Platform Enhancements Guide

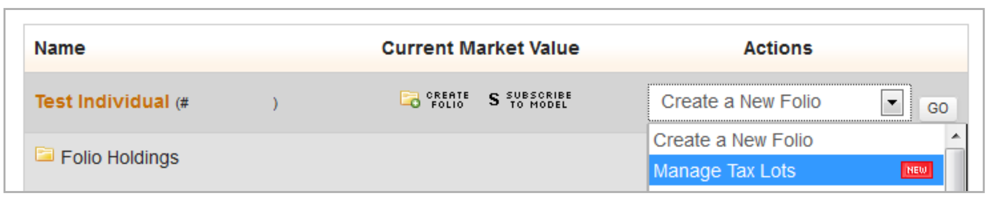
December 13, 2013

Tax Lot Management Tool

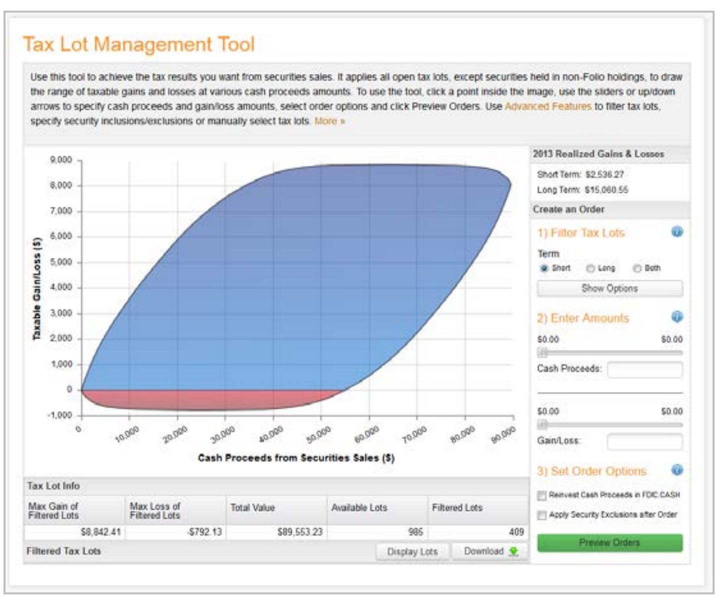
The Tax Lot Management Tool can help you harvest losses, identify and realize gains, and optimize securities sales to achieve specific goals.

- Provide a higher level of tax management services to your clients in less time.
- Add value with enhanced tax management offerings.
- Maintain unique client strategies and liquidity needs.
- More easily execute tax strategies such as the "Double-Down" tactic.
- Identify short term losses before they become long term.

The Tax Lot Management Tool can be accessed from your client's **Accounts** page by selecting **Manage Tax Lots** from the **Actions** drop-down menu.



Use the Tax Lot Management Tool to view how different sales scenarios impact specific tax lots to achieve desired results.



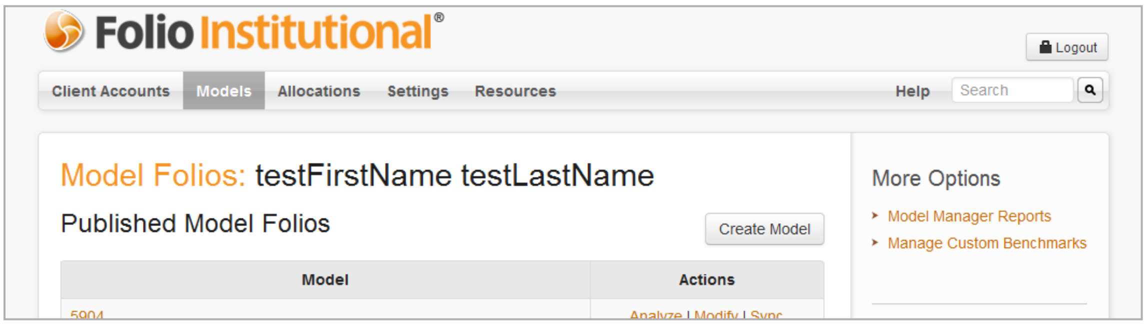
- Graphically view the maximum taxable gains and losses surveyed across tax lots
- Specify desired cash proceeds and target gains/losses to automatically generate orders
- Filter lots to include/exclude specific securities or individual tax lots
- Use advanced features, such as manual selection of individual tax lots for added flexibility

