



ENVESTNET



INVESTOR DAY 2021



Welcome

PRESENTED BY
Brian Shipman
Head of Investor Relations

Safe Harbor Disclosure

This presentation contains forward-looking statements. These forward-looking statements include, in particular, statements about our plans, strategies and prospects. These statements are based on our current expectations and projections about future events. The words “may,” “will,” “should,” “could,” “expect,” “scheduled,” “plan,” “seek,” “intend,” “anticipate,” “believe,” “estimate,” “aim,” “potential” or “continue” or the negative of those terms or other similar expressions are intended to identify forward-looking statements and information. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of their dates. These forward-looking statements are based on assumptions and estimates by our management that, although we believe to be reasonable, are inherently uncertain and subject to risks and uncertainties that could cause actual results to differ from historical results or those anticipated or predicted by our forward-looking statements. These risks and uncertainties include those described in our filings with the SEC. In light of these risks and uncertainties, the matters referred to in the forward-looking statements contained in this presentation may not in fact occur.

We undertake no obligation to update or revise any forward-looking statement after the date of this presentation as a result of new information, future events or otherwise, except as required by law.

We qualify all of our forward-looking statements by these cautionary statements.

Non-GAAP Disclosure Statement

This presentation contains certain non-GAAP financial measures, including “adjusted revenues”, “adjusted EBITDA”, “adjusted net income” and “adjusted net income per share”.

- “Adjusted revenues” excludes the effect of purchase accounting on the fair value of acquired deferred revenue. Under GAAP, we record at fair value the acquired deferred revenue for contracts in effect at the time the entities were acquired. Consequently, revenue related to acquired entities for periods subsequent to the acquisition does not reflect the full amount of revenue that would have been recorded by these entities had they remained stand-alone entities. Adjusted revenues has limitations as a financial measure, should be considered as supplemental in nature and is not meant as a substitute for revenue prepared in accordance with GAAP.
- “Adjusted EBITDA” represents net income (loss) before deferred revenue fair value adjustment, interest income, interest expense, accretion on contingent consideration and purchase liability, income tax provision (benefit), depreciation and amortization, non-cash compensation expense, restructuring charges and transaction costs, severance, fair market value adjustment on contingent consideration liability, litigation and regulatory related expenses, foreign currency, non-income tax expense adjustment, gain on acquisition of equity method investment, loss allocation from equity method investments and (income) loss attributable to non-controlling interest.
- “Adjusted net income” represents net income before deferred revenue fair value adjustment, accretion on contingent consideration and purchase liability, non-cash interest expense, cash interest on our convertible notes (subsequent to the adoption of ASU 2020-06 on January 1, 2021), non-cash compensation expense, restructuring charges and transaction costs, severance, fair market value adjustment on contingent consideration liability, amortization of acquired intangibles, litigation and regulatory related expenses, foreign currency, non-income tax expense adjustment, gain on acquisition of equity method investment, loss allocation from equity method investments and (income) loss attributable to non-controlling interest. Reconciling items are presented gross of tax, and a normalized tax rate is applied to the total of all reconciling items to arrive at adjusted net income. The normalized tax rate is based solely on the estimated blended statutory income tax rates in the jurisdictions in which we operate. We monitor the normalized tax rate based on events or trends that could materially impact the rate, including tax legislation changes and changes in the geographic mix of our operations.
- “Adjusted net income per diluted share” represents adjusted net income attributable to common stockholders divided by the diluted number of weighted-average shares outstanding. Beginning January 1, 2021, the dilutive effect of our Convertible Notes are calculated using the if-converted method in accordance with the adoption of ASU 2020-06. As a result, 9.9 million potential shares to be issued in connection with our Convertible Notes are considered to be dilutive for purposes of the adjusted net income per diluted share calculation beginning January 1, 2021.

This information is not calculated in accordance with GAAP and may be calculated differently than similar non-GAAP information for other companies. Quantitative reconciliations of our non-GAAP financial information to the most directly comparable GAAP information appear in the appendix of this presentation. Reconciliations are not provided for guidance on such measures as the Company is unable to predict the amounts to be adjusted, such as the GAAP tax provision. The Company’s Non-GAAP Financial Measures should not be viewed as a substitute for revenues, net income (loss) or net income (loss) per share determined in accordance with GAAP.



Bill Crager
CEO



Stuart DePina
President



The Intelligent Financial Life: Unlocking the Network Effect

PRESENTED BY
Bill Crager
CEO

Why Invest in Envestnet?

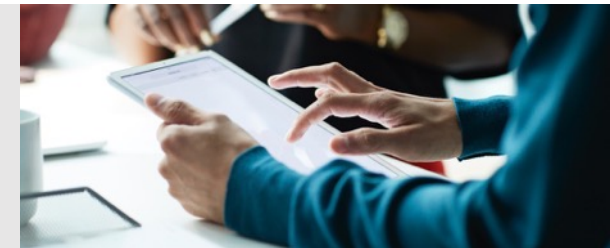
Vast market opportunity



Strong value proposition



Compelling financial model

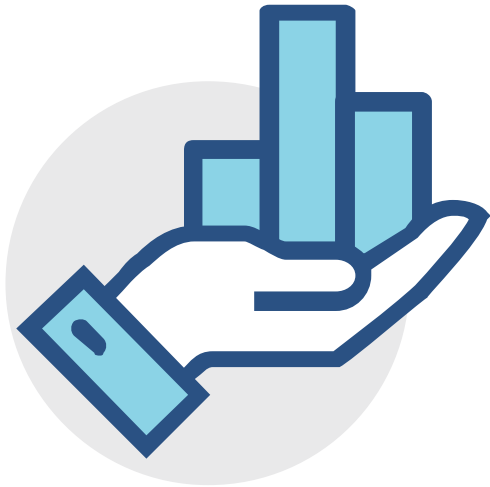


Winning go-to-market strategy



Investment Strategy

FASTER GROWTH



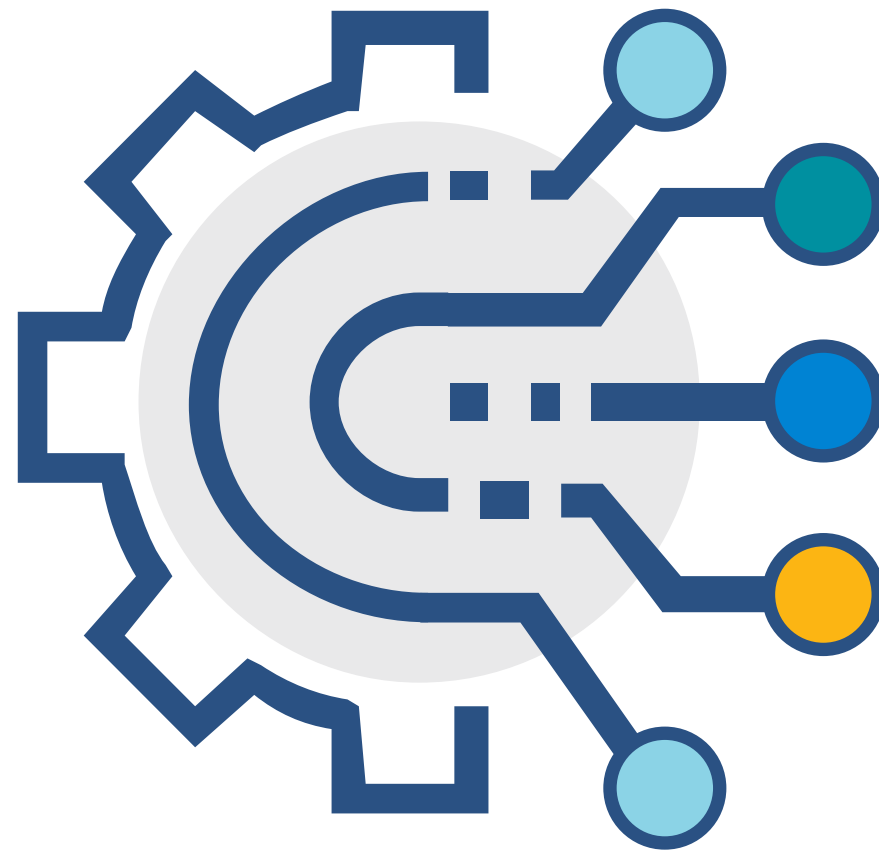
LONG-TERM HIGHER MARGINS



Deeper Position, Financial Impact, Breadth of Talent



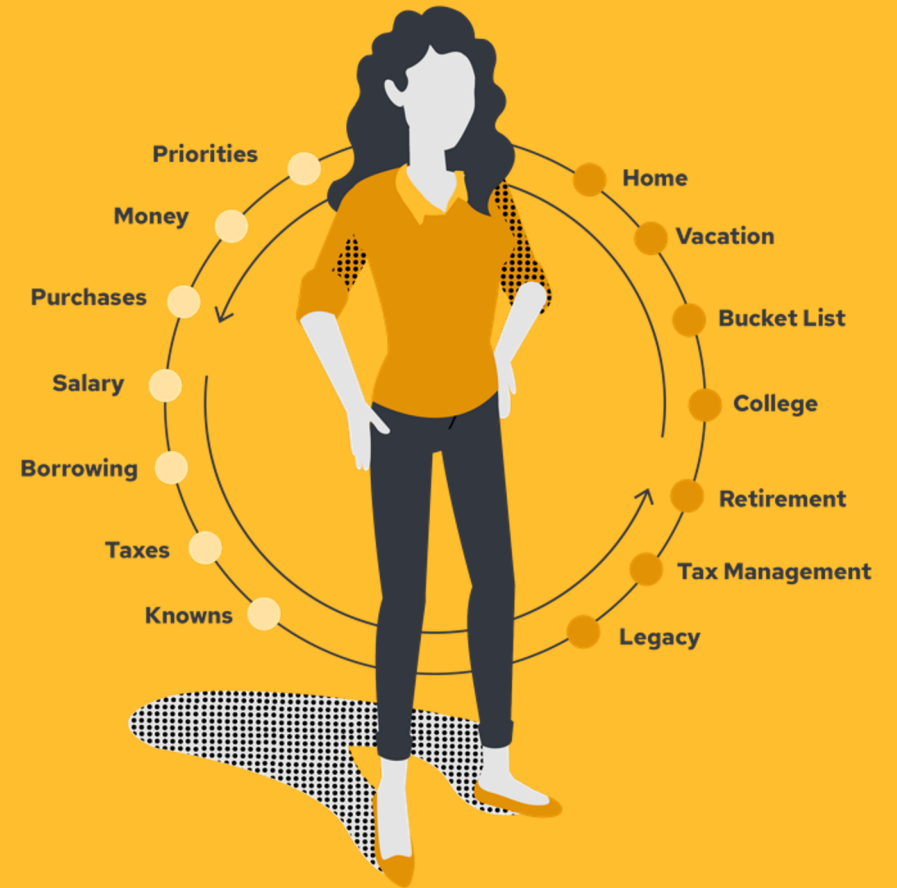
Platform for Our Industry's Future



Relationships as a Service



The Intelligent Financial Life™





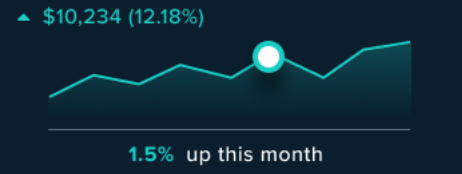
ENVESTNET

- [Dashboard](#)
 - [Profile](#)
 - [Balance Sheet](#)
 - [Budgeting](#)
 - [Investments](#)
 - [Protection](#)
 - [Goal Planning](#)
 - [Business Center](#)
 - [12-Month Cash Flow](#)
 - [Estate Planning](#)
 - [Cash Flow Planning](#)
 - [Estate Planning](#)
 - [Report Center](#)
 - [Document Center](#)
 - [Education](#)
 - [News](#)
- [Health Insurance Exchange](#)
- [Online Trading](#)

Hello, **Sandy Brown**

[Edit Dashboard](#)

Net Worth
\$29,256,589



Cash	\$2,412,304
Investments	\$25,312,921
Liabilities	\$145,235

[Go to Balance Sheet](#)

Retirement Goal



Projected	Goal
\$2,342,958	\$2,331,958

[Go to Retirement Goals](#)

Brown Advertising

SJC Current Estimate
\$21,900,000

Potential Value
\$28,500,000

Value Gap
\$6,620,000

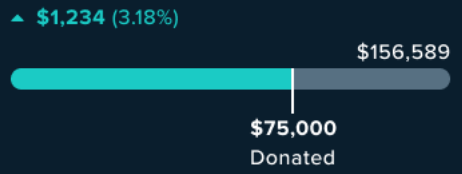
Tasks to fill gap

● Document how you monitor competition
 Due: 8/19/2021

● Quantify the uniqueness of your products/services
 Due: 6/19/2021

[Go To Business Portal](#)

Donor-Advised Fund
\$156,589



YTD Contributions **\$13,050**

[Go to Reports](#)

Loan Payments
\$12,589

Total Payments in SEP

Mercedes	\$542
Payment	32/50
Florida Home Mortgage	\$5,542
Payment	32/360
Tesla	\$232
Payment	14/50

My Investments
\$14,516,124

▼ \$7,384 (0.13%) Today

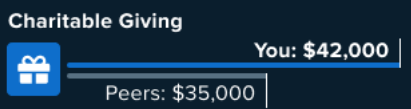
1M 3M **6M** YTD 1YR 2YR

▲ \$527,384 (6.38%)

[See Details](#)



Financial Analysis 1M **3M** 6M 1YR Your Peers



My Market Movers Day **Mon** Qt





Rob Jones

Financial Advisor



Sandy Brown

Business Owner

Employees





Peachtree Financial

- Purpose
- Observations
- Opportunity Reports**
- Corporate Overview
- Team Values
- Team Communication
- Executive Programs
- Succession Plan
- Corporate Strategies
- Employee Rewards
- Document Center
- Education
- Industry Research

Upcoming Meetings

- OCT 02** Joe & Mary Bradshaw
1:00PM
- OCT 04** Audrey & Cameron Webb
9:00AM
- OCT 07** Robert & Amy Jones
12:00PM
- OCT 17** Joe & Mary Bradshaw
1:00PM

Needs Review

- Brandon Jones Plan** [View changes](#)
Updated April 18, by Brandon
- Webb Plan** [View changes](#)
Updated April 18, by Brandon
- Hawkins Plan** [View changes](#)
Updated April 18, by Brandon
- Edwards Plan** [View changes](#)
Updated April 18, by Brandon

Clients with Opportunities

- Bob Smith** **\$2,344,156**
8 Opportunities Opportunity Amount
- Webb** **\$1,845,654**
8 Opportunities Opportunity Amount
- Sandy Brown** **\$844,156**
4 Opportunities Opportunity Amount
- Hawkins** **\$823,124**
2 Opportunities Opportunity Amount

Client Watch

TOP PERFORMER

- Bradshaws** **\$32,213,362**
Joe & Mary + 12.94%
- Edwards** **\$21,123,321**
Aubrey & Josh + 10.8%
- Hawkins** **\$18,423,312**
Ricardo & Cameron + 9.46%

[See Details](#)

Last 12 Months

As of 7/30/20



Focus On

Here are the most important Recommendations that you should focus on today

- Recommendations for Top Clients**
148 Clients
 - Recent and Expiring Recommendations**
142 Clients
 - Clients with Tax Loss Opportunities**
86 Clients
 - Clients with High Single Stock Concentration**
78 Clients
 - Clients Holding Underperforming Products**
48 Clients
- [12 more](#)

Assets Growth vs. Market Growth



Top Product Managers



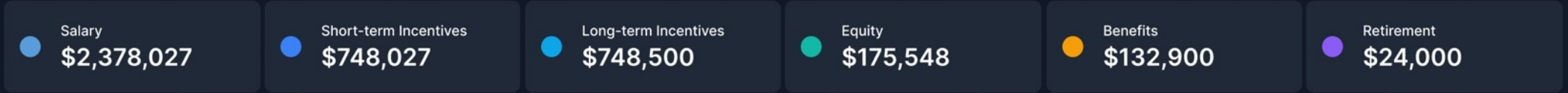


Small Business

- Purpose
- Observations
- Corporate Overview
- Team Values
- Team Communication
- Executive Programs
- Succession Plan
- Corporate Strategies
- Employee Rewards**
- Document Center
- Education
- Industry Research
- Opportunity Reports

Employee Rewards Summary

Powerd by
bonusright
by VisionLink



Rewards Allocation




Rewards overview by employees

NAME	AGE	GRADE	SALARY	STIP	LTIP	EQUITY	TOTAL DIRECT	BENEFITS	RETIREMENT	TOTAL INDIRECT	TOTAL REWARDS
Jim Chakey	35	1	\$375,000	\$95,000	\$15,000	15%	\$470,000	\$35,000	\$0	\$35,000	\$508,000
Sandy Brown	52	1	\$265,000	\$80,000	\$12,000	3%	\$375,000	\$33,000	\$0	\$33,000	\$378,000
Mary Cooper Smith	65	2	\$275,000	\$65,000	\$8,000	2%	\$340,000	\$25,000	\$0	\$25,000	\$365,000
Sarah Jones	43	4	\$150,000	\$55,000	-	1%	\$205,000	\$36,000	\$0	\$36,000	\$205,000
Kristin Watson	38	1	\$128,750	\$49,750	-	2%	\$183,750	-	\$0	-	\$183,750
Cameron Williamson	51	3	\$215,000	\$215,000	-	4%	\$430,000	-	\$0	-	\$430,000
Nick James	38	3	\$215,000	\$215,000	-	4%	\$430,000	-	\$0	-	\$430,000
Rob Kelly	1	1	\$128,750	\$49,750	-	2%	\$183,750	-	\$0	-	\$183,750

Health Insurance Exchange

Online Trading

- [Dashboard](#)
- [Profile](#)
- [Balance Sheet](#)
- [Budgeting](#)
- [Investments](#)
- [Protection](#)
- [Credit & Lending](#)
- [Goal Planning](#)
- [Planning Tool](#)
- [Document Center](#)
- [Education](#)
- [News](#)
- [Health Insurance Exchange](#)
- [Online Trading](#)

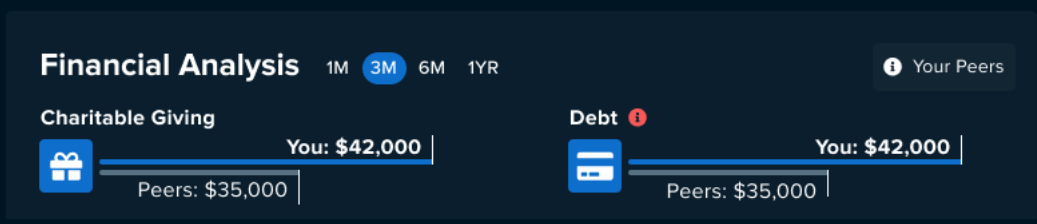
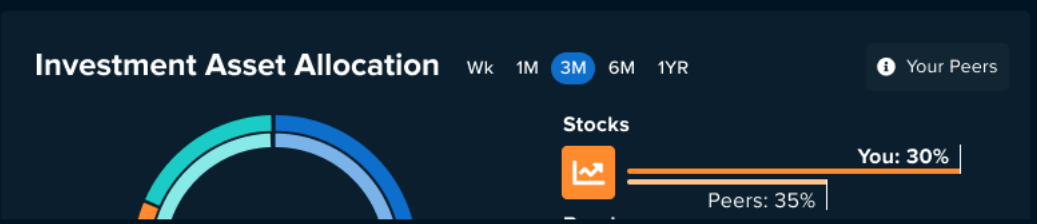
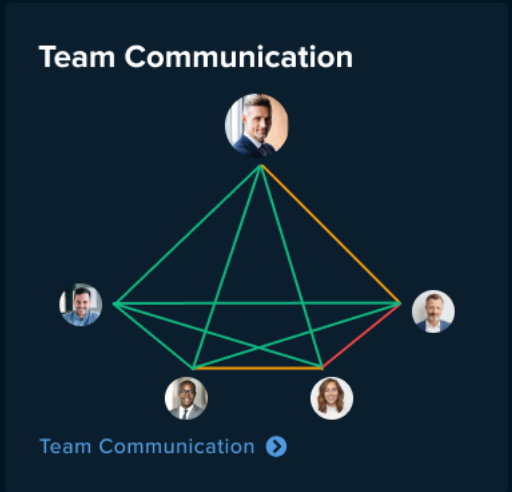
 **Jim Chakey (All Employees)**
EVP, Small Business Edit Dashboard



