

Vestmark VAST® for Wealth Management Firms

Helping your advisors to stand-out in a crowded marketplace.

Investors are demanding a more personalized experience in their relationships with financial advisors – which requires time and the right set of tools and services. Creating those customized experiences can include both portfolio personalization and individualized focus on minimizing clients' tax bills. Depending on the client situation, one or both can be extremely important to a client feeling heard and meeting their goals over time, and each can be challenging to deliver. As a result, you may be facing some or all of these challenges, pain points or lost opportunities:

- Clients want more services in addition to a more personal experience in the relationship with their advisor and with your firm. To carry this out, advisors need time back in the day.
- Managing tax consequences at the portfolio or relationship level is often manual, time consuming, or only marginally effective because it's an end-of year task for many advisors who try to do it on their own.
- Advisors want to help clients reflect personal views and preferences, and often prefer to avoid the confusion and controversy of ESG, but may be unsure how to offer an alternative approach.



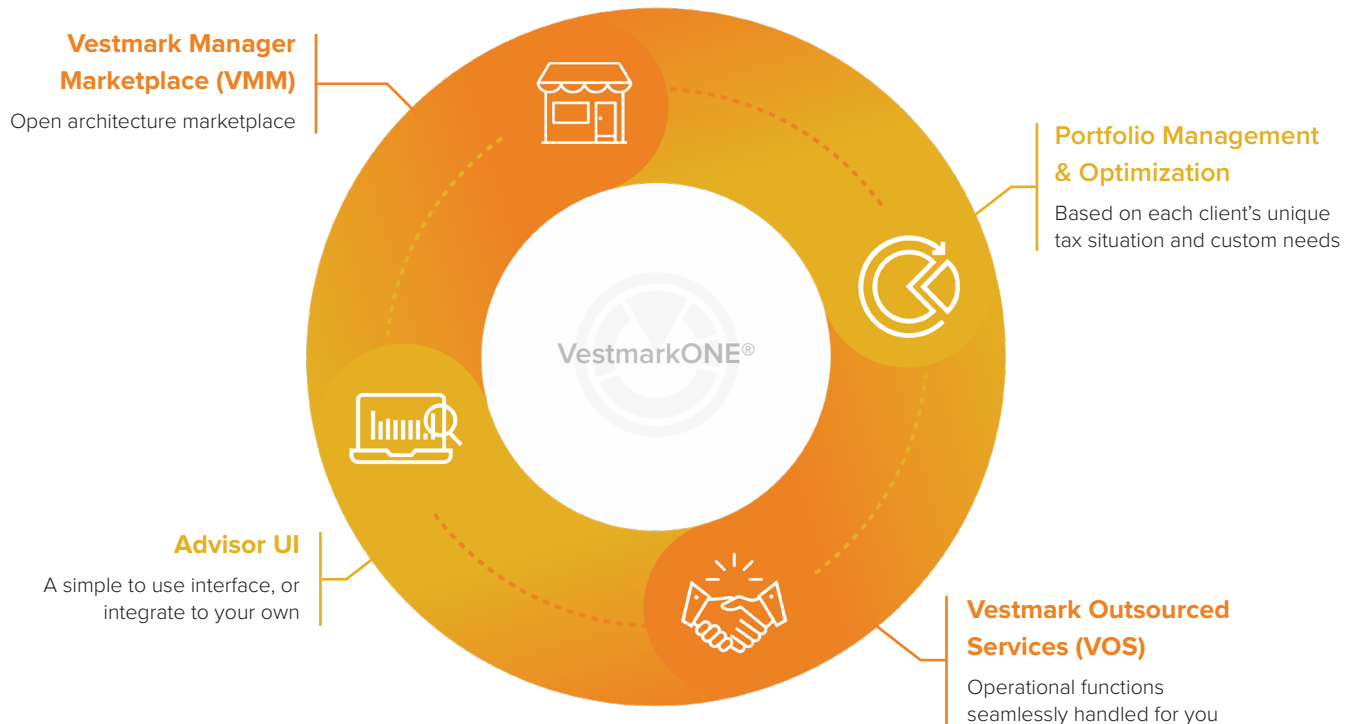
- It's not uncommon for high-net-worth (HNW) investors to have concentrations of wealth in less liquid assets – such as family-owned businesses or company stock options – that need to be factored into the overall portfolio allocation across industries, sectors or individual stocks. This type of customized portfolio construction and management can be manual and time consuming, so is often only offered to Ultra-HNW clients, constraining the number of those families a practice can support.
- Assets with large embedded gains – whether with existing clients or prospects – can be 'hard to reach' for many advisors due to the tax consequences of investors transitioning those assets to a new advisor, meaning sources of new assets can seem closed off or unavailable.
- Further, when your firm is recruiting advisors, this transition issue can also come into play, particularly when they have clients with SMA portfolios allocated to proprietary strategies at their prior firms.

