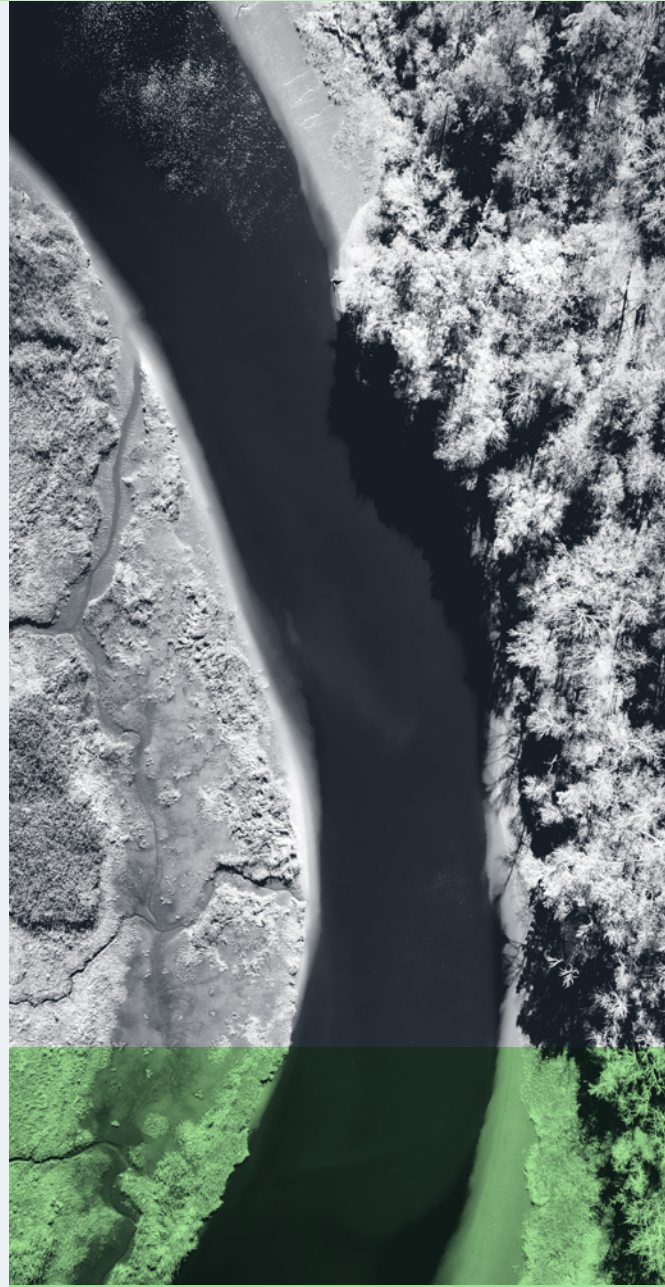


# Complete Guide To Services





## A History of Serving Investment Professionals

We bring over 20 years of experience serving and partnering with successful, outcome-oriented Investment Professionals. We currently offer a full suite of back-office and middle-office platform solutions coupled with a robust selection of well known money managers. We understand the need for advisors, RIA's and broker-dealers to increase their operating efficiencies and we provide them with the infrastructure to do so.

## OUR SERVICES

### Case Design - Comprehensive Case Design and Management

At VestGen Investment Management, we take pride in offering a sophisticated state of the art Case Design process that is both personal to each unique household and the foundation for all future relevant portfolio decisions. It is this process that allows all parties to be appropriately aligned to assure the best desired outcomes. From active discovery and data gathering to the building of a personal written income plan (VIP), to the custom implementation of that plan and the ongoing review, all involved parties affirm the best execution of the clients' goals and needs.



#### Collaboration

Partnering together to jointly create a better client outcome.



#### Coordination

Together, we provide all the elements that ensure efficiency and harmony.



#### Scalability

Utilize our professionals to make better use of your time for clients and prospects.



#### Flexibility

The ability to adapt, understand, and provide clarity.

## OUR SERVICES (CONTINUED)

### Individual Investment Proposals For Each Household

We build custom proposals for each account in the household with defined time segments for accumulation and distribution.

#### Account Aggregation

Acknowledging that most clients have multiple advisor relationships can help build trust with your client while allowing you to assume a Trusted Advisor leadership role. Encouraging clients to permit this level of visibility allows for greater trust and coordination thus assuring better, and more meaningful, outcomes. After all, it is difficult and sometimes impossible to solve a puzzle with only half the pieces.

#### Tax Consequence

Lack of coordination can lead to increased tax burdens as your complete financial picture is unknown thus leading to investment inefficiencies.

#### Higher Fees

You are likely paying higher than necessary fees as there is no economies of scale and pricing thresholds aren't being met.