Compensation Overview

2021	2022	2023
Cumulative Cash Received \$521,438	Cumulative Cash Received \$1,058,518	Cumulative Cash Received \$1,666,551
LTIP Total Plan Value \$79,680	LTIP Total Plan Value \$155,475	LTIP Total Plan Value \$168,990
Total Wealth Projection \$601,118	Total Wealth Projection \$1,213,993	Total Wealth Projection \$1,835,541

[Detail](#)





Peachtree Financial

- Purpose
- Observations
- Opportunity Reports
- Corporate Overview
- Team Values
- Team Communication
- Executive Programs
- Succession Plan
- Corporate Strategies
- Employee Rewards
- Document Center
- Education
- Industry Research

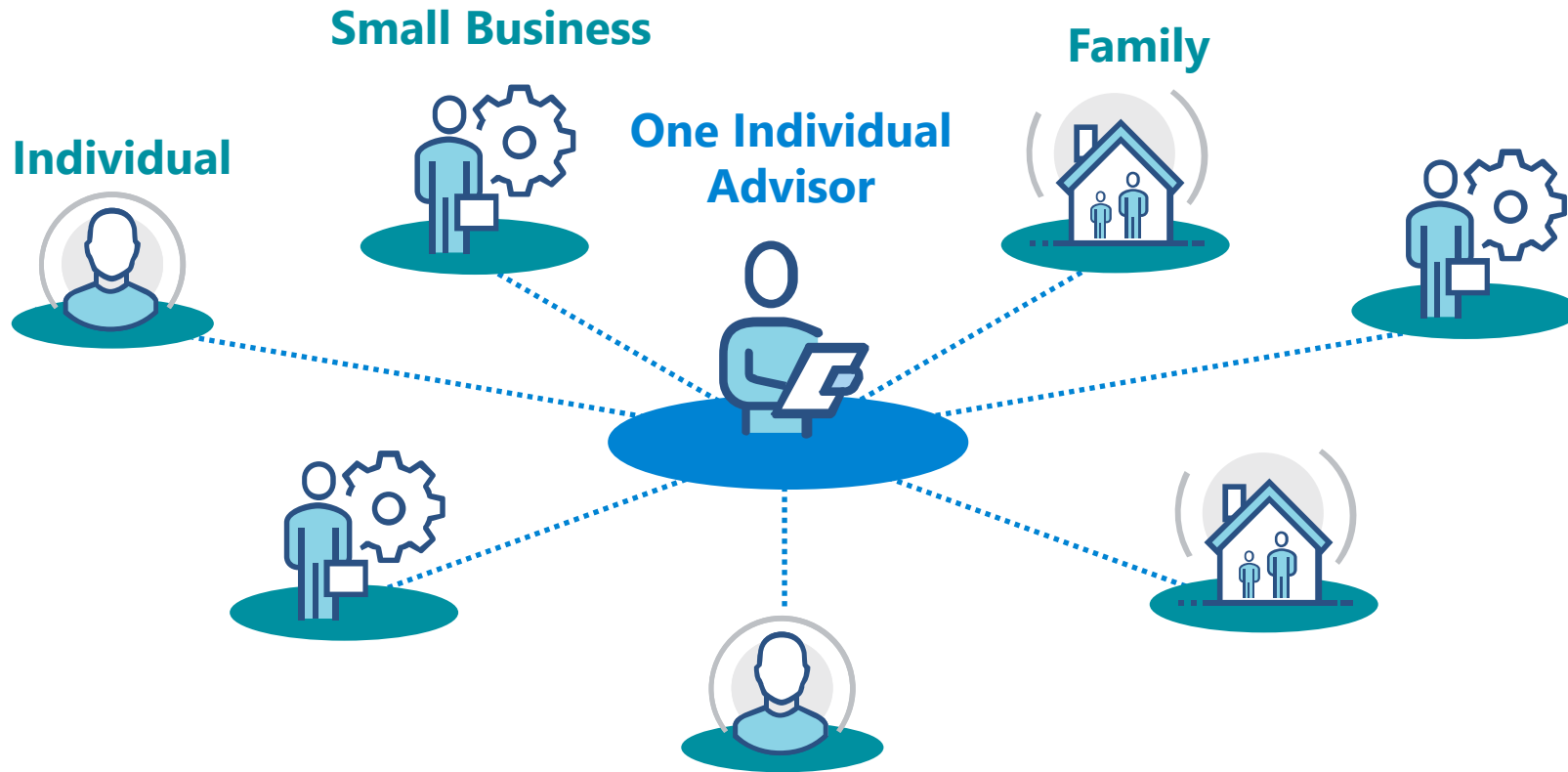
Sandy Brown
CEO, Small Business

Opportunities

<p>Protection 2</p> <ul style="list-style-type: none"> Life Insurance Disability <p>Insurance Exchange </p>	<p>Planning Advice 2</p> <ul style="list-style-type: none"> Rebalance Succession Plan <p>Envestnet </p>	<p>Investment Advice 1</p> <ul style="list-style-type: none"> Fees Breakpoints Diversification <p>Envestnet </p>	<p>Credit Lending 1</p> <ul style="list-style-type: none"> Credit Card Mortgage <p>Credit Exchange </p>
<p>Budgeting / Saving</p> <ul style="list-style-type: none"> Tuitions Taxes <p>Envestnet </p>	<p>Estate Planning / Trust 1</p> <ul style="list-style-type: none"> Beneficiaries Guardians Wills <p>Trust Exchange </p>	<p>Business / Succession 5</p> <ul style="list-style-type: none"> Succession Planning Business Evaluation <p>Business Center </p>	<p>Tax Advice</p> <ul style="list-style-type: none"> Tax Credit Strategies <p>Envestnet </p>
<p>Age Date Issues</p> <ul style="list-style-type: none"> 59 1/2 Retirement Money 70 1/2 Retirement Money <p>Envestnet</p>	<p>Savings / Investing 1</p> <ul style="list-style-type: none"> Under 10% <p>Envestnet</p>	<p>Annual Update</p> <ul style="list-style-type: none"> Family Values / Assets Expenses <p>Envestnet</p>	<p>Gifting / Family / Charity 1</p> <ul style="list-style-type: none"> Family Values / Assets Expenses <p>Envestnet</p>

