PowerFOLIO™

Client & Portfolio Management

For Securities Brokers
& Trustees

THE POWER TO SUCCEED

EXACTSOFT

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There is a new investment reality challenging the financial services and investment management sectors, which is altering the business of securities brokers and trustees. Companies that utilize technology properly and in a cost-effective manner will succeed in preserving their market share and in competing for new clients. It is perhaps not surprising that securing new clients and retaining them comes from implementing cutting edge technology to gain a foothold over a competitor.

PowerFOLIO is an integrated suite of tools developed for financial professionals who build advice-based client relationships.

From simple wealth management to sophisticated portfolio modeling, PowerFOLIO covers the full spectrum of wealth management scenarios.

"PowerFOLIO is a key factor in our ability to handle expanding volumes of client transactions as we experience rapid growth."

GAINING the competitive advantage

Industry observers believe that the selection or upgrading of a firm's client investment portfolio management and transaction solution is the single-most important business decision for growing brokerage and trust organizations. This decision alone has represented considerable savings in time associated with client activities and operational efficiencies and can seriously reduce the required labor for daily tasks associated with brokerage and trustee activities. Exactsoft's PowerFOLIO can bring you real rewards in a very short time.

Your success will depend on a solution that is capable of keeping up with ever changing client demands, as well as with the business realities in servicing them. Such a solution must empower your sales team and operations staff to easily expand into new markets, choose new investment products, modify fee structures, and continually add new advisory services to attract new clients, while retaining your most important ones. In short, any solutions you implement should support your managers and offer them the tools to support the sales activities, account management, investment analysis, and operational demands placed upon them.

PowerFOLIO is such a solution; ideally suited for the needs of demanding securities, brokerage and trustee professionals.

KEY BENEFITS

- **Integrates all customer information, investment transactions, and account holdings globally**
- **Accesses entire client information and portfolios off-line when using a customer relationship management (CRM) module for investment service representatives**
- **Strengthens client loyalty by providing client with Web access to entire account history**
- **Allows for creation of wider choice of investment products and services and sales strategies based on changing client needs**
- **Creates services that can compete with "discount brokers"**
- **Increases accuracy of all client information and portfolio transactions**
- **Reduces risk by reducing human error, ensuring correct client transactions are carried out**
- **Streamlines all customer interactions minimizing duplications and increasing productivity**
- **Enables cross-selling opportunities from client data**

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The ability to offer new investment products in a continually changing global economy empowers your staff to create and manage customized portfolio models. These functionalities are an integral part of PowerFOLIO, allowing you to compete with other multiproduct investment firms.

PowerFOLIO's straight through processing (STP) capabilities allow firms to conduct their business and manage escalating trading volumes with minimal personnel. With PowerFOLIO, the front, middle, and back office staff can access and process accurate, readily accessible, real-time information in a secure and cost-effective environment.

"PowerFOLIO provides us with qualitative data on our clients to better understand their real needs."

MANAGING growth, change and productivity

PowerFOLIO offers interfacing capabilities to external financial data sources. External data links include: ISM (IBM Global Services Back Office), Penson, FundSERV, Morningstar, Central Education Savings Grant (CESG), Belzberg, Bloomberg, Bridge, FMCNet, ECE and iBalance.

Furthermore, PowerFOLIO can be used as a "thin" client application, connecting to full back office mainframes such as ISM. PowerFOLIO's modular features include risk and credit management, portfolio modeling, and a complete double entry accounting system. Most impressively, PowerFOLIO offers the potential for further customized development of its modules to reflect a client's unique business need.