Custom Benchmarks

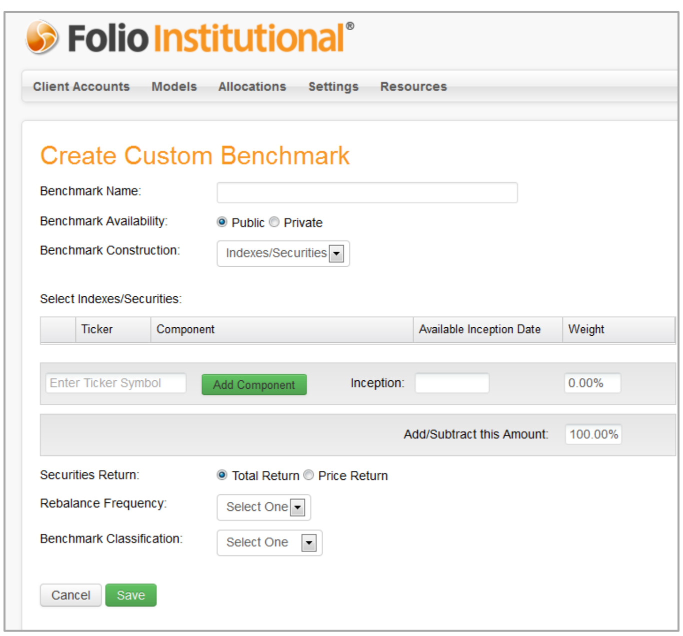
Use the Custom Benchmark feature to create blended or target-return benchmarks that are suited to your unique models and allocations.

- Build a relevant benchmark for your clients to see as a comparison to their portfolios
- Overcome the limitations of a single index as a benchmark
- Accurately reflect your investment objectives and/or strategies

The **Manage Custom Benchmarks** page can be found on the **Models** tab, by selecting the **Manage Custom Benchmarks** link, located under **More Options**.



Complete step-by-step instructions on how to create a custom benchmark and use all complementary functionality are provided in the **Custom Benchmarks Guide** available on the **Manage Custom Benchmarks** page.



Key Features

- Create blended index-based or target-return-based benchmarks
- Automatically add new benchmarks to the Comparisons menu on the Performance page
- Save a custom benchmark as a comparison for a Model or Allocation

Note: The Custom Benchmarks feature is a premium service that is provided for your use during a **complimentary trial period**. Following the limited trial, this feature will only be available as a part of the Performance Reporting Solutions package.

Updated Withdrawal Request Functionality

We recently updated the online Withdrawal Request functionality to include the changes noted below:

1. You can now request EFT withdrawals from the same page as check and wire requests.
2. You can now establish a new EFT bank link and also schedule withdrawals at the same time, without having to wait for the bank link to become active.

Note: The earliest date to schedule a withdrawal using a new EFT bank link is still 10 business days after the bank link request is made. Once the EFT bank link is active, new deposit and withdrawal requests will generally be processed in 2 to 3 business days.

1. Withdrawal Request

Use this link to create new Check, Wire and EFT (one-time & recurring) withdrawal requests; to modify or cancel Check and Wire requests, and EFT withdrawal requests created on or after December 14, 2013.

2. EFT

Use this link to View or Cancel EFT withdrawal requests created prior to December 14, 2013. Note - If you would like to modify an EFT withdrawal request created prior to December 14, 2013, use this link to cancel the existing request and create a new request using the **Withdrawal Requests** link.