Health Insurance Exchange

Online Trading



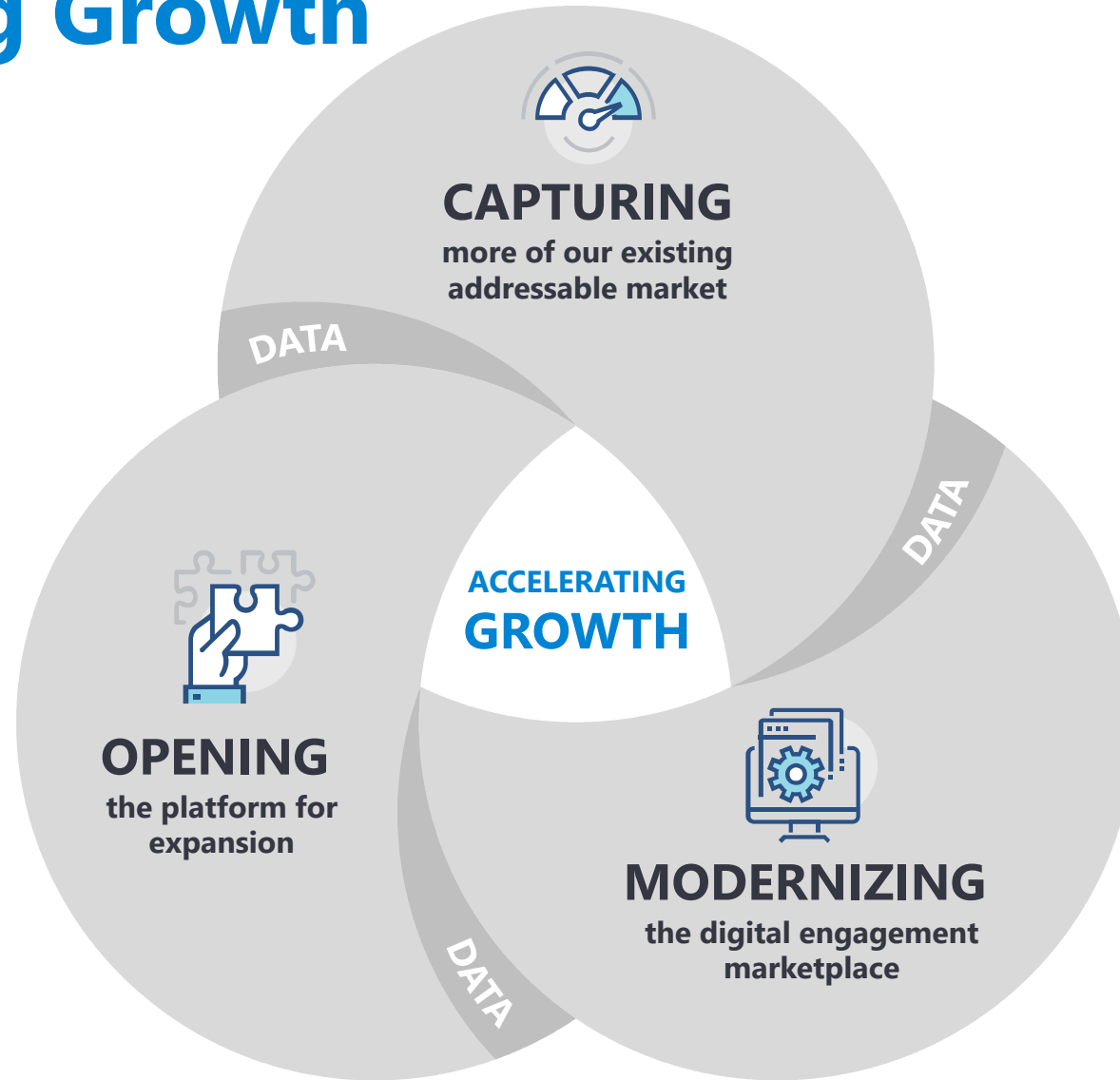


Employees

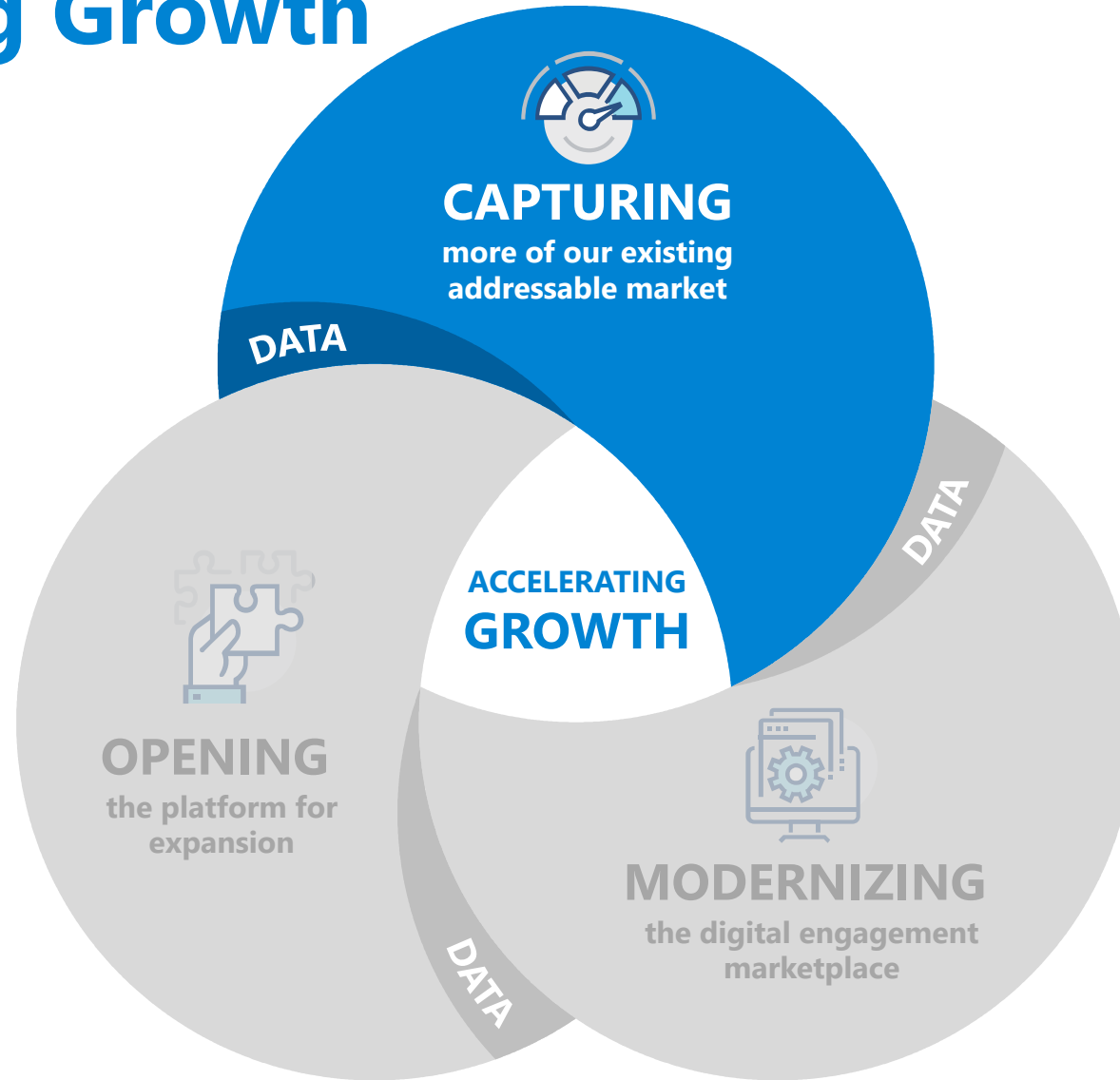
Small Business

One Individual Advisor

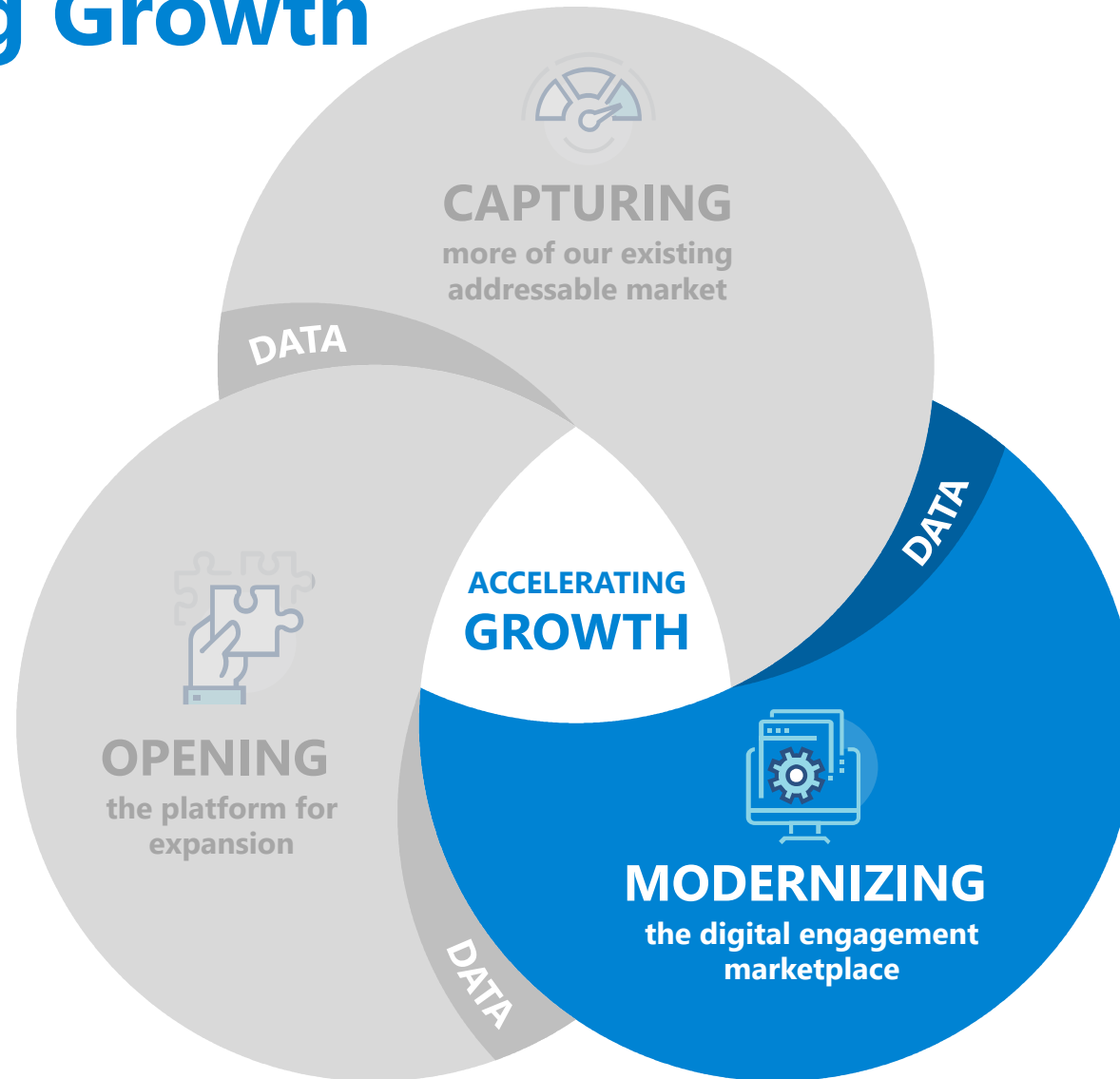
Accelerating Growth



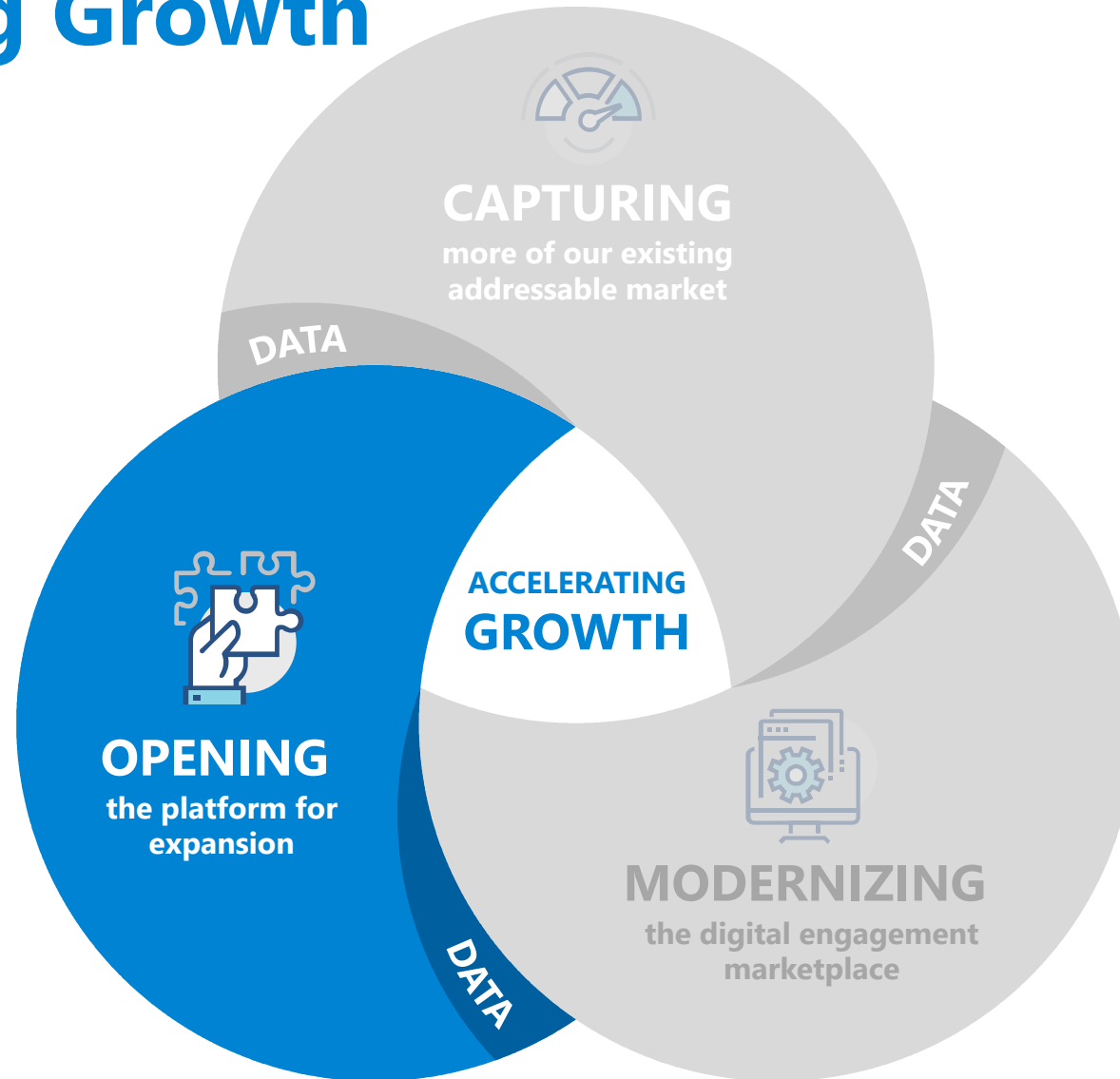
Accelerating Growth

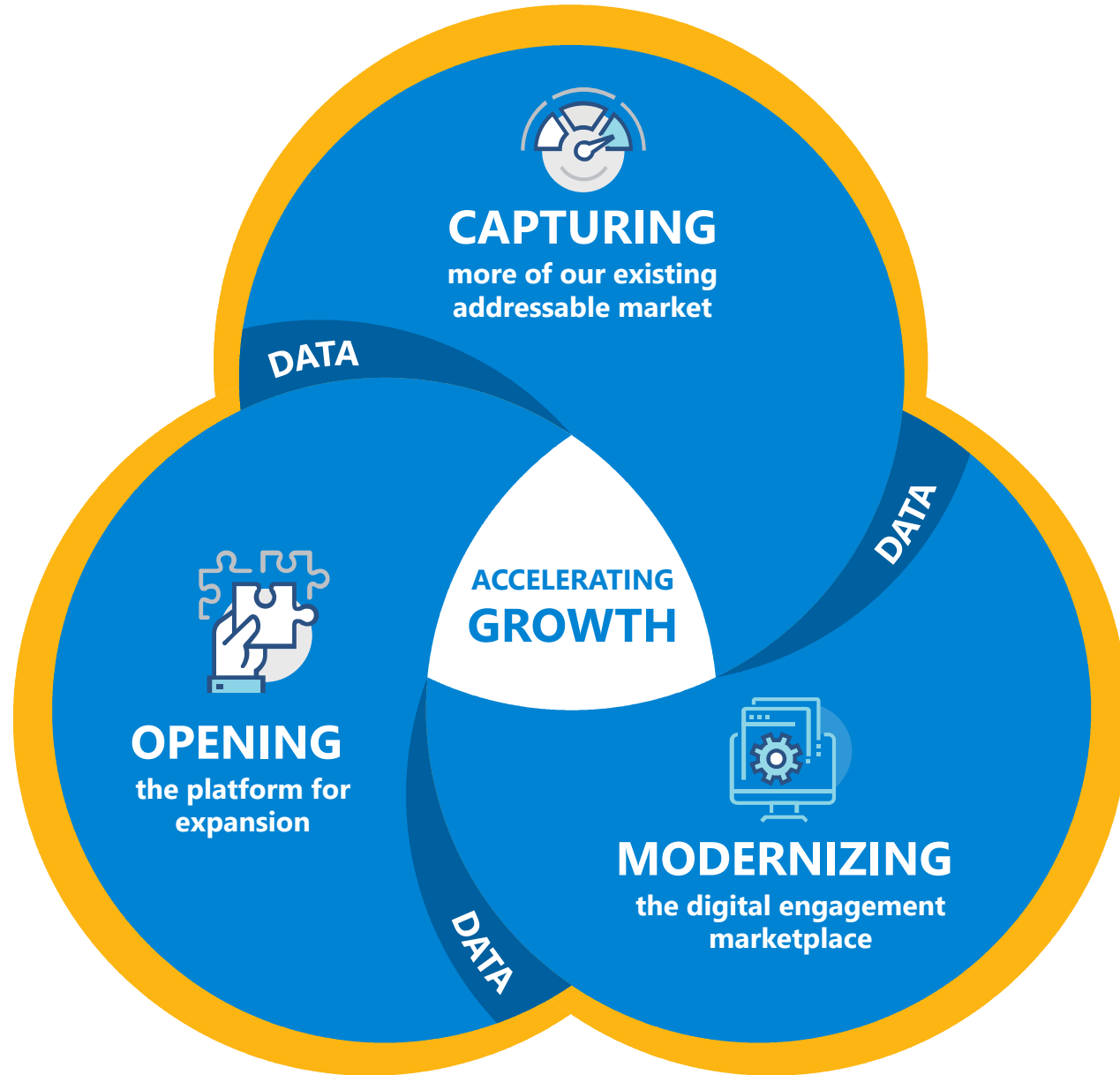


Accelerating Growth



Accelerating Growth





The

Intelligent

Financial Life™



Pursuing the Opportunity Ahead

PRESENTED BY
Stuart DePina
President

Why Invest in Envestnet?