Exactsoft has been successfully delivering its PowerFOLIO client and portfolio management platform to the financial services industry by addressing the following industry needs :

- **Data collection and reconciliation**
- **Customer responsiveness**
- **Customer-supported document management**
- **Investment process integration**
- **Investment restrictions**
- **Model-based investment management**
- **Valuations, dividends, corporate actions & events**
- **Interface technology with external information sources for holdings dealings and pricing**
- **Vast client reporting capabilities**
- **Internet access for clients, brokers and managers**
- **Data warehouse export capabilities for extensive analytical, performance measurement and customized reports**

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Your sales and operational expenses are spiraling out of control. With revenues going through the floor, portfolio managers are aggressively seeking methods to reduce their operational costs and increase the efficiency of their transactions and reporting. Not only are they extending these efficiencies to their own back offices, but they are also seeking to automate their buy-side and client sales-oriented activities.

"PowerFOLIO offers cost efficient integration and scalability that exceeded our expectations"

GETTING more results for less

Additionally, trades are becoming expensive to both make and correct. Nobody can afford an imprecise trade, or a failed investment transaction. Transaction costs for processing a trade can prove to be quite expensive. A failed trade of just 100 shares can cost the same amount in clerical time to fix as a 50,000 share trade. In short, your smaller customers can cost you as much as your larger customers.

PowerFOLIO client and portfolio management software provides tremendous value to organizations that utilize the solution effectively. Exactsoft has extensive experience providing investment management solutions that deliver significant and quantifiable value to customers. It is not uncommon to observe a full return on investment (ROI) with PowerFOLIO.

Today, most solution vendors of investment and portfolio management solutions are demanding high prices for your individual needs such as: front office operations, sales-rep access, back office, web access, and client and statement access. PowerFOLIO allows your firm to bundle everything together for the lowest operational costs in the industry.

As portfolio management has matured, asset managers have found themselves encumbered with an unmanageable set of tools and software, all built or bought at different times and all designed to perform different complex tasks that are part of the same process. Therefore, it's no surprise that portfolio managers would want to find a single integrated solution that can handle all of these different things elegantly.

One of the biggest challenges for portfolio and investment professionals is facing the fragmented nature of their current portfolio management systems. They usually have several custom solutions that different programmers built, as well as a few off-the-shelf products, none of which ever communicate to each other, and all creating separate islands of data. PowerFOLIO creates a software framework whereby all applications and their related functions work together seamlessly, saving your users a considerable amount of time and money.

PowerFOLIO is one of very few products that unifies data integration with "what if" scenarios, strategy simulation, portfolio risk, and portfolio optimization, all within historical context.

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SECURITY

Application security is fast becoming a requirement for the majority of the financial applications market. Globally, government regulations are having a dramatic effect on the way business applications are designed, installed, and run. To meet these demands, PowerFOLIO has been designed in a secure fashion; with numerous security features that support the latest advances in security protocols.

All activities are tracked, logged, and saved to a "separate database" that cannot be altered by anyone within your organization. In addition to being a strong deterant to misuse, this security feature allows a simple and justifiable auditing process for any reviews of your banking and/or investment process by internal auditors or external agency regulators.

Moreover, PowerFOLIO's database achieves a high-level of security through the use of cryptographic operations such as encryption, message digests, and message authentication codes. Our database contains support for new multiple cryptographic operations. These functions support a number of well recognized algorithms including DES, DES3, and AES for encryption and MD5 and SHA for data integrity.

At Exactsoft, our developers understand how security issues and regulations affect your business needs and your customers' concerns and how security plays a key role in your success.

