering held and held away accounts, so decisions are not made in a silo.
- Ability to easily provide input through client portal and e-signature.

Home Office Benefits

Admin and operations

- Collect more beneficial information from the advisor at the point of Proposal and sale.
- Minimize offline data collection and errors.
- Eliminate the need to rekey information in other applications.
- Reduce time to investing, thus billing on funds more efficiently and faster.

Sponsor, supervisor, sales manager

- Use the same tool with features only meant for you so you can quickly review, customize, and troubleshoot as needed.

Assistants

- Complete proposals ahead of client meetings, so materials are ready, and advisor submission is a few clicks away.
- Request information from clients that can be shared digitally and securely through our client portal.
- Send documents for e-signature.
- Monitor status for tracking and practice management reporting.

Ready To Get Started?

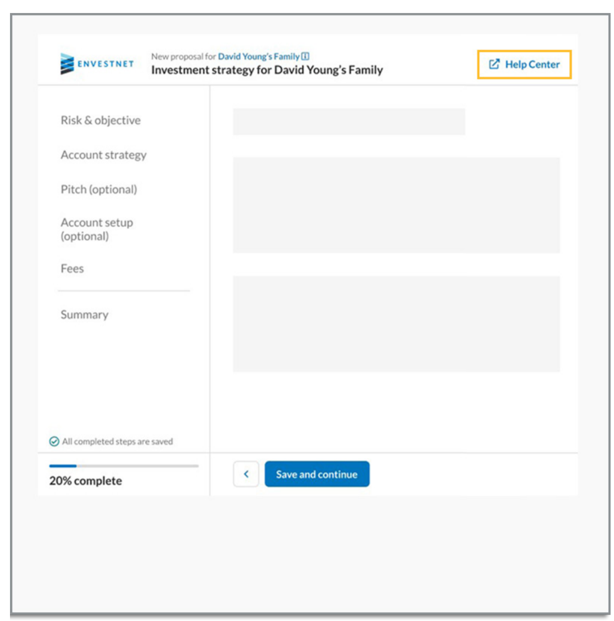
Launch the next generation Proposal from your "Quick Actions" menu and click "Create a Proposal" or initiate the process from an existing client as you would with a legacy Proposal. Click around. Explore.

If you need help, our next generation Proposal Help Center provides step-by-step instructions, from starting a Proposal to funding it, and all things in between. It's accessible from every page of the Proposal using the icon in the bottom-right-hand corner.

And if self-paced-learning is more your speed, we have a training link on the Help Center that breaks using the tool into seven online lessons with an assessment at the end. You can be Proposal-certified in under an hour.

Support On Demand

If you're in need of support, an online Help Center is easily accessible within the tool. Within a few clicks you gain access to step-by-step guidance for each stage of the Proposal process. You can enroll in an on-line training program, explore an extensive library of Proposal help articles, or request assistance from the support team.



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