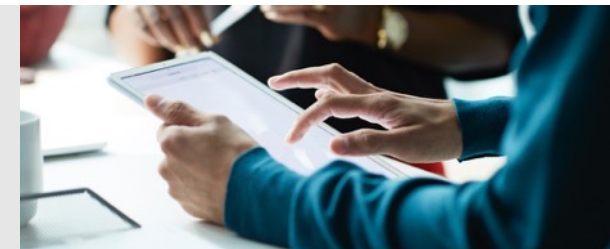
Vast market opportunity



Strong value proposition



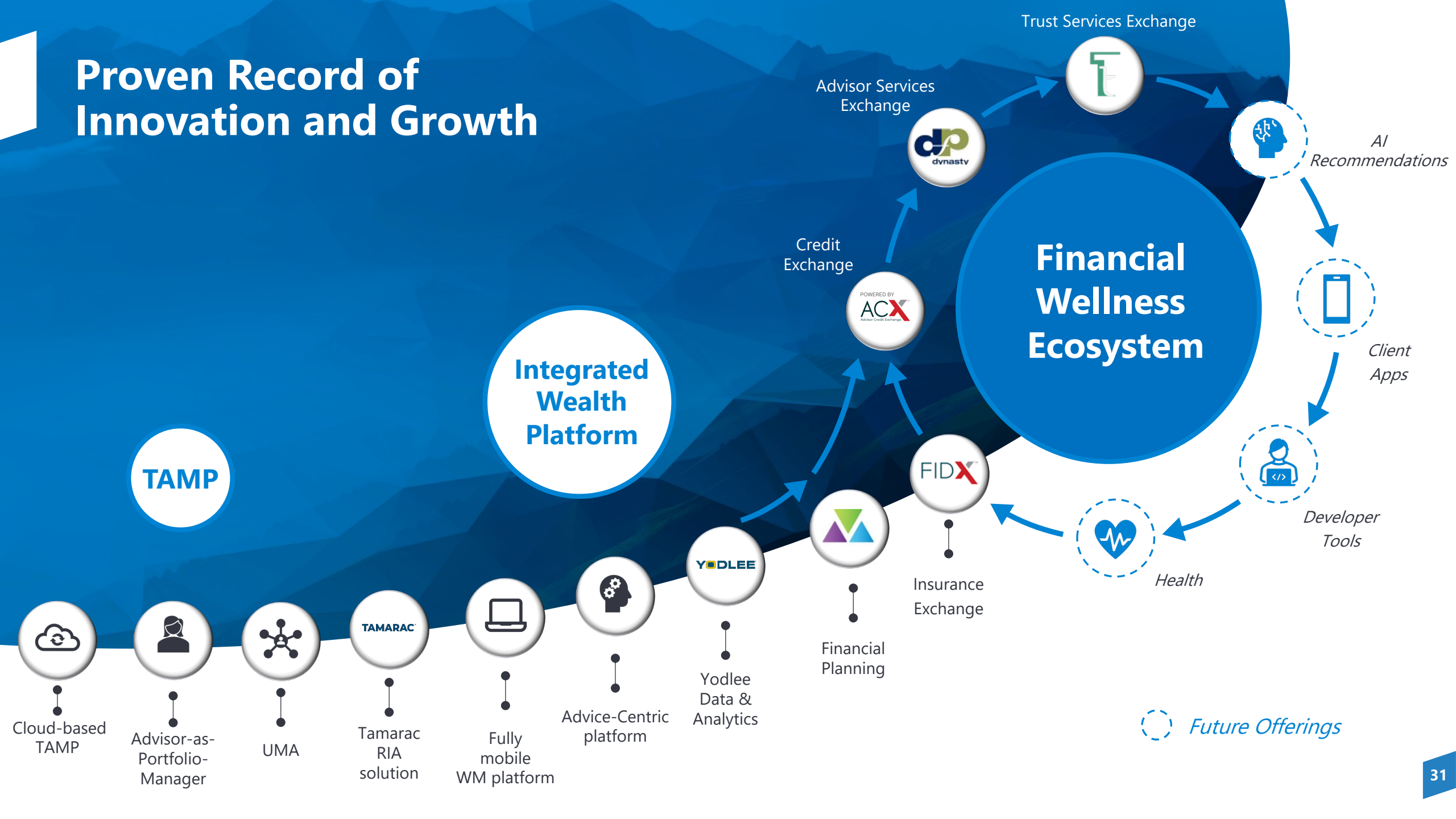
Compelling financial model



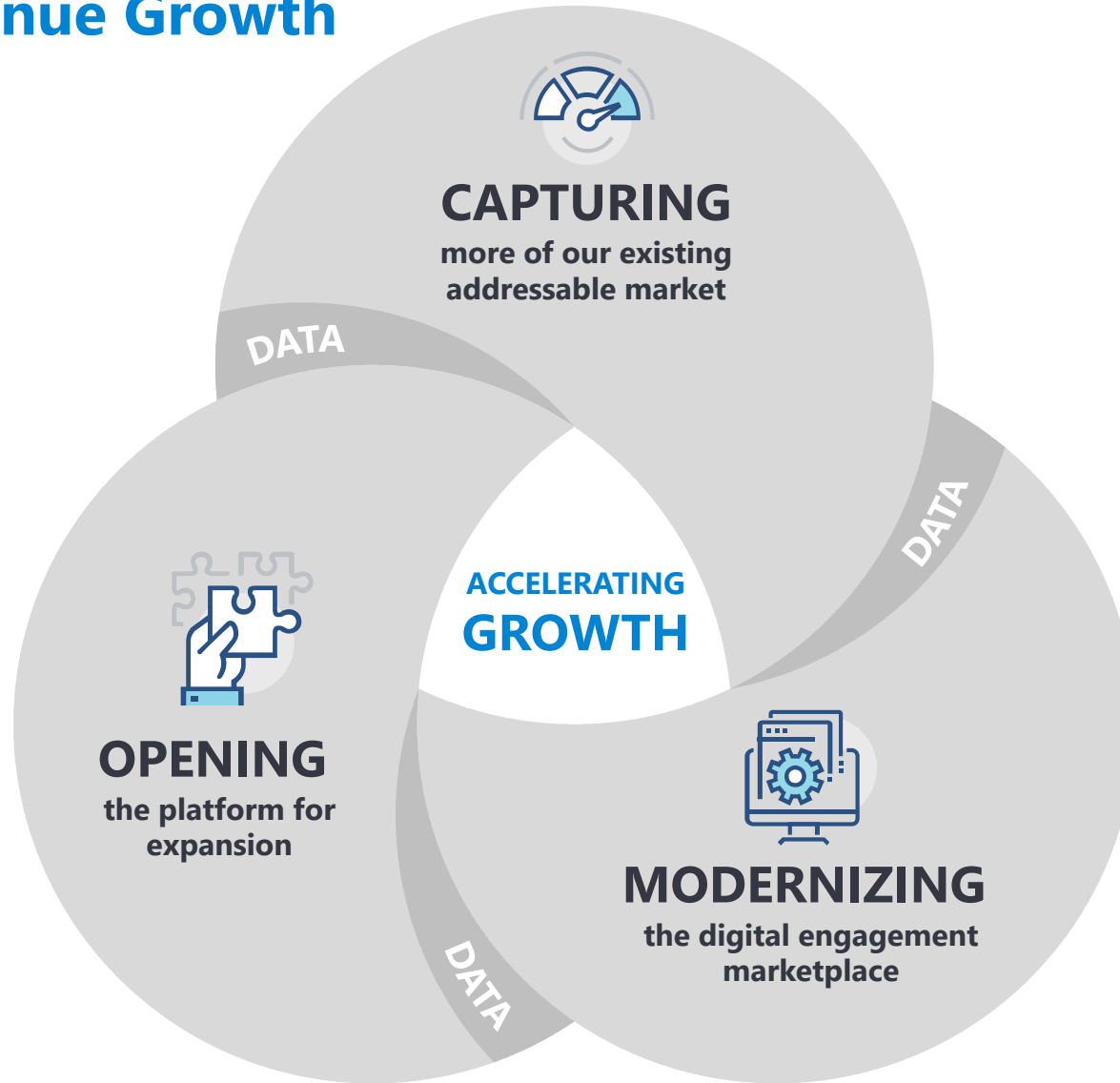
Winning go-to-market strategy



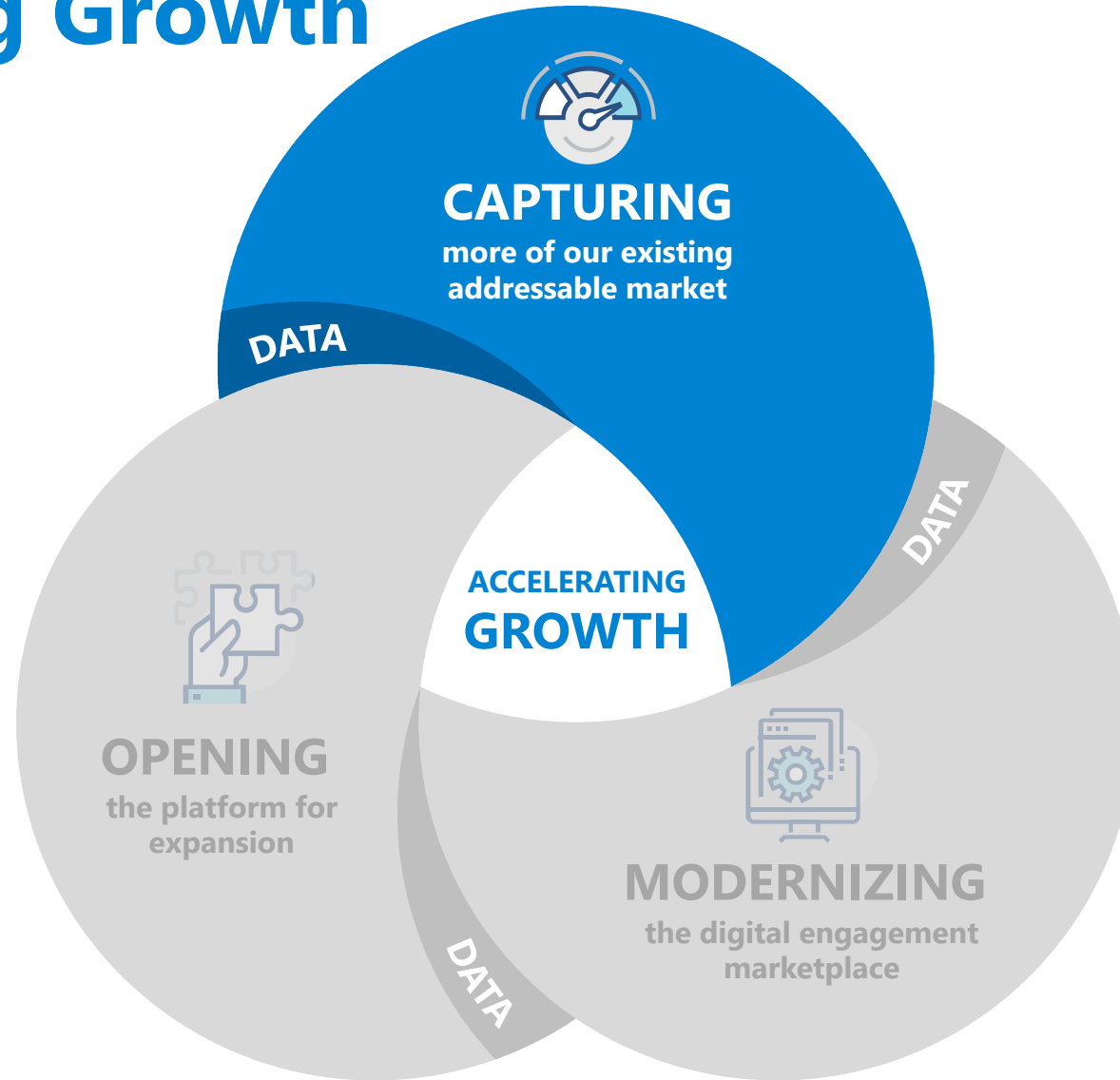
Proven Record of Innovation and Growth



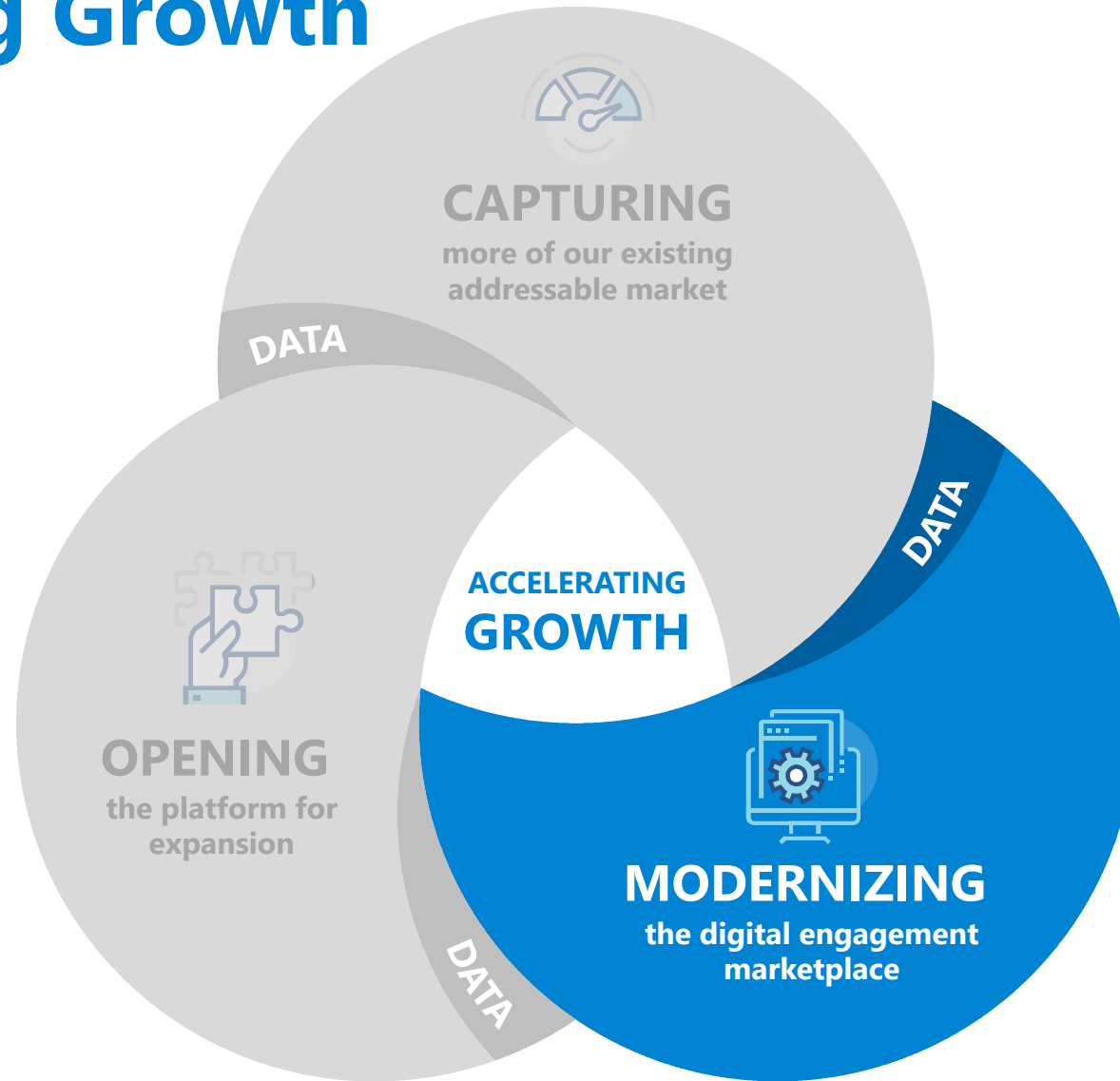
Accelerated Revenue Growth



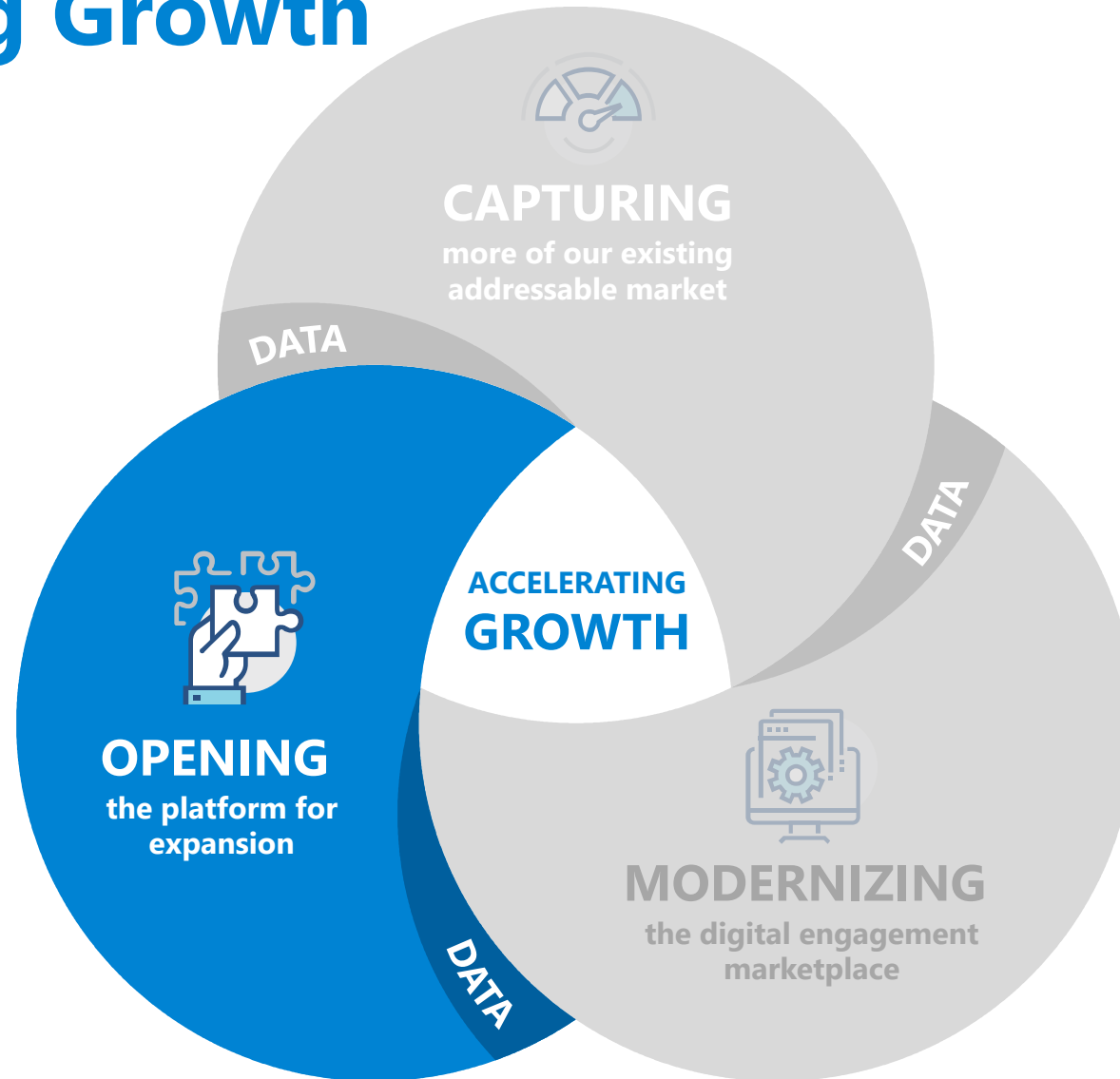
Accelerating Growth

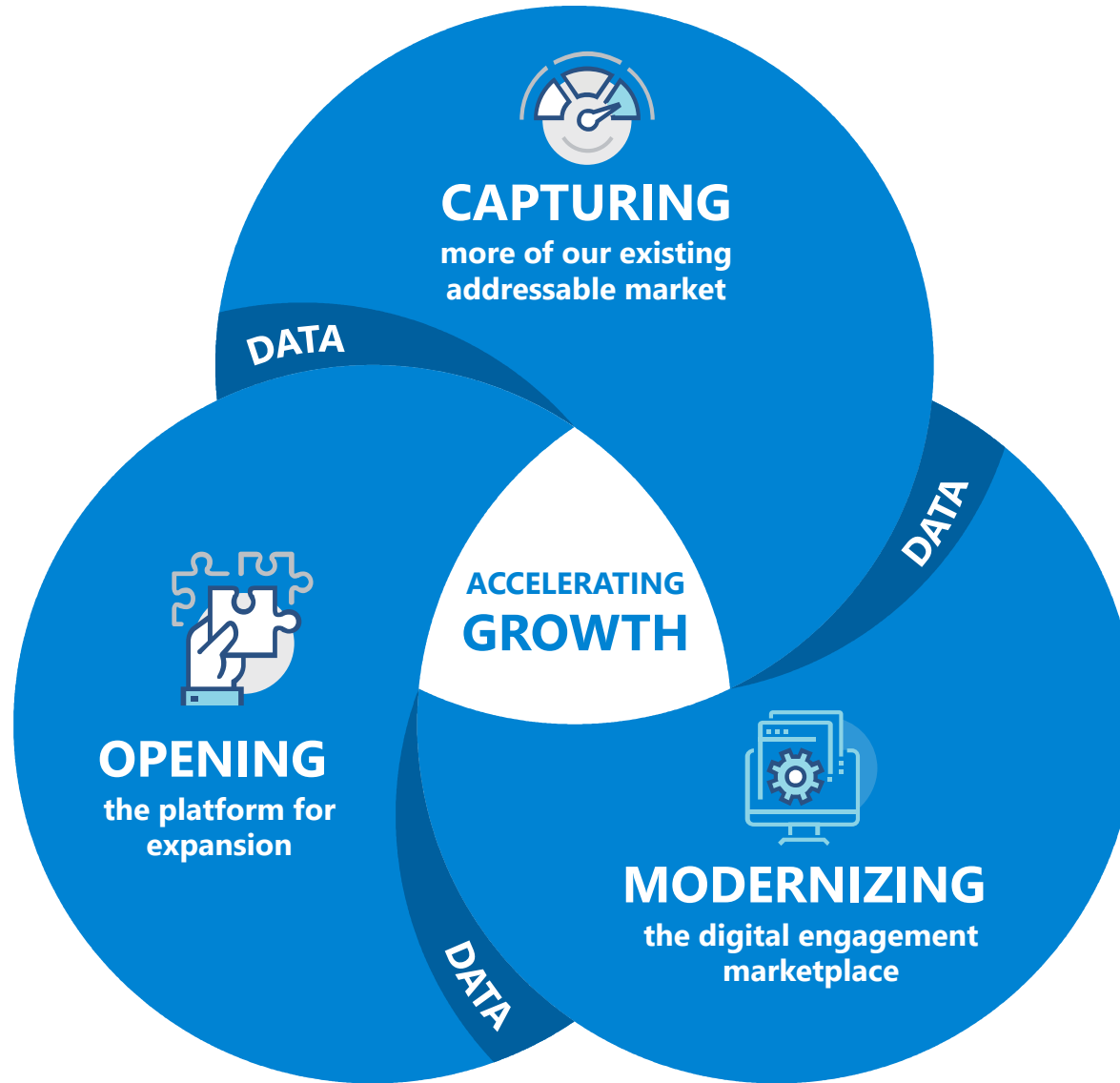


Accelerating Growth



Accelerating Growth





What You'll Hear Today...

Fueling Growth Through Data Intelligence

Capturing More of the Existing Addressable Market With Financial Wellness Solutions

Modernizing the Digital Engagement Marketplace

Opening the Platform for Expansion

Activating a Go-to-Market Strategy to Propel Growth

Driving Profitability and Accelerated Revenue Growth

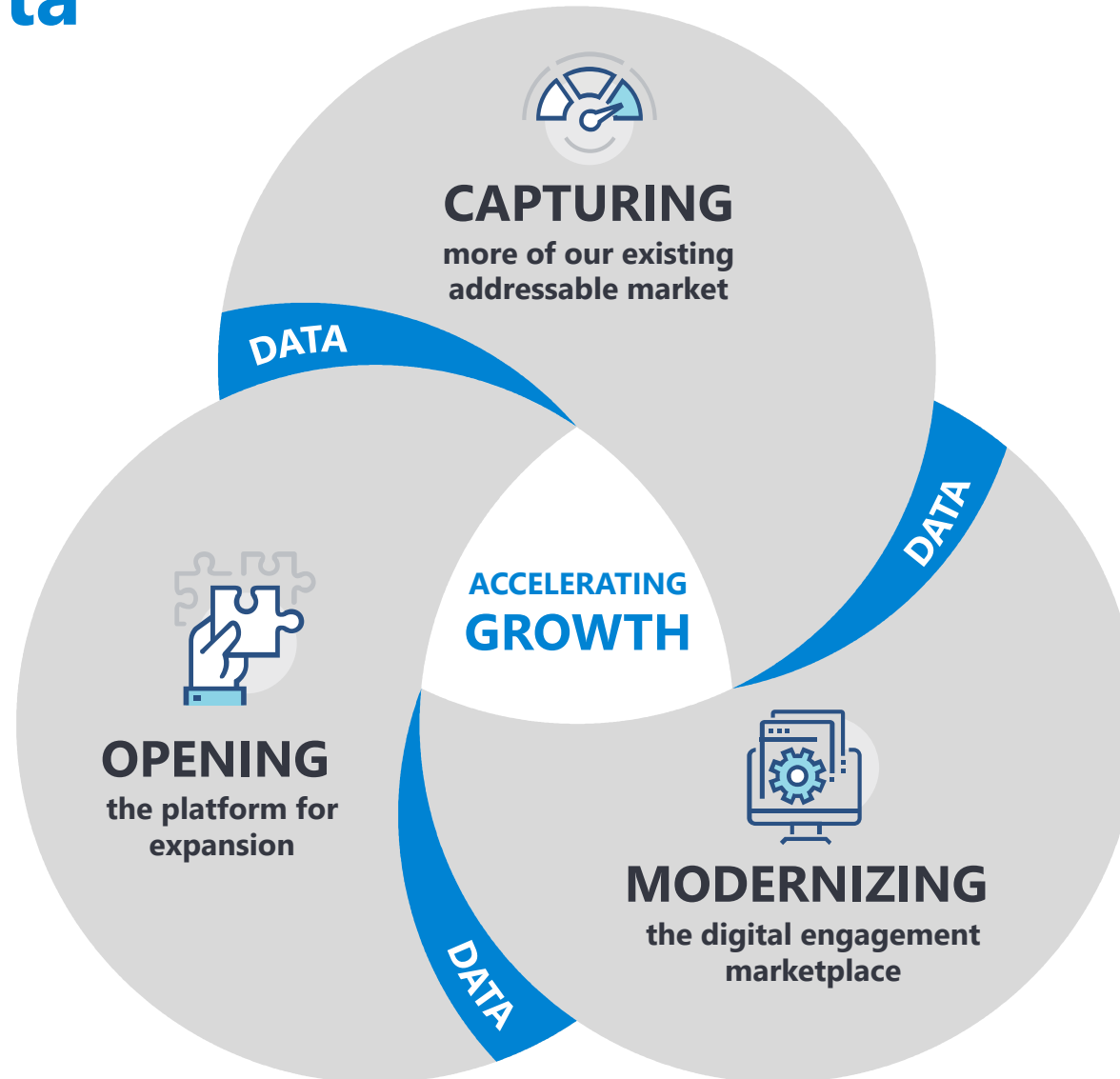
Closing



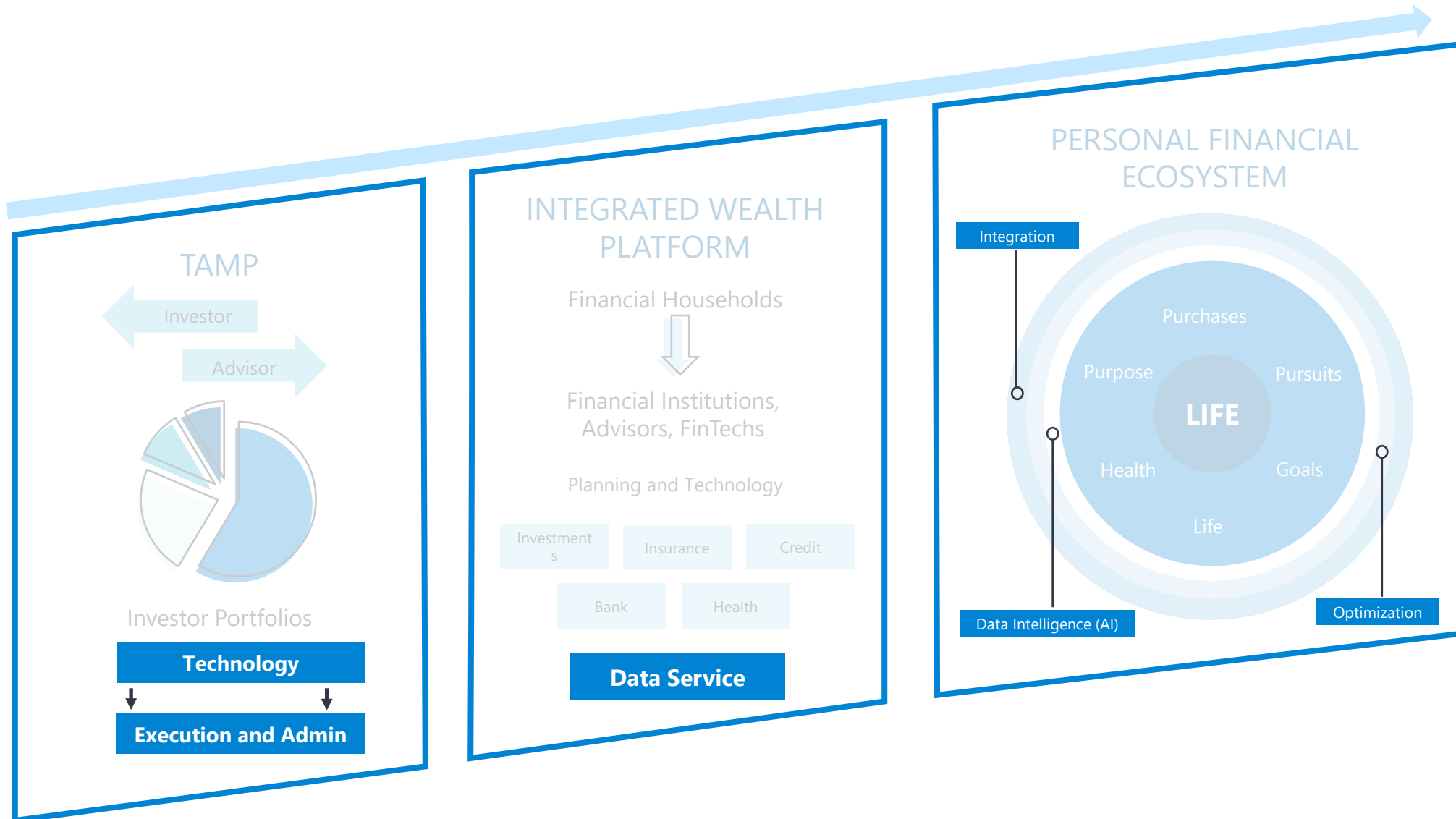
Fueling Growth Through Data Intelligence

PRESENTED BY
Farouk Ferchichi
Chief Data Analytics Officer

Envestnet's Vision for Accelerating Growth is Deeply Rooted in Data



Data Intelligence Is An Essential Part of Our Vision



Our Unparalleled Data Set Lays the Groundwork for Being the Market Leader in Analytics and AI



+\$4.8 trillion
in assets



~14 million
investor accounts



+106,000
advisors



+17,000
data sources



+500 million
linked consumer accounts



~35 million
Yodlee Users**



+625
FinTech Companies



17 of 20
of the largest
U.S. Banks



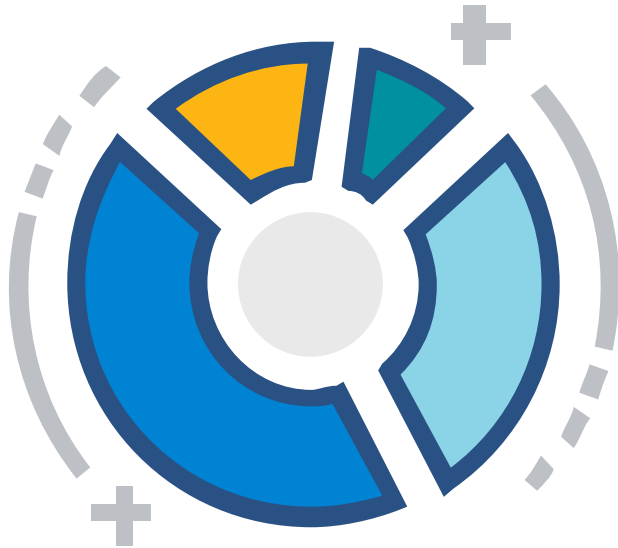
47 of 50
of the largest
wealth management and
brokerage firms