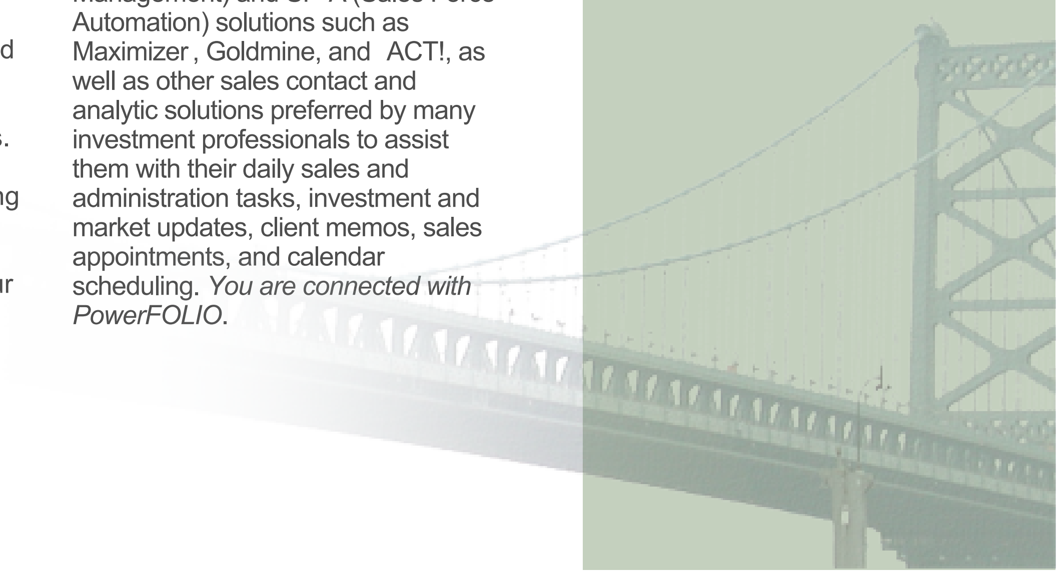
Today, investment and financial service companies understand the importance of being customer centric and are collecting more customer data than ever before. However, they still face the task of sharing this ever growing mountain of information with other areas of their operations to understand who the customer is, what the customer wants, how to deliver better service, and how to keep his loyalty.

CONNECTING to your client data

Third party sales and customer analytics tools enable organizations to understand and optimize their sales force, revenues, and sales performance over time. These tools empower sales directors, branch managers, and individual investment representatives with an unprecedented ability to explore sales data, analyze key sales metrics, and use this analysis to optimize the sales process.

PowerFOLIO's PowerBridge interfacing technology provides any third party customer analytics tools with a quick and seamless way to interact with your growing customer database. The combination of PowerFOLIO and PowerBridge will satisfy the needs of your account managers, sales administration staff, remote workers, and independent mobile sales representatives.

PowerBridge connects your current sales account management, analytics, and reporting tools to PowerFOLIO. It allows you to share data files with external CRM (Customer Relationship Management) and SF A (Sales Force Automation) solutions such as Maximizer , Goldmine, and ACT!, as well as other sales contact and analytic solutions preferred by many investment professionals to assist them with their daily sales and administration tasks, investment and market updates, client memos, sales appointments, and calendar scheduling. *You are connected with PowerFOLIO.*



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Additional regulatory and reporting changes are constantly being introduced to investment management and financial services that will emphasize compliancy and will demand your organization and its staff to account for even more of your daily investment portfolio and advisory activities. PowerFOLIO can be an integral part of your organization's ongoing compliance policies and initiatives.

Your appointed external auditors and regulators will be able to quickly audit any client instructions, investment activities, and related activity reports, helping to ensure that your clients' money is not being put at risk by undocumented instructions or questionable procedures.

PowerFOLIO can assist your firm's compliance department to make sure that your front office and back office staff have the right reporting tools to follow the compliance laws properly. Furthermore, using PowerFOLIO as the core of your compliance strategy will cost your organization less over time, and with expanded functionality, than what a demanding compliance solution and outsourcing firm will charge. More importantly, your sensitive client information and critical investment data and related portfolio positions will reside within the security of your organization.

ACHIEVING industry compliance

Your compliance programs are geared towards protecting not only your investors' interests, but also the interests of your advisors, funds, and operational staff. It is difficult to achieve these results with a stand-alone PC-based computer system, with each employee running their own PC, creating dangerous islands of sensitive data. You need a central database and that means a secure networked-based client investment management solution. This requires a data server and a network application with full controls, security, and backups.

With PowerFOLIO your organization has the strength of a powerful record keeping system in place to ensure that it can document its daily business affairs and the transactions it carries out on behalf of your clients with the highest level of accuracy and reporting possible.