#### Time Segmentation

All too often, investors do not have an outline of how their wealth will be distributed in retirement and how that wealth should be positioned now and when that event occurs. Our individual approach provides clarity and defined execution of the clients' plan.

### Client Portfolio Review (CPR)



Are your clients truly diversified and have you personalized their household assets to assure the desired outcomes?

Use the Personal Client Portfolio Review to evaluate your client's overall asset allocation and sector weightings as well as uncover concentrated positions, view the stock holdings behind your mutual funds, measure performance against benchmarks and industry indexes.

You can demonstrate that spreading investments across multiple advisors and investments may not make them as truly diversified as they thought. Help them understand true investment diversification, while demonstrating additional value add.



## Direct Indexing (DI)

Direct Indexing is a sophisticated investment strategy managed by VestGen Investment Management's Research and Portfolio Management Team that delivers a personalized, tax-efficient, low-cost portfolio. Ideally suited for high-net-worth investors with embedded gains in their taxable accounts who are seeking to minimize their tax burden, and all for only a minimum model size of \$100,000.

### Direct Index Portfolios are:

**Disciplined:** Direct indexing avoids active manager risk by using cutting-edge optimization tools to mimic the performance of an index with low Tracking Error (ideally <1%) by buying only a portion of the index constituent stocks and can also incorporate stocks already held by the client into the optimization.

**Low Cost:** Unlike a Mutual Fund or ETF, individual stock shares are purchased directly in the client account, eliminating the need for internal fund fees.

**Tax Efficient:** When individual stocks decline in value, they can be temporarily swapped out to "harvest" the tax loss, replaced with similar stock(s), and then repurchased after wash-sale restrictions<sup>1</sup> expire. This can lower the clients' tax bill.

**Personalized:** While Direct Index portfolios track a common index, no two client portfolios are necessarily the same. Selected existing holdings can continue to be held (to avoid capital gains or adhere to personalized preferences) and a personalized tax budget targeted and maintained.

**Customized:** Direct Indexing allows for efficient ESG social conscious investing as it can eliminate entire market sectors and/or individual company shares.

### Direct Index Portfolios are appropriate for:



High-Net-Worth Investors



Investors with embedded gains in existing holdings to be transitioned and diversified



Taxable accounts in need of sophisticated tax management on an ongoing basis



Investors who wish to apply environmental or social overlays to their investment portfolio



Investors who need specific constraints, such as avoiding specific securities or industries



## Voyage Income Program (VIP)

Answering clients' most important and relevant questions by using our income centric Voyage Income Program. Unique in that it is not a risk-based solution, but rather an income based one driven by each clients' unique situation, needs and dreams. We review income streams, current investments, distribution needs and provide a written personalized client presentation. Then, we help you develop the implementation plan and the conversation around both.

When can they successfully retire? Is there a risk of running out of income? What does their future legacy look like and how to best handle?

## VestGen Managed UMAs

### Finding the Right Investment Combination

At VestGen Investment Management, we know that researching and building the right portfolios to fit each client's unique and personal needs is both time consuming and challenging. It is with that in mind that we are pleased to announce our VestGen Managed UMA Solutions through our Advisor Portal. The Advisor Portal proudly offers over 110 unique investment models to choose from. Advisors can select from actively-managed Tactical models, Strategic models suited for long-term asset allocation, or Dynamic models which blend both styles. Models are available across the entire risk spectrum, providing the quality and variety of selections you and your clients need and deserve.

### Our Solution

For advisors who would prefer not to customize their clients' multi-model portfolios, let our Investment Research team do the work for you through our VestGen Managed UMA Solutions. Our Managed UMA Solutions are Unified Managed Accounts (UMAs) that optimally combine models for clients based on their risk and time horizon needs, providing one UMA solution for each of the 5 risk categories.

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**Together, we can help solve for your clients' long term end game – Retiring with Confidence.”**

### Model Managers

Our Solutions are actively managed through a quarterly review by the VestGen Investment Research Team.

All models on the Advisor Portal are reviewed based on the return and risk data, and combined in a way that seeks to optimize potential risk-adjusted return while diversifying across models that offer complementary investment styles. Recommended changes are brought before the Investment Committee for decisions on the new weights for each of the 5 solutions.

You and your clients can be confident that the Solutions provide an appropriate risk and return profile, and are being actively managed and rebalanced. The end result for advisors is less time spent researching investments and more time spent nurturing existing client relationships and developing new ones.

You can access these VestGen Managed UMA Solutions via your Advisor Portal ([here](#)) in:

- The Model Marketplace – See the Solution Fact sheets and read more on what models have been selected for each solution
- The Proposal Generation Tool – Generate a proposal for your clients showing their current investments and how our VestGen Managed UMA Solutions compare