+500
of the largest Registered
Investment Advisers

Claiming Our Share of a Massive and Growing Market to Accelerate Envestnet's Planned Revenue Growth

> 500B*



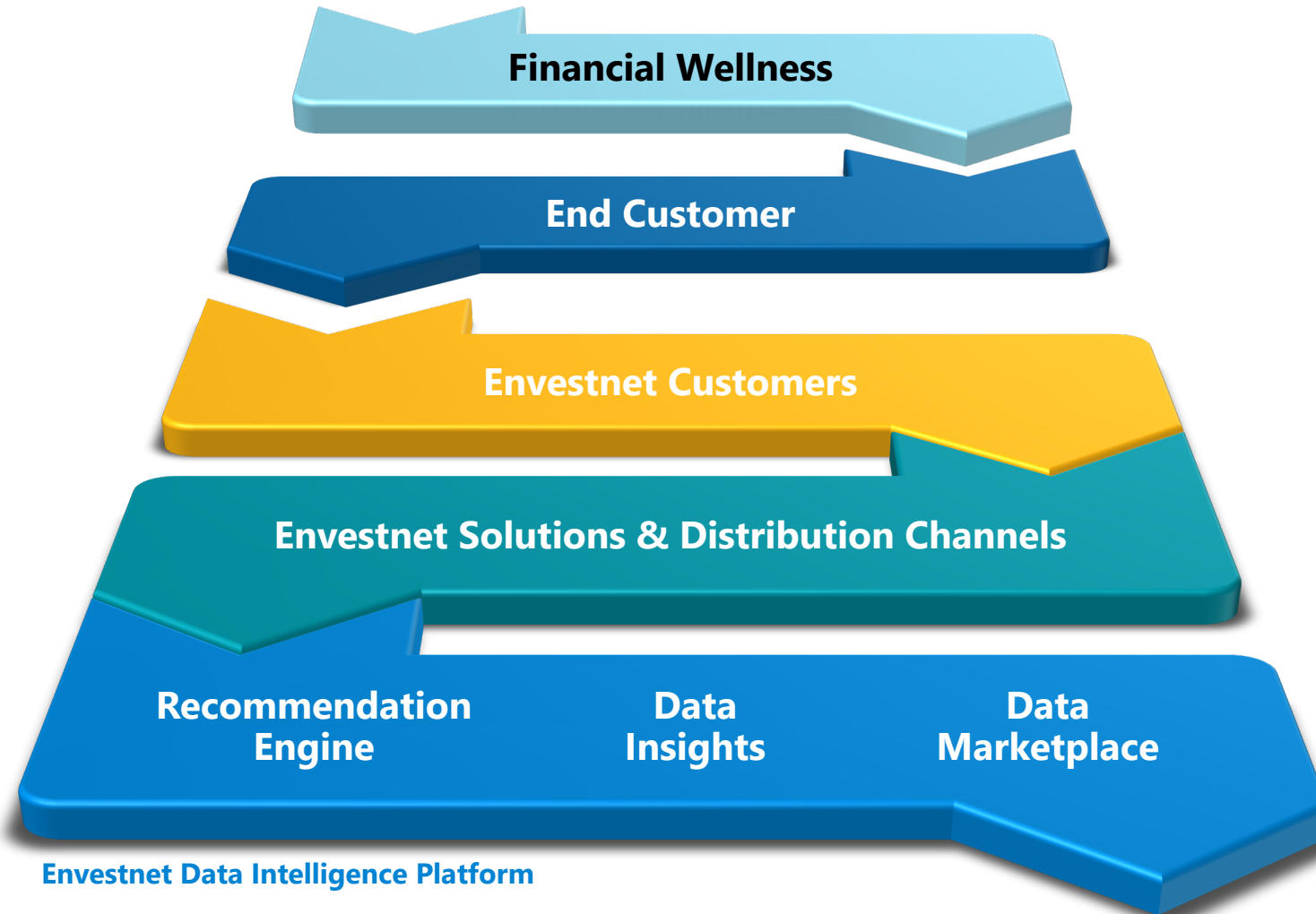
2023



*Sources: Wikibon, Global Data Analytics, Allied Market Research, Statista, Research and Markets

© 2021 Envestnet, Inc. All rights reserved. Confidential Treatment Requested by Envestnet, Inc.

Enabling The Financial Wellness Ecosystem Through Market-Leading Data Intelligence Platform

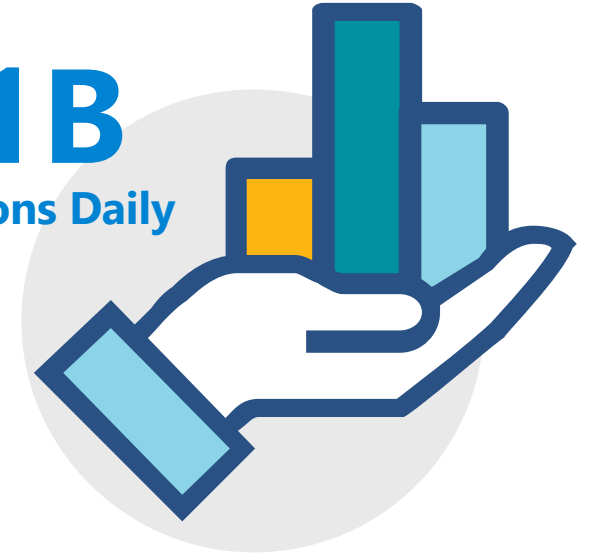


Investnet Data Intelligence Platform

Recommendation Engine

Exponential Growth

> 1 B
Predictions Daily



2025

Conversion
Personalization



Productivity
Communication & Servicing

Optimization
Next Best Action

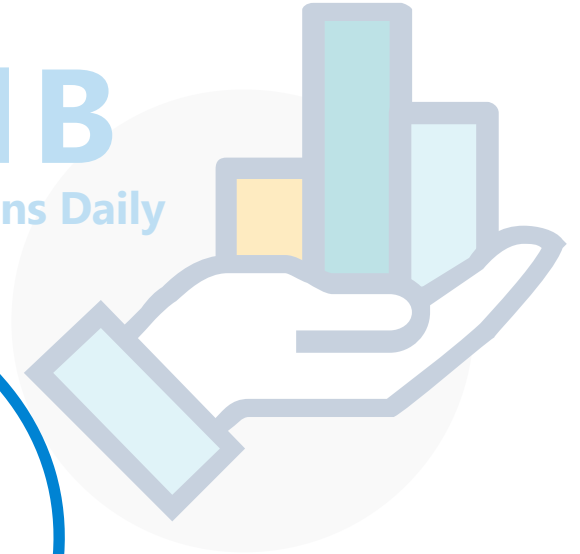
> 10M
Predictions Daily
2021

Currently across
47 Recommendation Types

Recommendation Engine

Consultative Approach

> 1B
Predictions Daily



2025

Conversion

Personalization

Productivity

Communication & Servicing



Optimization

Next Best Action

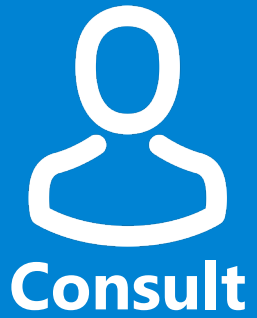


> 10M
Predictions Daily
2021

Recommendation Engine

Consultative Approach

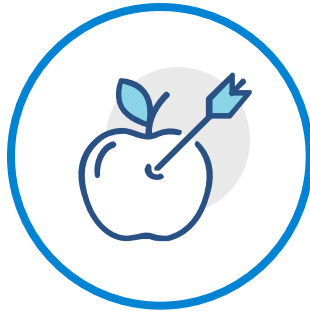
Data Driven
Sales & Marketing



Consult



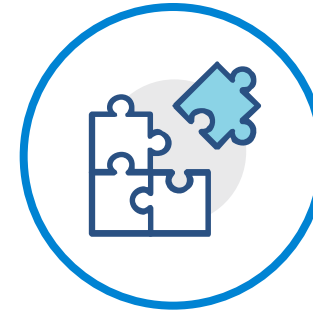
Wealth:
MoneyGuide,
TAM, ENV
Platform



Exchanges:
Credit,
Insurance,
Trust, Health

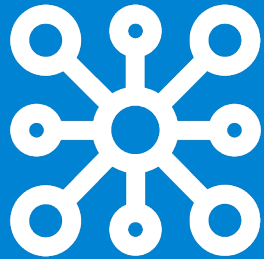


Aggregators:
Yodlee



3rd Party

Data Driven
Finance



Measure

Recommendation Engine

Delivering Value



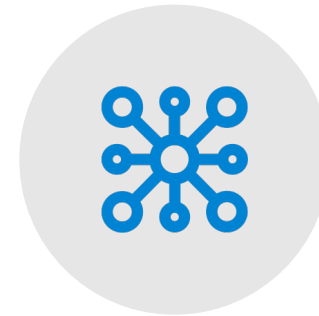
CONSULT



RECOMMEND



ACT



MEASURE

> \$25B Firm Brokerage Assets

~60% Fit Target Demographic
for Accumulation Needs

> \$10B High Priority | ~100k Accounts
| Misaligned vs. Client Profile

Since program launch, this firm has converted over \$1B in Brokerage accts to managed.

2x
Over 6 months

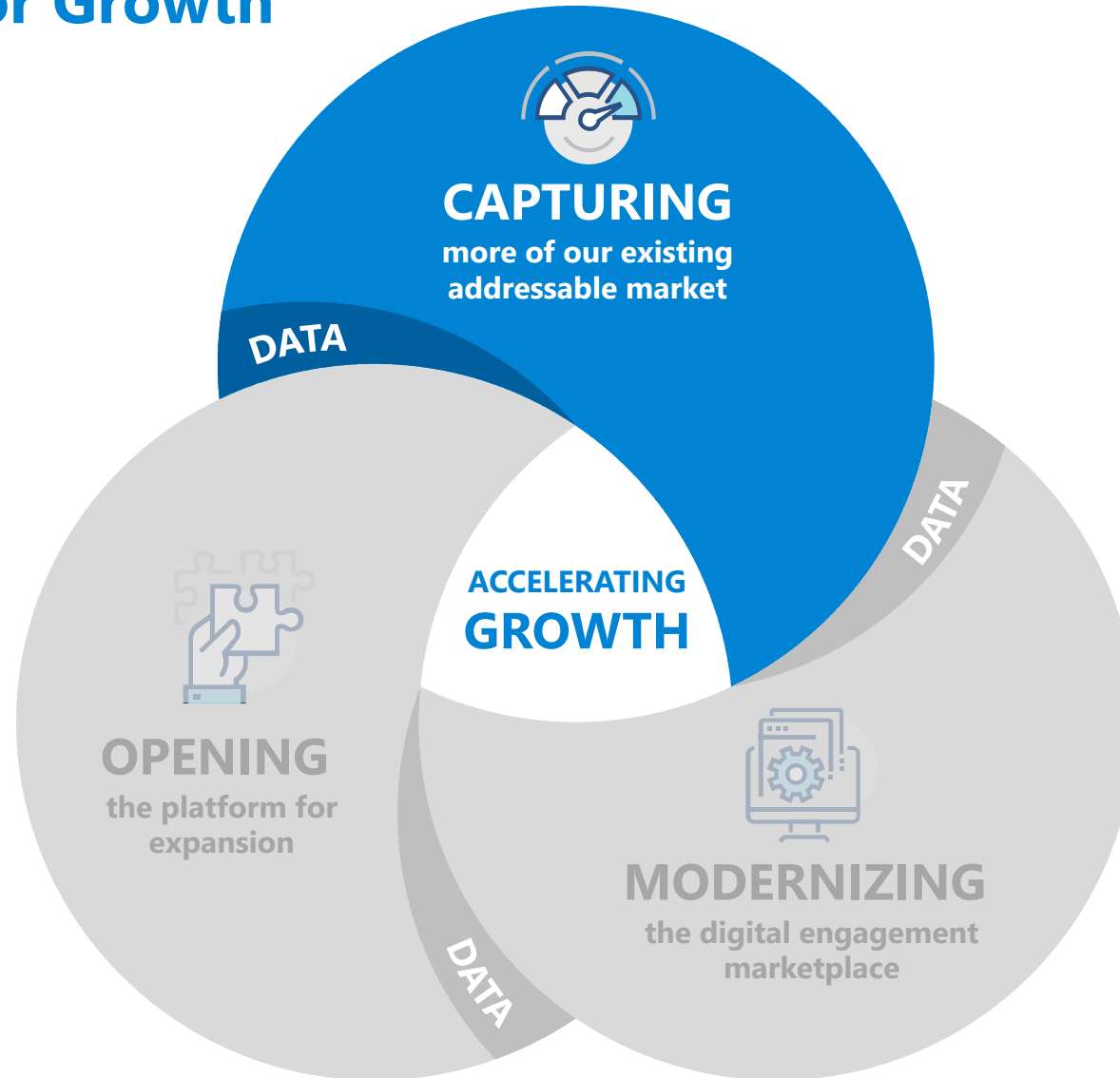


Financial Wellness Solutions to Capture More of the Existing Addressable Market

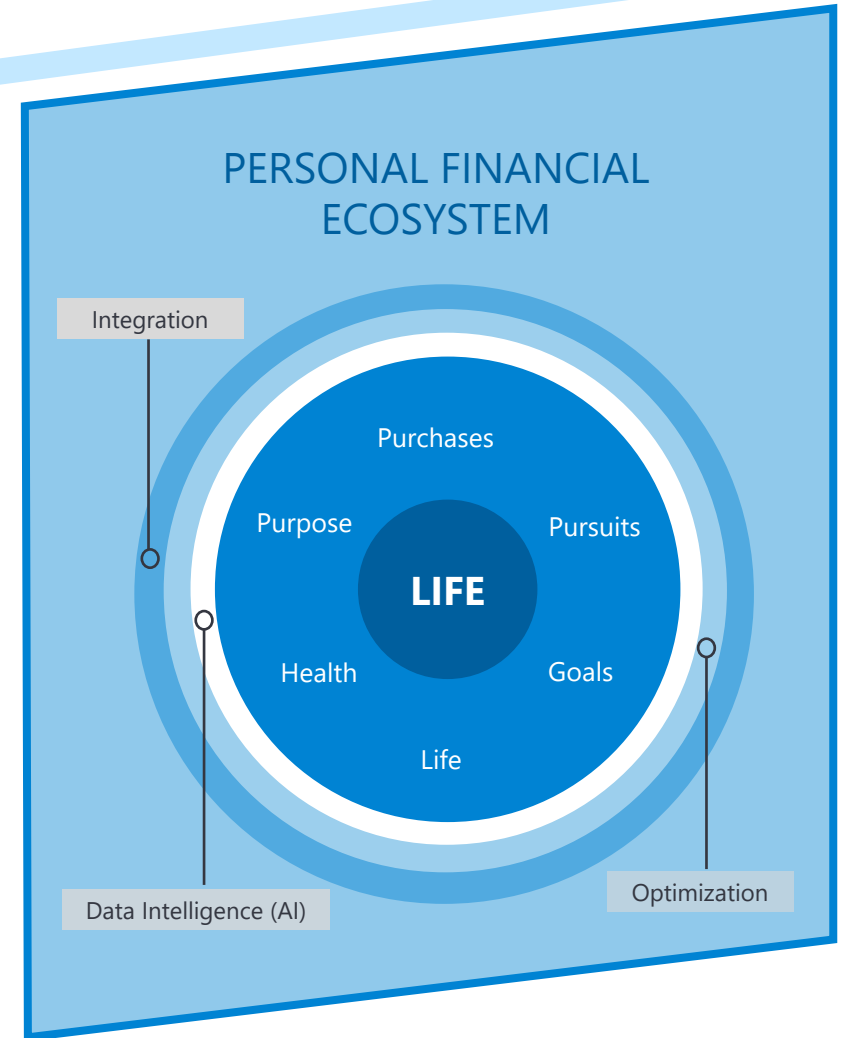
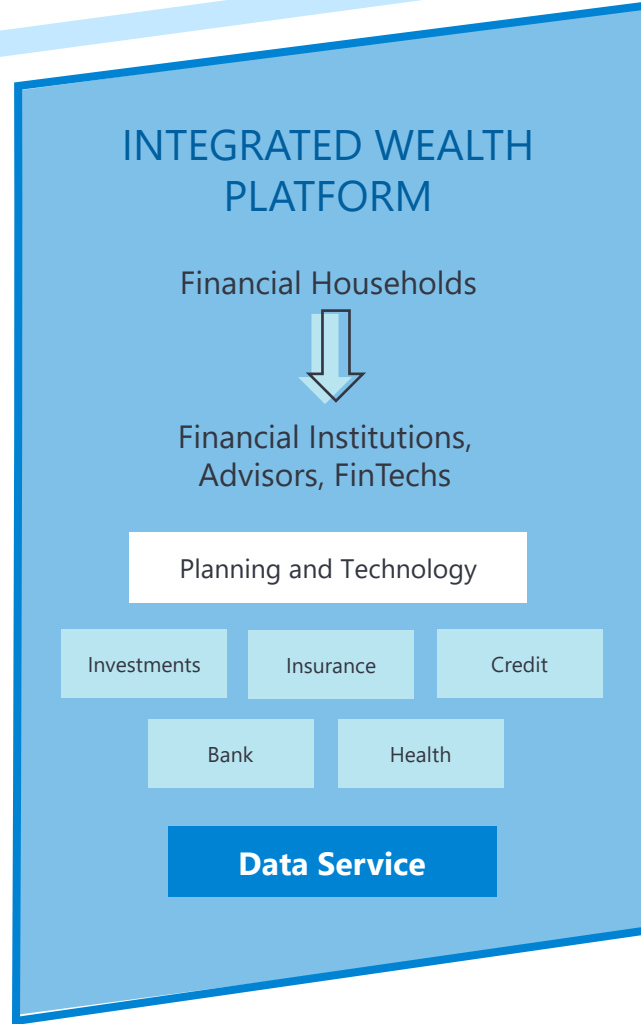
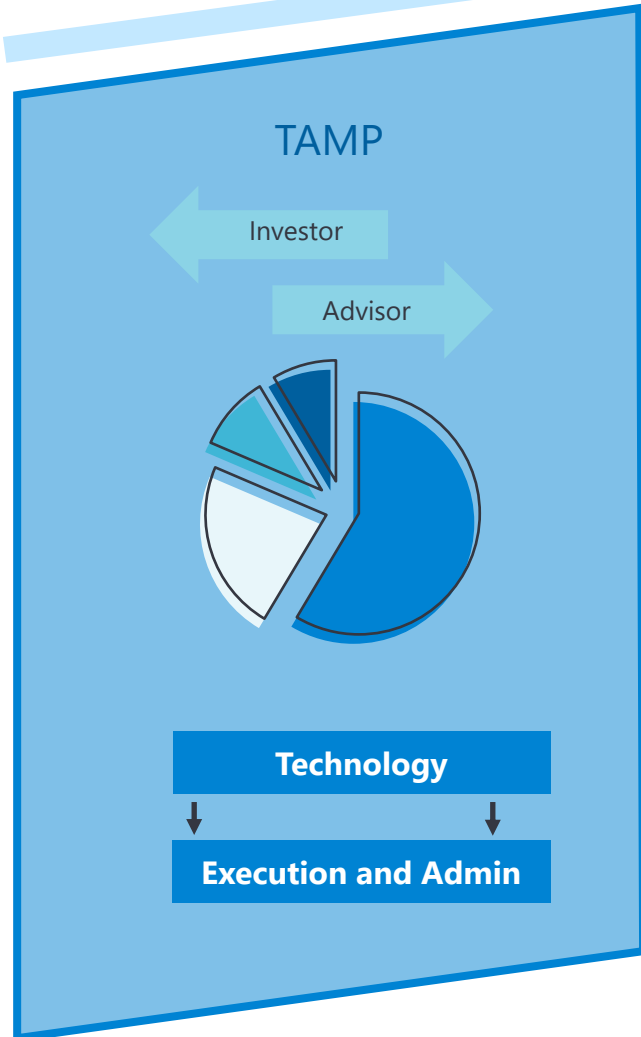
PRESENTED BY
Dana M. D'Auria, CFA
Co-Chief Investment Officer