PowerFOLIO supports your compliance programs with :

- **Electronic reconciliation of all trades (such as FundSERV, ISM, or other investment data and transaction services)**
- **Maintaining extensive "know your client" (KYC) profiles and their updates**
- **Archiving by document management technologies for quick access by internal auditors or external regulators**
- **Accuracy of all client records and logging of account activities ensuring overall security of client holdings and valuations**
- **Archiving all transaction activities**
- **Online access to full client history (unlike other solutions which offer only 3 to 6 months of client histories)**
- **Safeguarding your business processes**
- **Client books and records retention**
- **Security audit trails and internal controls**

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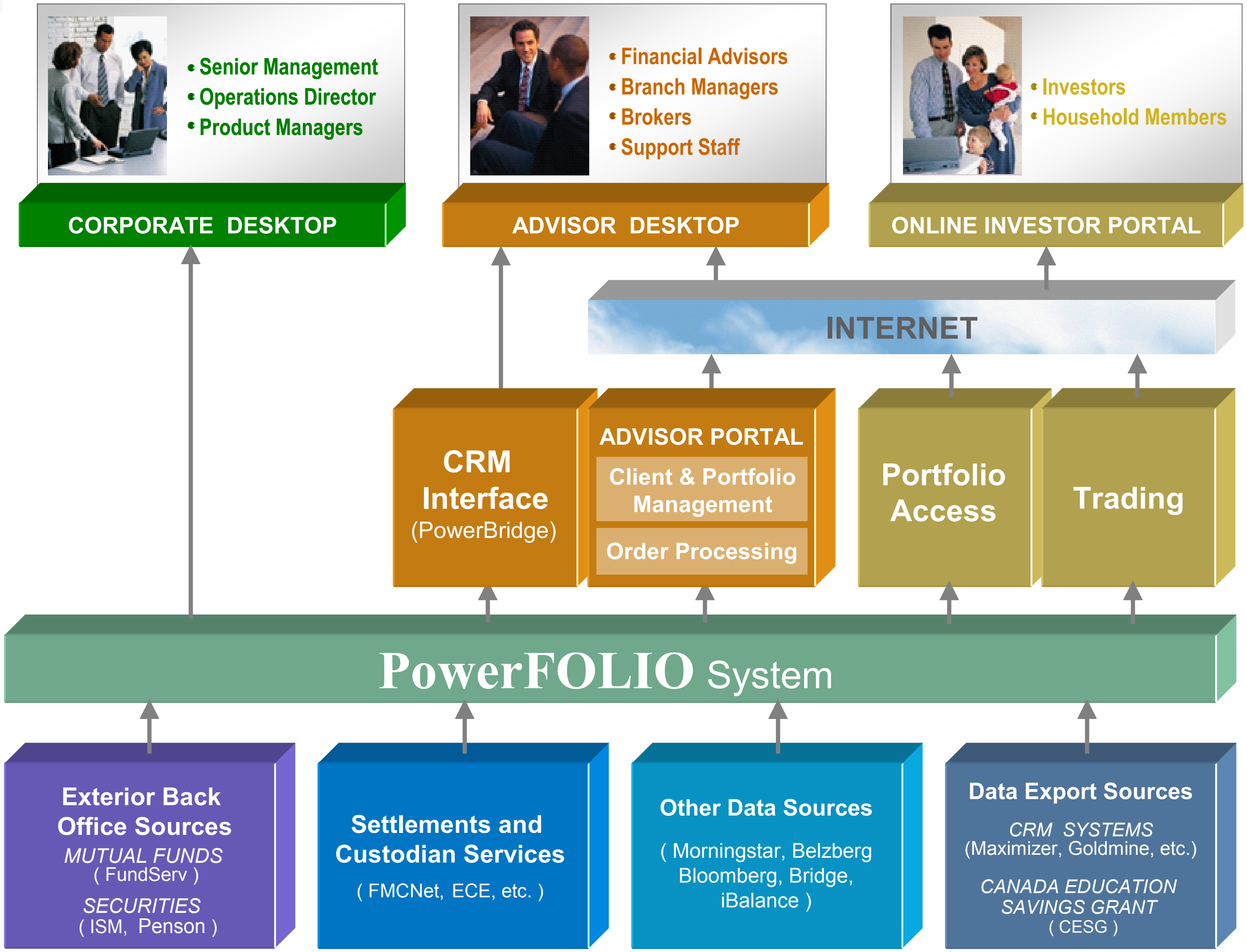
FUNCTIONAL DIAGRAM