The ideal solution would help advisors overcome these challenges and exceed client expectations, which would differentiate them – and your firm – in today's crowded marketplace. And it would be flexible enough to fit your firm's needs, plug into your technology ecosystem, offer the advisor and client experience you want to deliver, enable your firm to control the economics, and ultimately drive asset and revenue growth.

What if you could provide your advisors with the tools and services to create a more personalized client experience, save them time, and manage risk for your organization?

- Equip your advisors with tools and resources that support their ability to provide a more personalized experience, including custom tax managed portfolios aligned with clients' unique goals and values, all while saving advisors time to spend with clients and grow their business
- Offer multiple diversified investment strategies within a single account, optimized and tax-managed across the entire portfolio
- Include curated access to a single-contract open architecture marketplace of SMA managers with 1,000+ strategies to choose from
- Promote the use of home office and other centrally managed strategies and outsource trading and rebalancing to not only save advisors' time but help manage enterprise risk
- Enable your advisors to bring the potential benefits of direct indexing to more of their clients in a scalable and profitable way
- Open new opportunities - for your advisors with current and prospective clients or for your firm with recruits - with tax-transition services that can minimize the tax impact of moving assets from one firm/strategy to another
- Make it quick and inexpensive to implement, requiring relatively few resources from your firm to deploy
- Fit your business and enhance your firm's unique value proposition, solving the particular challenges you're facing.

We have built this solution, and it's called Vestmark VAST®.



Vestmark VAST® can be implemented quickly and easily, at little to no cost to your firm. VAST can be deployed to fit your business in a flexible way, enabling your firm to control the advisor and client experience and allowing you to develop a unique, differentiated solution. The power of the technology that supports this offering – VestmarkONE – is the foundation that enables the scale and sophistication of the personalization and tax-optimization across an entire UMA structure. The power of the VestmarkONE platform and the flexibility with which we are able to work with firms to implement a solution that works for them is the way we have always worked with all of our clients; no two of our deployments on the enterprise side of our business are the same. VAST is an extension of that, with an integrated optimizer, back-office services, and fully outsourced portfolio management services from our experienced investment team.



Who is Vestmark?

Since 2001, Vestmark has been a leading source of portfolio management, rebalancing and trading solutions, and outsourced services for wealth managers and investment advisors. Our technology platform streamlines workflows, saves time for advisors and helps drive business growth. Headquartered in Wakefield, MA, Vestmark's team of over 400 U.S. employees includes software engineers, implementation specialists, business strategists, investment professionals and visionaries. Vestmark supports over \$1.5 trillion in managed account assets across millions of accounts.¹

Questions?

To learn more about Vestmark VAST, visit www.vestmark.com

To schedule a demo, send an e-mail to inquiry@vestmark.com

¹ As of 12/31/2022

Unified Managed Accounts (UMAs) are not suitable for all investors and should be evaluated for suitability by their Financial Professional prior to investing.

Investment strategies that seek to enhance after-tax performance may be unable to fully realize strategic gains or harvest losses due to various factors. Market conditions may limit the ability to generate tax losses. Tax-loss harvesting involves the risks that the new investment could perform worse than the original investment and that transaction costs could offset the tax benefit. Also, a tax-managed strategy may cause a client portfolio to hold a security in order to achieve more favorable tax treatment or to sell a security in order to create tax losses. Prospective investors should consult with a tax or legal advisor before making any investment decision.

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