PRESENTED BY
Thomas Sipp, CFA
Senior Group Head of
Envestnet Solutions

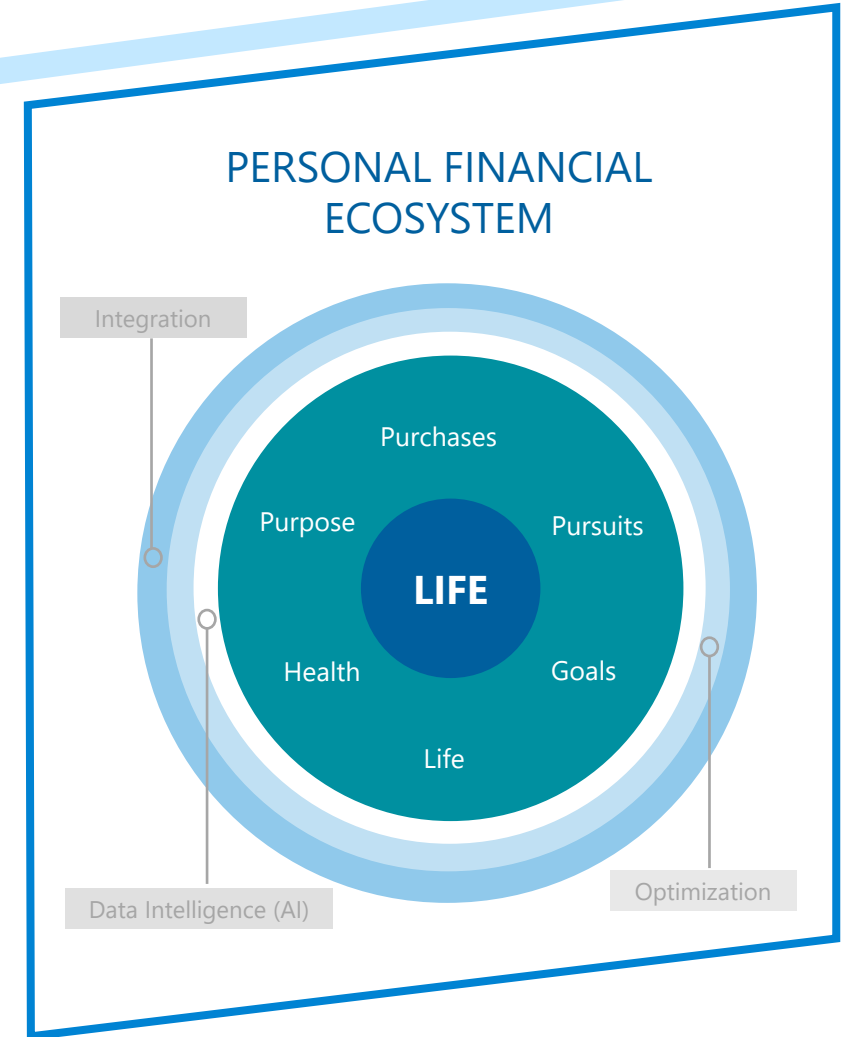
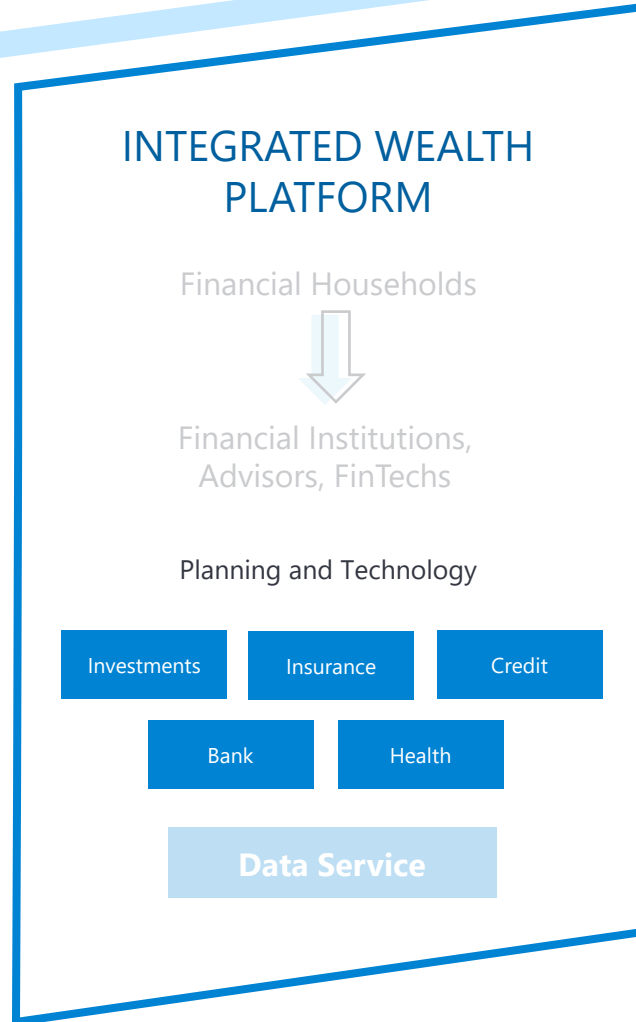
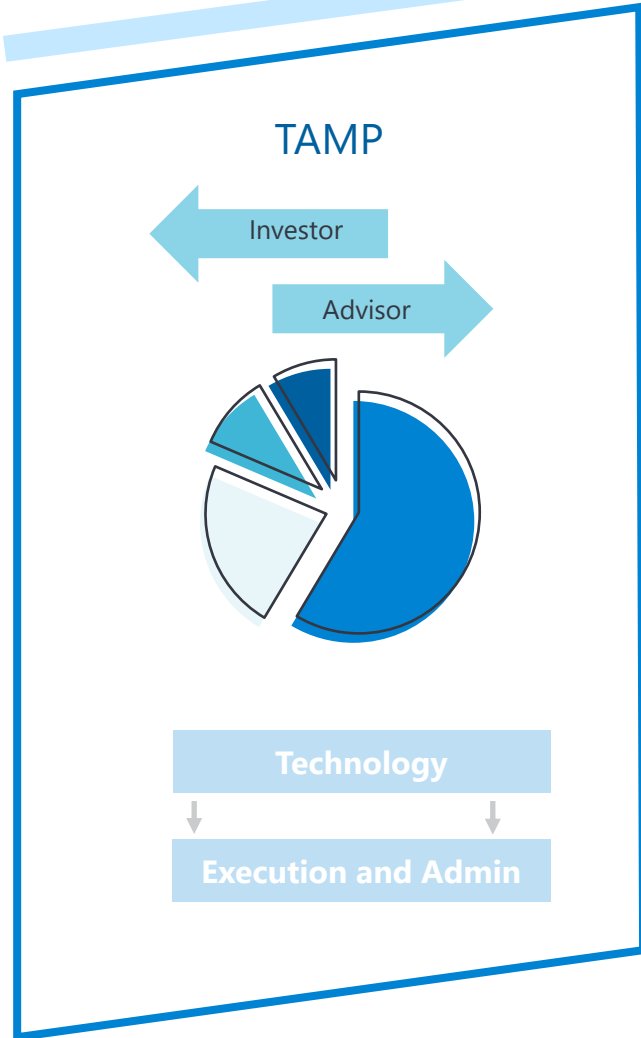
Go-To-Market for Growth



The Evolution of Envestnet



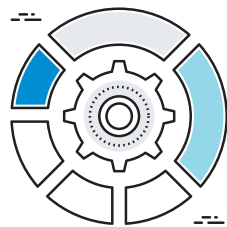
The Evolution of Envestnet



Cutting Through the Clutter to Simplify Financial Decisions



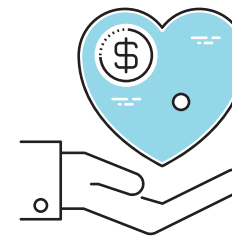
Life Insurance



Liquid Alternatives



Public Equity & Debt



Health Insurance



Direct Indexing



Mutual Funds & ETFs



Trusts



Laddered Bonds



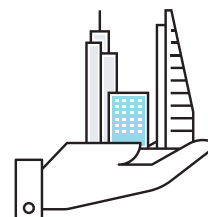
Crypto-Currency



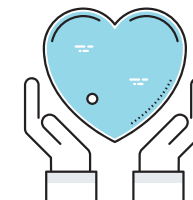
Home Equity Line



Securities-Backed Loans



Municipal Bonds



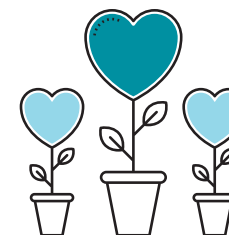
Long-Term Care Insurance



Variable & Deferred Annuities



Private Equity & Hedge Funds



Green Bonds



Real Estate

Overlay Services



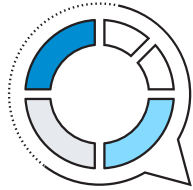
Life Insurance



Direct Indexing



Home Equity Line

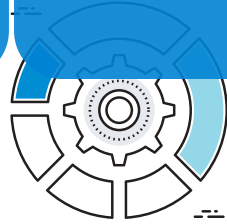


Mutual Funds & ETFs



Variable & Deferred Annuities

High Net Worth Offerings



Liquid Alternatives



Trusts



Securities-Backed Loans



Municipal Bonds



Public Equity & Debt

Private Equity & Hedge Funds

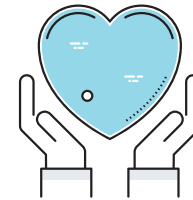
Investnet Insurance Exchange



Health Insurance



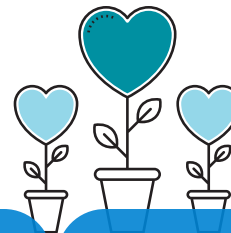
Laddered Bonds



Long-Term Care Insurance



Crypto-Currency



Green Bonds



Real Estate

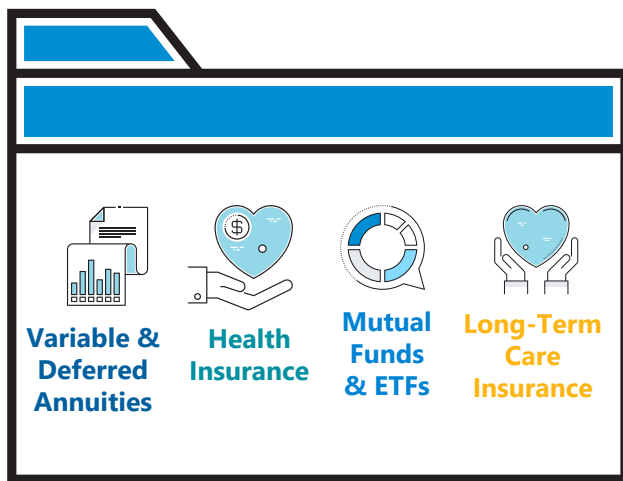
Investnet Credit Exchange

Investnet Trust Services Exchange

Healthpilot

Portfolios of the Future: Customized to Clients' Specific Needs

Decumulation Portfolio



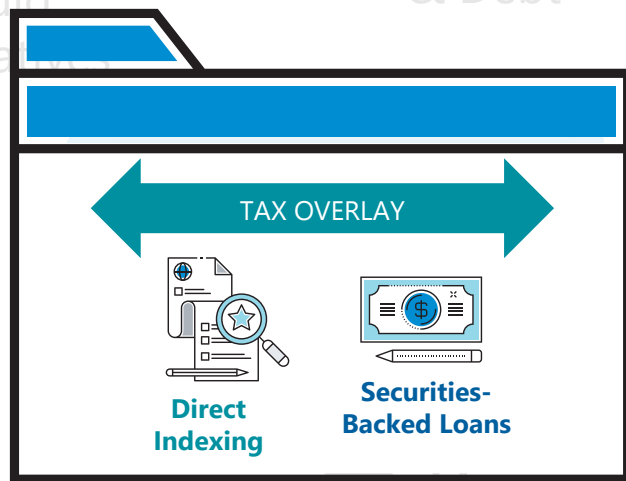
Variable & Deferred Annuities

Health Insurance

Mutual Funds & ETFs

Long-Term Care Insurance

Completion Portfolio

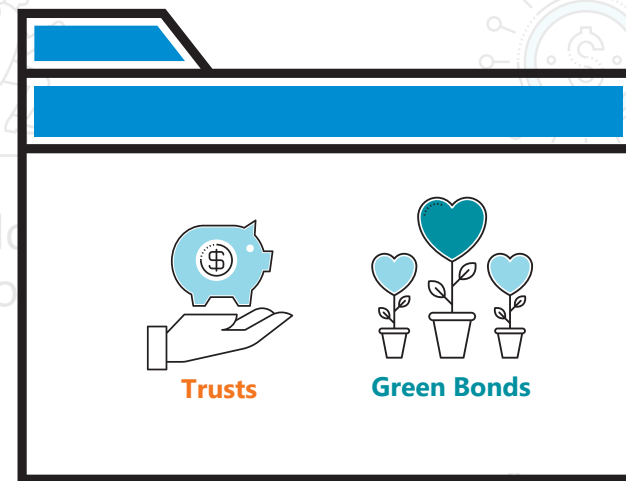


TAX OVERLAY

Direct Indexing

Securities-Backed Loans

Legacy Portfolio



Trusts

Green Bonds

Tax Overlay Services



Strategic Tax Management



Inevitable Portfolio Changes



Advisor Migration



Responding to Outside Taxable Events



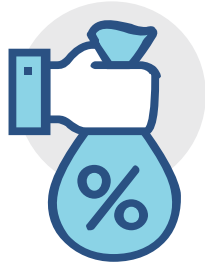
Firm Wide Manager Changes



Diversifying Concentrated Equity Portfolios

Tax & Impact Overlay Roadmap

LIVE

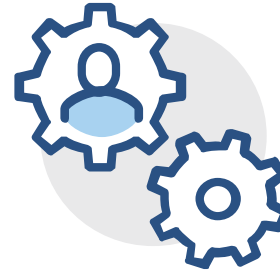


**Tax & Impact
Overlay (UMA)**

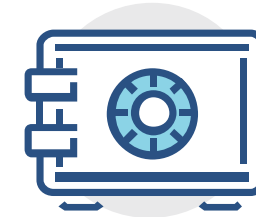


**Diversification
Service**

2H '21



**Intelligent
Overlay
Recommendations**



**FSP
Tax
Management**



**After-Tax
Performance
Reporting**

Case Study: How Tax Overlay Reduces Gains Realization

Potential Cost of Portfolio Transition – with or without tax management

Year 1 Tax Budget	Net Realized Short-Term Gains	Net Realized Long-Term Gains	Weighted Account Tracking Error	First-Year Tax Bill Due To Transition	Tax Management Fee	Potential First-Year Tax Savings
No Tax Management	\$376,234	\$1,625,776	.02%	\$550,220	\$0	N/A
\$0ST/\$0LT	\$0	\$0	2.81%	\$0	\$11,649	\$538,571
\$0ST/\$500K LT	\$0	\$500K	1.80%	\$119,000	\$11,649	\$419,571
\$0ST/\$1MM LT	\$0	\$1MM	1.22%	\$238,000	\$11,649	\$300,571
\$0ST/Unlimited LT	\$0	\$1.625MM	.80%	\$386,750	\$11,649	\$151,821

****This is a hypothetical example for illustrative purposes only and not based on actual account information. Assuming an income tax rate of 43.4% and a capital gains rate of 23.8%.**

Consulting Solutions – High Net Worth Offerings

Practice-Level Solutions

Client-Specific Solutions

White Label UMA

PMC's best thinking for UMA model construction across a series of investment styles and model sizes that can be branded based on advisor preferences

Discretion?

Advisor

PMC

Strategist UMA

Portfolios built and managed by industry leading asset managers to fit the needs of high net worth clients

Discretion?

Advisor

PMC

Custom Case Design

Portfolios for larger accounts personally created and customized for clients with the assistance of an investment specialist

Discretion?

Advisor

PMC

Private Wealth Consulting

Fully outsourced service that includes completely customized portfolio design and ongoing implementation for larger client relationships

Discretion?