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FUNCTIONAL FEATURES

Front Office

Buying / Selling:

- Order entry options:
  - Single orders (quantity / amount)
  - Simultaneous multi-order
  - Block trading
- Order status and tracking:
  - On-screen status and report based status
- Modifications to trades and commission
- Interface with the Belzberg trading platform
- Front office data links include: ISM (IBM Global Services Back Office), Penson, FundSERV, Morningstar, Bloomberg, Belzberg, Bridge, Penson, & Canada Education Savings Grant (CESG), FMCNet, ECE and iBalance.
- Central trade order processing and approval management

Portfolio management:

- " What if " investment scenarios
- Real-time reporting and valuation
- Instant historical information
- Multicurrency portfolio reporting
- Multicurrency transaction reporting
- Continuous calculation of accruals/interests
- Portfolio and per asset performance
- Captures currency gain/loss per position/trade
- Portfolio grouping
- Real-time and projected cash management
- Asset target allocation and assessment
- Comparative graphics on asset allocation
- Foreign content reporting
- Capital gain reporting
- Description of fees per portfolio for tax deduction (client use)
- Comparison reporting and tracking versus composite index

Reports:

- Client listings (user level upon demand)
- Revenue and expense statistics

Middle Office

Compliance:

- Order desk management from trade entry *(approval prior to execution)*
- Post trade confirmation processing to third parties (via email, fax or Web/Internet access)
- Freezing of assets and/or transactions
- Portfolio objectives and constraints setup
- Margin accounting, maintenance, and reporting (available)
- Production of detailed information and reports as required by Security Regulator Organisations (SRO)
- Statistical reporting: performance on branch, manager, and client level
- Off-Book investment tracking and management

Reports:

- Document scanning and retention
- User-defined document and field maintenance

To learn how PowerFOLIO can help expand your business, while increasing productivity, controlling operational costs, and increasing revenues, please call one of our representatives to schedule your free and private demonstration at the following toll-free number:

1-866-928-7200

Or contact us by email at :

demo@powerfolio.com

www.exactsoft.com

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Back Office

Accounting: *(optional)*

- Double booking entry; branch allocation or consolidated fiscal reporting
- Internal cash entry processing

Administration fees:

- Transactional processing by type

Production of statements:

- Real-time batch processing of valuations, current account statements, and trade notices

Cheques & wire payments:

- Processing, tracking, and reconciliation

Security clearing and pricing:

- Tracking trades from entry point to settlement
- Interfacing capacity with third party vendors, live or time delay basis

Internal processes:

- Automated data feeds (clients, transactions, fund info, prices, reconciliation files, corporate events, and a broad range of financial instruments)
- Real-time processing and tracking of foreign exchange (forward and spot transactions)
- Mutual fund processing
- Investment pool management
- Fee collection (custodial, management, etc.)
- Data warehousing; export of data

Fiscal reporting:

- T5, T5008, R4, R18, T3 R IND, T3 RIF-IND, T3 R-G, T3 RIF-G, T4RSP, T4RIF
- Reporting and calculation of RRIF and LIF limits
- Receipt production for fee administration

Systematic buying/selling:

- Assignment and allocation of buying and selling investments per portfolio

Cash management:

- Management and tracking of internal/external cash investments (i.e., GIC)