Advisor

PMC

Less

Level of Customization

More

*Exception PMC ActivePassive and Strategas

Consulting Solutions – High Net Worth Roadmap

LIVE



Custom Case
Design



Private Wealth
Consulting



White Label
UMA

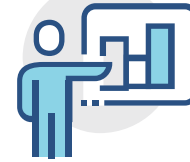


Quantitative
Portfolios



Strategist
UMA

2H '21



Outsourced Consulting



Fixed Income
QPs

2H '22/2023



Custom QP
Builder

Case Study: Customization for Personalized Portfolios

Portfolio Construction with Impact Overlay

Client Details

- \$1.4M in cash
- Avoid corporations that:
 - Abuse the Environment
 - Profit from Nuclear Power
 - Put profits in front of Customer Rights, Employee Rights and Human Rights

Proposed Solution

- Invest in an Active/Passive portfolio
- Apply IMPACT Overlay with the following screens:
 - Environment, Nuclear Power, Customer Rights, Employee Rights and Human Rights

Customized ESG Portfolio

Equity (86%)	
Large Cap Core – Active & Passive	
QP: Impact Large Cap Core – ESG (SMA)	23%
Dana Social ESG Equity (SMA)	19%
Small Cap Core – Active	
Trillium Small Mid Cap Core (SMA)	12%
International Developed Markets – Passive	
QP: Impact International ADR – ESG (SMA)	19%
Emerging Markets - Active	
Lazard EM Equity Select ADR (SMA)	6%
Global Equity - Active	
Pax Global Environmental Markets Instl	7%
Fixed Income (14%)	
Intermediate Bond - Active	
CRA Qualified Investment Instl	7%
TIAA-CREF Social Choice Bond Instl	7%

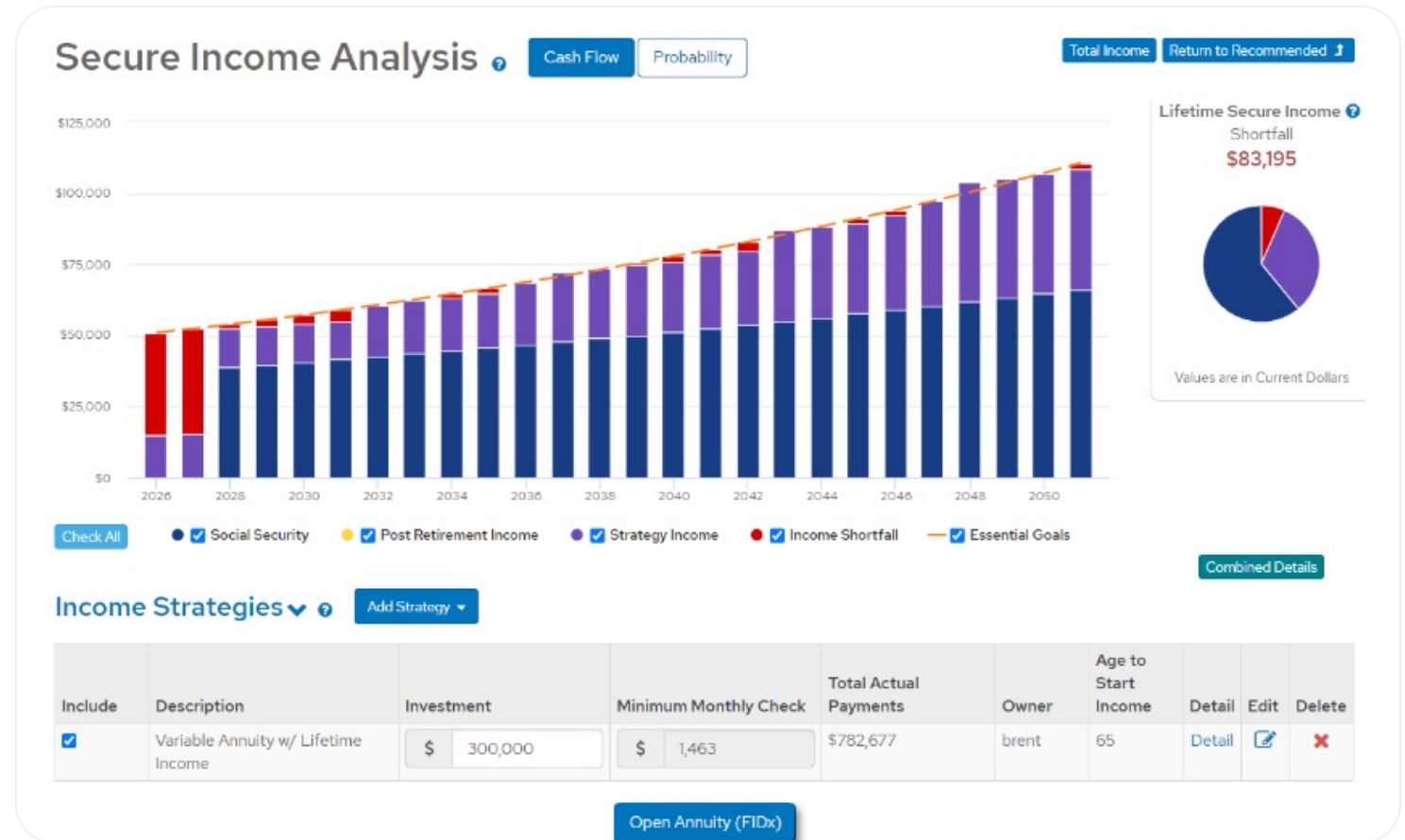
The Envestnet Insurance Exchange: Providing Protection Powered by FIDx

The Envestnet Insurance Exchange enables advisors to offer **protection solutions alongside managed investments**, fully integrated through a clients overall financial plan

Envestnet Insurance Exchange: Integration with MoneyGuide

Building financial plans with secure income

- 1 Uncover a client's need for protected income
- 2 Identify a secure income strategy
- 3 Implement a selected secure income strategy



Demo clients and accounts for illustrative purposes only

The Complete Insurance Lifecycle Experience

Includes ability to seamlessly integrate Account Order Entry

Plan & Research

Product Selection & Illustrations

Annuity Order Entry

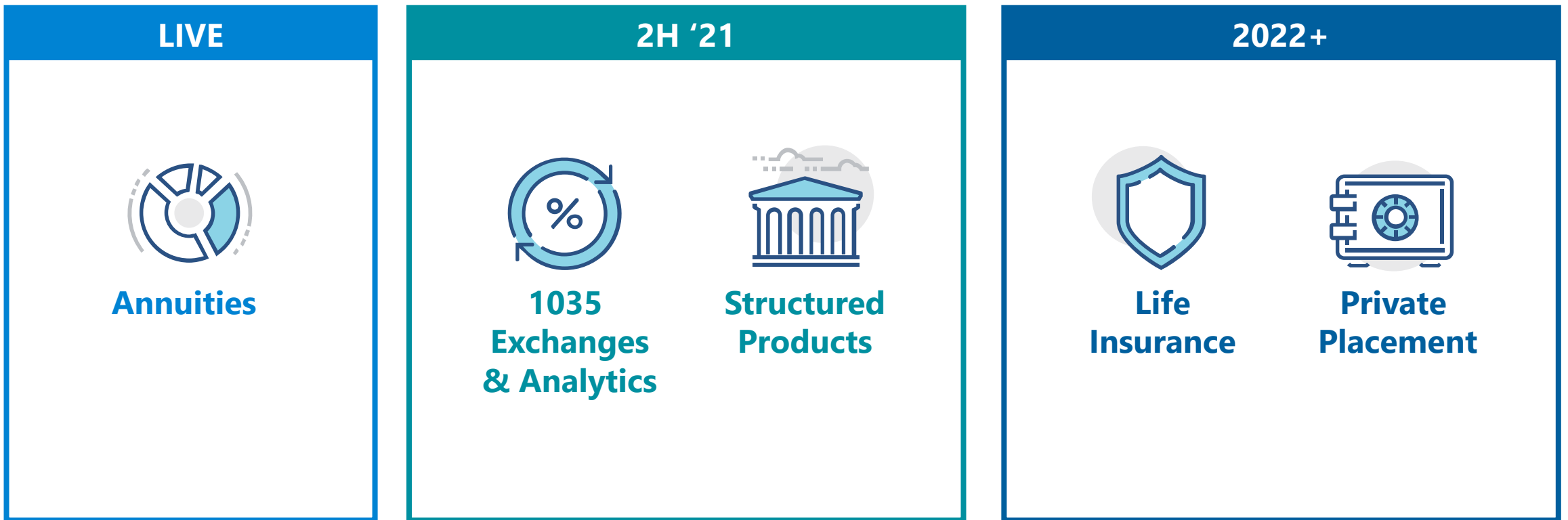
In-Force Management & Compliance

Reporting

The screenshot displays a user interface for an insurance product. At the top, there is a navigation bar with links for DASHBOARD, ACCOUNT SETTINGS, ANNUITY COMPARE, STRUCTURED NOTES, and FAVORITES. The user is logged in as 'Hi, Jason'. The main content area is titled 'Research Center' and features a 'New Proposal' button. The primary product being showcased is the 'Allianz Index Advantage Variable Annuity'. A descriptive text explains that it is designed to help accumulate money for retirement and provide income after retirement, offering long-term growth potential and protection through a combination of traditional variable options and multiple index strategies. A 'SELECT ANNUITY' button is prominently displayed. To the right, a 'New Proposal' section highlights the 'FIDx PROTECTION INTELLIGENCE Annuity Positioning System™', which allows users to select attributes for more: GUARANTEED INCOME, GROWTH POTENTIAL, MARKET PROTECTION, and LEGACY PROTECTION. Below this, it states that the system complements an accumulation portfolio with 5 crediting strategies and allows for a combination of floors, buffers, triggers, and caps. At the bottom, there is a 'SPOTLIGHT' section with a video thumbnail titled 'Why Allianz Index Advantage?' and a table of key terms.

Term	Value
Minimum Initial Premium	\$10,000
Minimum Subsequent Purchase Payment	\$50
Maximum Issue Age	80
Compensation Type	COMMISSION BASED

The Envestnet Insurance Exchange Roadmap



The Envestnet Credit Exchange: Managing Credit Powered by ACx

Empower advisors to deliver advice-driven financing that helps clients manage **both sides of the balance sheet** to better build net worth and achieve financial wellness by offering a broad range of easily accessed, pre-qualified credit options from high-caliber lenders

The Envestnet Credit Exchange Roadmap

LIVE



**Security Backed
Loans**

H2 2021

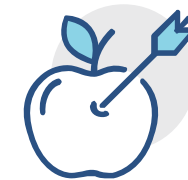


**Unsecured
Loans**

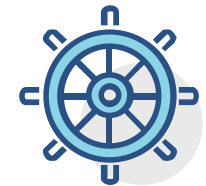


**Residential
Real Estate**

2022



**Student
Loans**




**Luxury
Lending**

Envestnet Credit Exchange – Spend vs Borrow on MoneyGuide

Should I Spend or Should I Borrow?

- Goal Information
- Asset Information
- Loan Options
- Analysis

[Edit Personal Information](#)


© 2020 MoneyGuide, Inc. All rights reserved.
[Disclosures](#)

Loan Options

WHAT TYPE OF LOAN IS RIGHT FOR YOU?

The following types of loans are the most applicable to your unique situation.

Please select a Loan Option

Home Equity Line of Credit

Typically 10 years in duration and home equity is used as collateral. Monthly payments can vary and often applied only to interest. You will be required to payback any outstanding principal at the end of the loan. [Read More](#)

Select this option

Mortgage – Fixed Rate

The most common loan type when purchasing a home. Your monthly payments are fixed, consist of both principal and interest, and are typically 15 to 30 years in duration. [Read More](#)

Select this option

Securities Backed Line of Credit

Allows use of existing investments as collateral. Usually shorter duration loans with interest only payments that can vary month to month. You will be required to payback any outstanding principal at the end of the loan. [Read More](#)

Select this option

Personal Loan

These unsecured loans can be used for any reason. Your monthly payments are fixed and consist of both principal and interest. Typically less than 8 years in duration. [Read More](#)

Select this option

Securities Backed Loan Worksheet

Pre-approved term sheets processed nightly for clients

ABC Wealth Management

Client Search

Michael Smith | [Log Off](#)
 Sep 22, 2019 10:08 PM EDT

NP SBL Worksheet

Jane Doe

Significant Adjustment (+/- 10%)
 Changes Entered [?](#)

Non-Purpose Securities Backed Loan

Below is the position detail for the Non-Purpose Securities Backed Loan that your client may qualify for, based on the investment assets held. You can adjust the lender, the position units, and/or include additional positions by making edits to the fields below. Adjusting/adding positions will affect the loan amount and terms available to your client and the corresponding Loan Opportunity Sheet (LOS).

* Please note that changes made to lender, accounts, and positions will ONLY be save for use today.

Lender Product [?](#) Nationwide - Smart Credit

Add/Remove Positions from these Accounts [?](#) BYA5983060 ✕

Ineligible Accounts [?](#) TYC78273625 MCN98765432

Client's Financial Summary [?](#)

Update the client's financial summary details, or discard previous changes by selecting ✕.

Credit Score 750 ✕ An average Credit Score has been used. Please edit, if you know your client's Credit Score.

Annual Income \$3,450,000 ✕

Annual Expenses \$575,300 ✕

Total Bank Deposits \$530,000 ✕

Assets \$33,341,117 ✕

Liabilities \$3,782,000 ✕

Eligible Investments Held Away \$1,000,000 ✕

Security Type	Custodian	Account	Security Name	Symbol	CUSIP	Units	Price	Market Value	Release Rate ?	Position Eligibility ?
Equity	Fidelity IWS	BYA5983060	Exxon Mobil	XOM	30231G102	<input style="width: 80px;" type="text" value="5,000.000"/>	\$76.33	\$381,605	64%	\$244,256 ✕ Remove
Equity	Fidelity IWS	BYA5983060	US Steel	X	912909AD0	<input style="width: 80px;" type="text" value="4,201.000"/>	\$44.65	\$187,575	55%	\$103,166 ✕ Remove
Equity	Fidelity IWS	BYA5983060	Merck & Co.	MRK	58933Y105	<input style="width: 80px;" type="text" value="4,800.000"/>	\$54.60	\$262,080	65%	\$170,351 ✕ Remove
Equity	Fidelity IWS	BYA5983060	Macy's Inc.	M	55616P104	<input style="width: 80px;" type="text" value="5,200.000"/>	\$28.91	\$150,332	65%	\$97,715 ✕ Remove
Equity	Fidelity IWS	BYA5983060	Caterpillar Inc.	CAT	149123101	<input style="width: 80px;" type="text" value="4,804.000"/>	\$154.92	\$744,235	72%	\$535,850 ✕ Remove
Equity	Fidelity IWS	BYA5983060	Haliburton Company	HAL	40621101	<input style="width: 80px;" type="text" value="5,900.000"/>	\$46.47	\$274,173	65%	\$178,212 ✕ Remove
						<input style="width: 80px;" type="text" value="Select"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	➕ Add

- HOME
- LOAN OPPS
- ACTIVITY
- ALL LOAN OPPORTUNITY SHEETS
- CLIENT OPPORTUNITY
- NP SBL WORKSHEET
- UNSECURED WORKSHEET
- REAL ESTATE WORKSHEET
- OTHER WORKSHEET
- INSURANCE WORKSHEET

Residential Real Estate Loan Worksheet

Loan Opportunities by Lender

ABC Wealth Management

Michael Smith | [Log Off](#)
Sep 22, 2019 10:08 PM EDT

[HOME](#) | [Residential Real Estate Worksheet](#) | [Jane Doe](#)

Find a real estate loan for your client.

Make your selections below and click Calculate to see the loans your client may qualify for. Then click [Loan Opportunity Sheet](#) to produce an LOS of these opportunities for your client.

Purchase ?
Refinance ?
HELOC ?

Need to finance the down payment?

A Securities Backed Loan is Available

up to \$40,050

Tools & Training

[What is the difference between a mortgage interest rate and an APR?](#)

[What are \(discount\) points and lender credits and how do they work?](#)

[What fees or charges are paid when closing on a mortgage and who pays them?](#)

Term	Property Type	Occupancy	ZIP	Credit Rating	Military Status
Quick Compare ▼	Single-Family Home ▼	Primary Home ▼	90201	Excellent (800 - 850) ▼	Non-Military ▼

Purchase Price	Down Payment	Loan Amount	
\$500,000	\$100,000 20%	\$400,000	Calculate ? Loan Opportunity Sheet ?

Below are interest rates and monthly payment examples of various terms for comparison.

These do not include points or lender credits, real estate taxes or homeowner's insurance premiums. For a breakdown of the fees used to calculate the APR, run your mouse over the APR ? . The rates and payments may change after the lender reviews your client's loan application.

Term		Lender One	Lender Two	Lender Three
30 Year Fixed ?	Interest Rate (APR) ?	2.750% (2.800% ?)	5.250% (5.283% ?)	3.375% (3.379% ?)
	Monthly Payment	\$1,633	\$2,209	\$1,768
15 Year Fixed ?	Interest Rate (APR)	2.575% (2.409% ?)	2.625% (2.653% ?)	3.250% (3.317% ?)

HOME
LOAN OPPS
ALL LOAN OPPORTUNITY SHEETS
CLIENT OPPORTUNITY
NP SBL WORKSHEET
REAL ESTATE WORKSHEET
PERSONAL LOAN WORKSHEET
CLIENT LOAN OPPORTUNITY SHEETS
CLIENT PROFILE

Envestnet Trust Services Exchange: Legacy and Trust Planning Powered by Trucendent

Help advisors cultivate and grow relationships with the next generation of clients by **digitally providing wealth transfer and trust services** as part of a holistic financial plan

Distribution and Recommendation

Inactive

Welcome James Foley,

This tool will help you define the structure of your trust based on your family's goals and objectives and make a detailed recommendation on how to setup a trust for your specific family needs.

Your friends @ Trucent

STEP 1
Create your family tree

STEP 2
Estimate your family assets

STEP 3
Define your estate distribution

STEP 4
Review your trust recommendation

Cole, Jim Recommendation Approval

Trust Recommendation

Your client has accepted the recommendation. Our attorney will reach out to you and your client with next steps.

Unmarried Trust Package

Primary Document(s):
Revocable and Residuary Trusts

Includes:

A **Revocable** trust may be used to (a) avoid probate, (b) avoid ancillary probate, (c) provide for continuity of asset management by a co or successor Trustee, or (d) to keep private the dispositive terms of the estate plan.

A **Residuary** trust is helpful to (a) shelter assets from federal estate tax when the first spouse dies, and/or (b) shelter assets likely to appreciate, where sheltered growth is desirable.

Family members identified as minors or having special needs will be included in custom documents.

Details submitted for recommendation

Submitted on - 01 Apr 2021

Family Tree

Last Edited - 01 Apr 2021

Account Owner: Jim Cole	Partner: N/A	Children: 0
Others: 3		

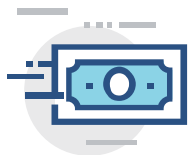
Asset Estimation

Last Edited - 01 Apr 2021

Family Assets: \$2,403,098

The Envestnet Trust Services Exchange Roadmap

H2 2021



**Trust Transfer
& MoneyGuide**

2022



**Attorney
Network**



**Admin
Network
Integration**



**Document
Management**

2023



**Estate and Tax
Reporting**

Medicare Decision Support Engine: Medicare Planning and Selection Powered by Healthpilot

Deliver Medicare recommendations based on a client's unique profile delivered as part of holistic financial wellness

Client Prescription Dashboard

We make it easy to collect prescription and pharmacy information needed to make the plan recommendation

Healthpilot Account

Your Medications

We need your list of medications to calculate your costs and recommend a great plan.

My Prescription Drugs

You've selected

Atorvastatin Calcium
TAB 10MG, 30 Every month
[Edit](#) [Delete](#)

How often do you refill this medication?

Every month


What is your quantity per refill?

[Add This Drug.](#)

[Don't Add This Drug.](#)

[Go Back](#)

We are strongly committed to protecting your privacy, as further explained in our [Privacy Policy](#) and our [Terms of Use](#). The purpose of this website is the solicitation of insurance.


Ask Riley,
Your Copilot

Healthpilot Account

Your Pharmacy

Your costs may vary depending on where you get your medications.


Where I Live

1 Warriors Way
San Francisco, CA 94158
[Edit](#)

My Pharmacy

<input type="checkbox"/> Walgreens	0.28 miles
<input type="checkbox"/> Safeway	0.42 miles
<input type="checkbox"/> Costco	1.09 miles
<input type="checkbox"/> CVS	1.19 miles
<input type="checkbox"/> Rite Aid	10.61 miles
<input type="checkbox"/> Walmart	12.03 miles
<input type="checkbox"/> Mail order pharmacy	
<input type="checkbox"/> My pharmacy is not listed	

[Go Back](#)


Ask Riley,
Your Copilot

Plan Selection Dashboard

Details of the best two options appear for customers to choose from

Humana Gold Plus H4461-034
(HMO-POS)

Humana.

This Plan Compared With...	Estimated Savings
Original Medicare (Part A+B)	\$7,640 / yr
Your Current Plan	\$630 / yr

Premium	\$0
Deductible	\$0
Primary care office visit copay	\$0
Specialist office visit copay	\$25
Max out-of-pocket	\$2,650

[More Details](#)

Coverage

- ✔ All medications
- ✔ Walgreens (preferred)
- ⚠ 2 of 3 doctors [View](#)
- ✔ Dental
- ✔ Transportation

Apply Now

United World Plan G

Mutual of Omaha

WellCare Wellness Rx (PDP)

WellCare

This Plan Compared With...	Estimated Savings
Original Medicare (Part A+B)	\$5,652 / yr
Your Current Plan	\$140 / yr

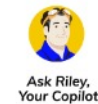
Premium	\$139
Deductible	\$203
Primary care office visit copay	\$0
Specialist office visit copay	\$0
Max out-of-pocket	No Limit

[More Details](#)

Coverage

- ✔ All medications
- ✔ Walgreens (preferred)
- ✔ All US doctors
- ✘ Dental [View](#)
- ✘ Transportation [View](#)

Apply Now



Ask Riley,
Your Copilot

Medicare Decision Support Engine Roadmap

H2 2021



**Financial
Advisors**

2022+



Hospitals



Pharmacies

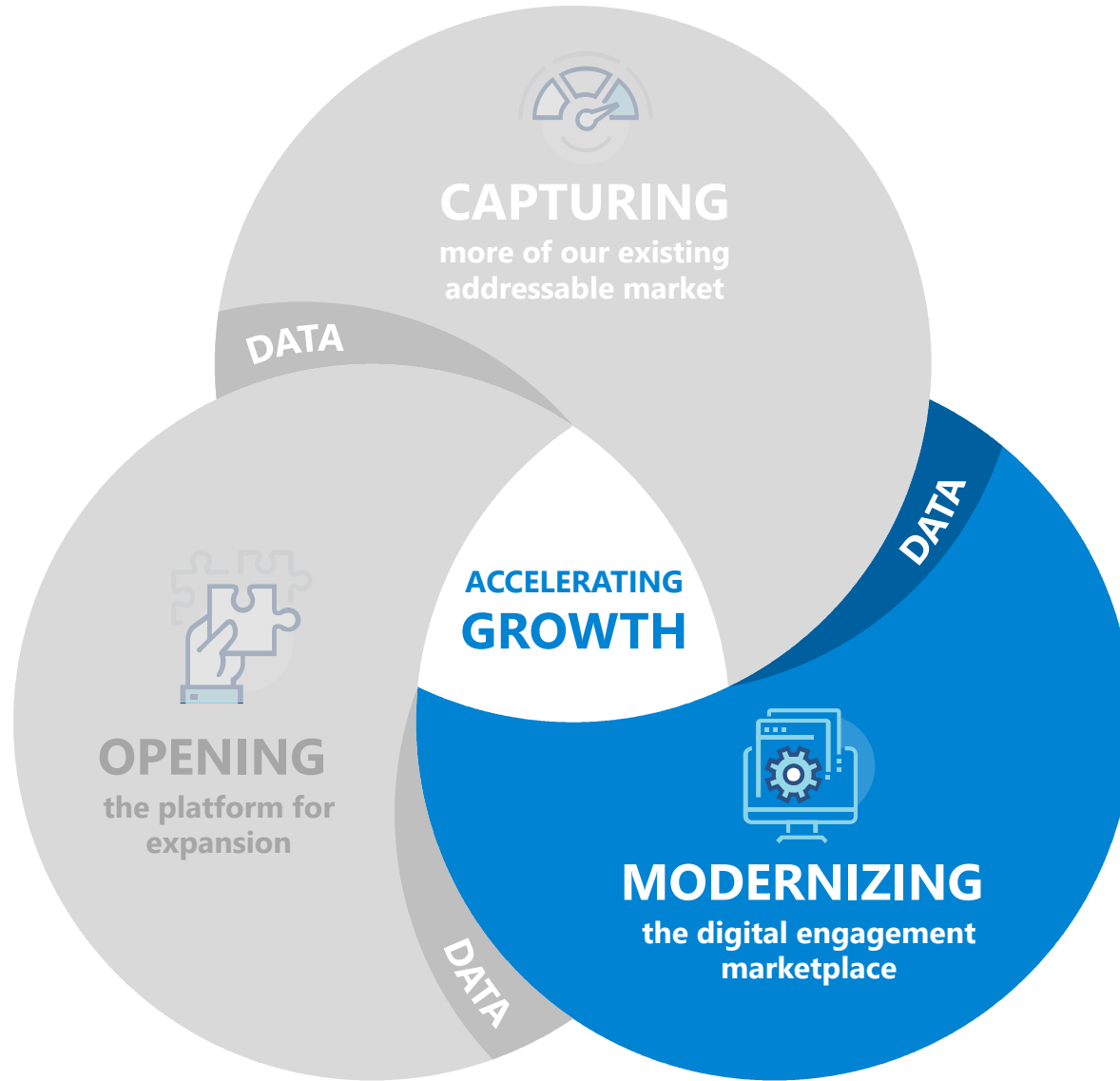


**FinTech
Partners**



Modernizing the Digital Engagement Marketplace

PRESENTED BY
Brandon Rembe
Chief Product Officer



Trends Driving Our Roadmap

- Single view for the client's entire financial life
- Digital engagement tools to support all client profiles
- Seamless advisor and client journeys from retail to ultra-high-net-worth
- Omni-channel distribution for the advisor and the client
- Data-driven "Next Best Action" for clients and advisors
- Hyper-personalization at scale



Investnet Portal Experience



Full Portal



Hosted Widgets

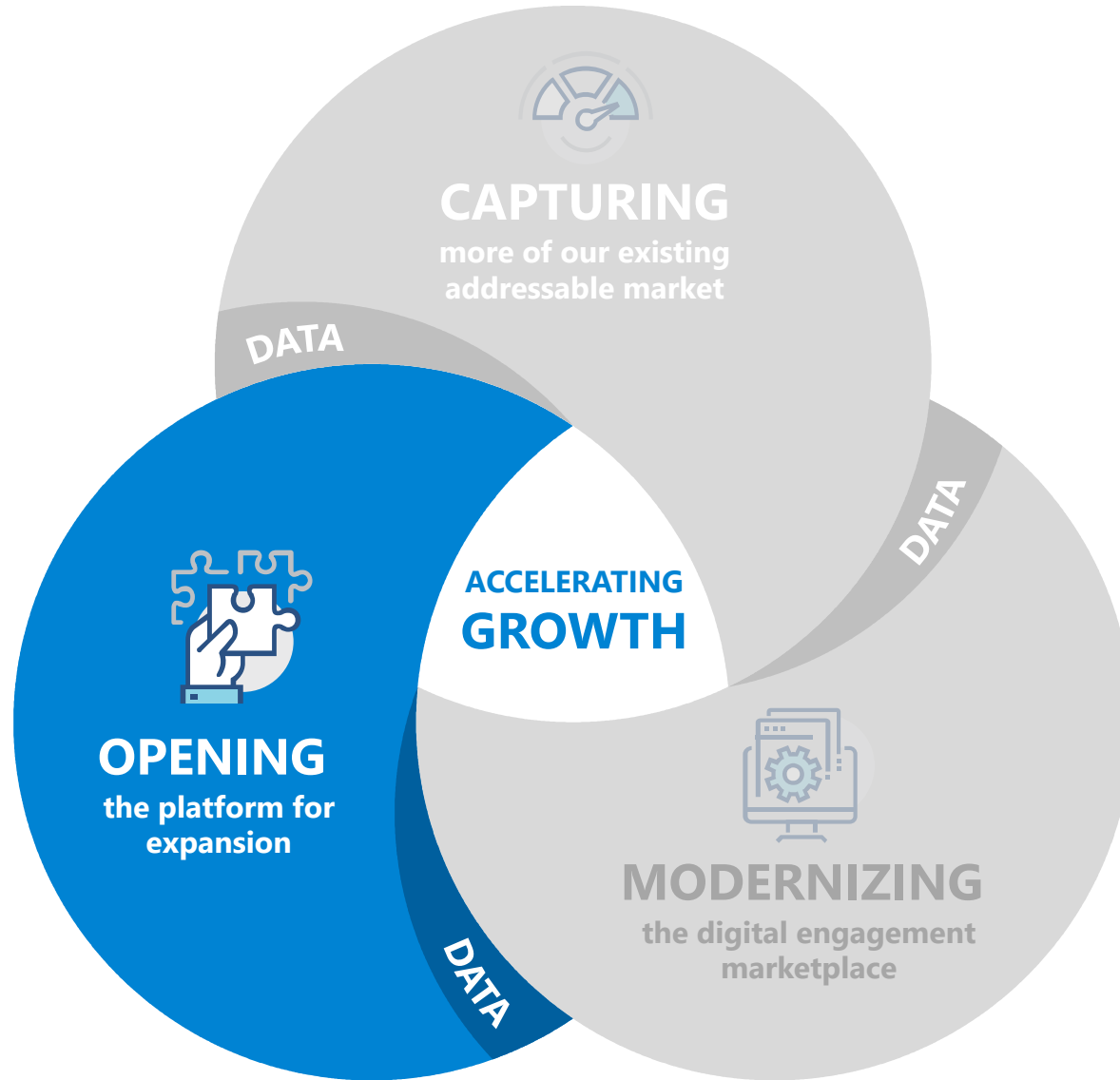


FinTech



Opening the Platform for Expansion

PRESENTED BY
Dani Fava
Head of Strategic Development



The Embedded Finance Opportunity

Gaming



Fintechs/ Payment platforms



Small & Medium Banks



The Retail Ecosystems



TAM \$2B+

Revenue TAM \$2M

TAM \$250B+

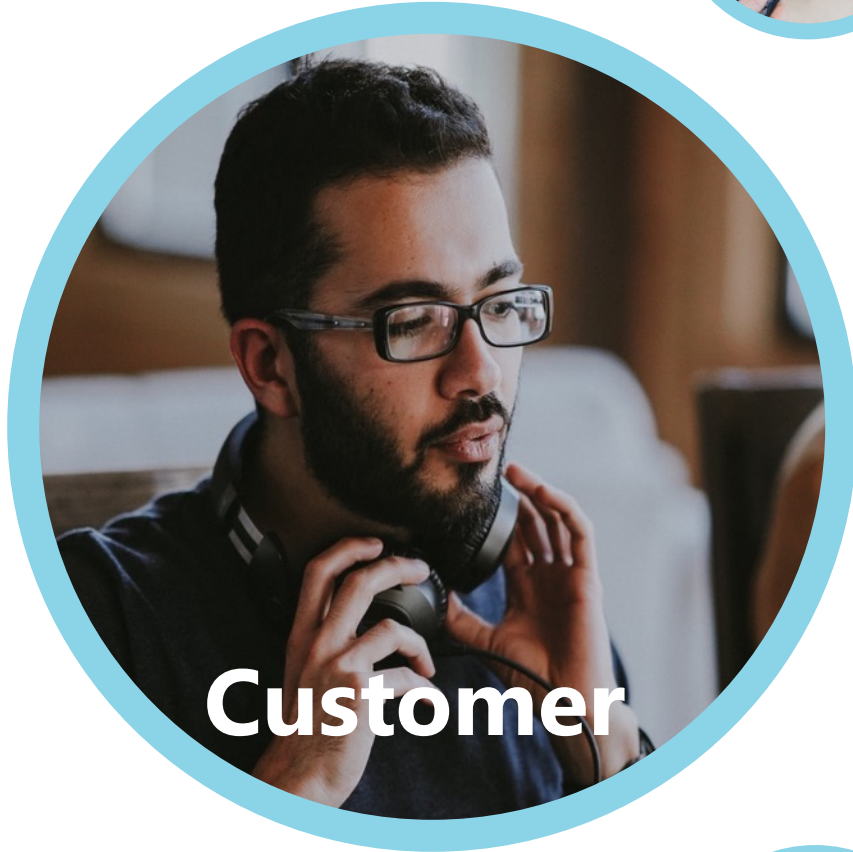
Revenue TAM \$250M

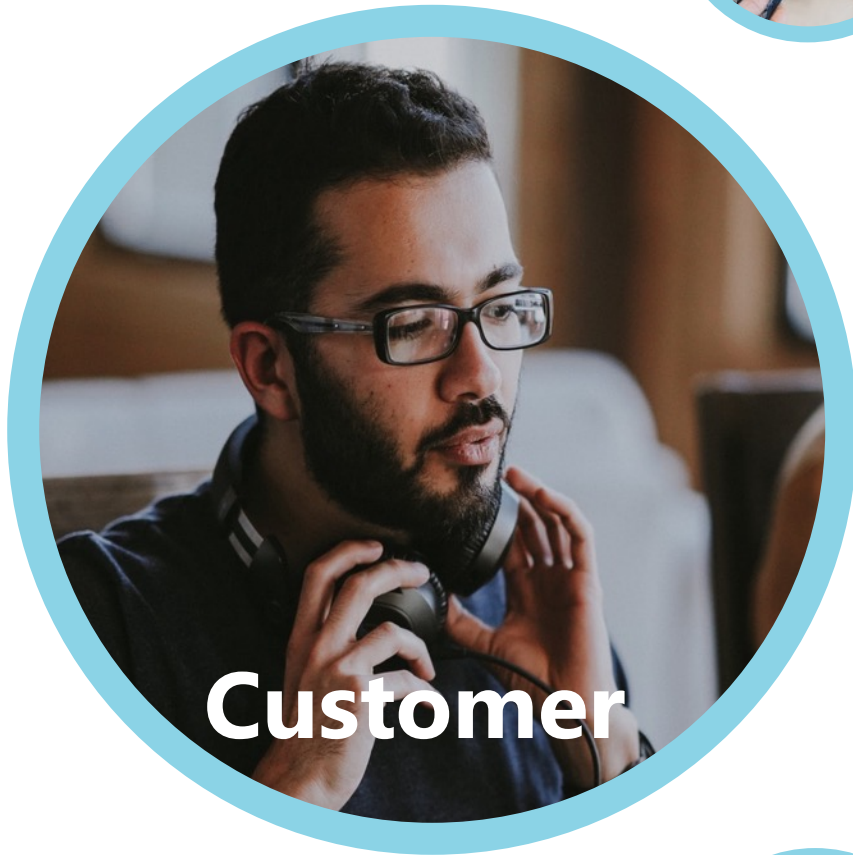
TAM \$400B+

Revenue TAM \$400M

TAM \$1.2T+

Revenue TAM \$1.2B





Customer



Payments

DUNKIN'



lyft

Uber



Lending

Klarna.

afterpay



Investing



Insurance

TESLA

ticketmaster



Banking

PayPal

shopify

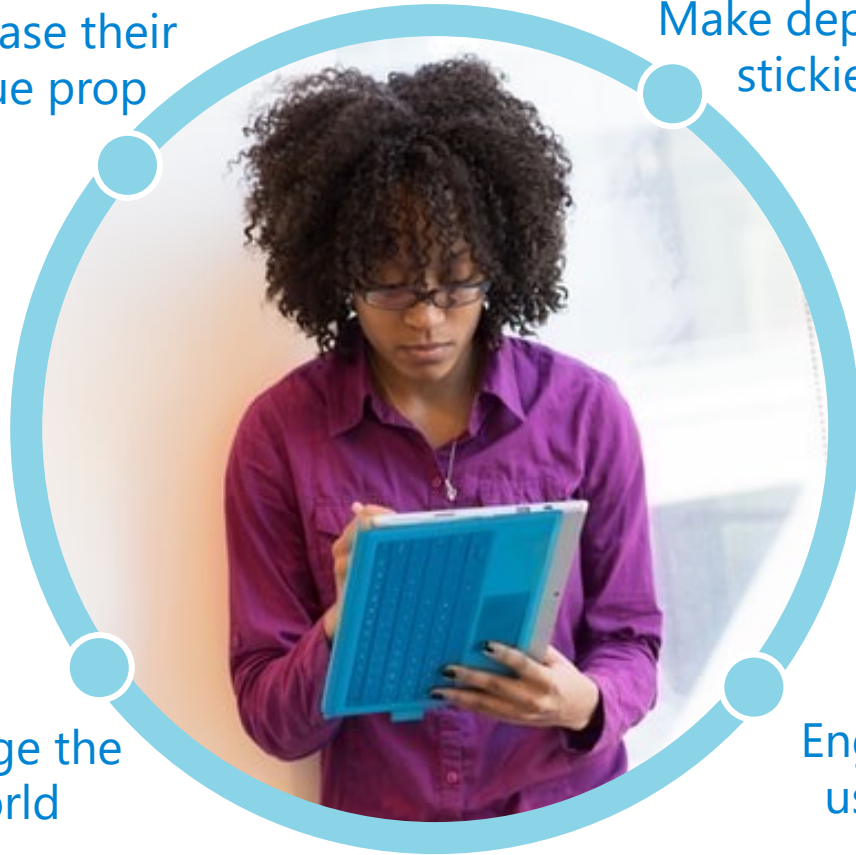
Embedders

Increase their value prop

Make deposits stickier

Change the world

Engage users



Investor

Disconnected

Uncool

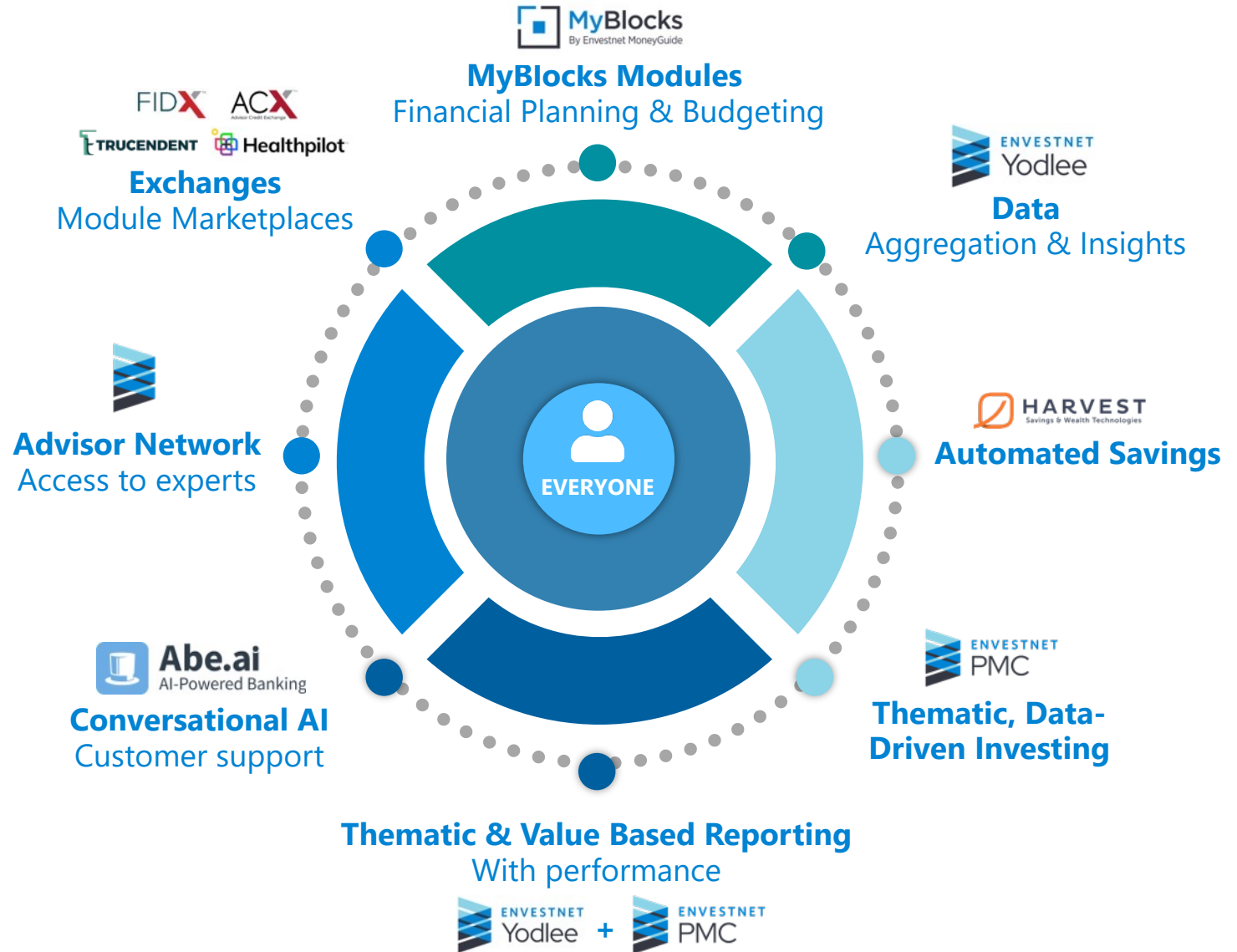
Dangerous



Tomorrow's advisor clients

How Is Investnet Positioned to Power Embedded Finance?

Financial Wellness
API
Network



What Happens Next?

Wealth inequality and financial education are center stage.

People want to make a difference in the world; and they'll use investments to do it.

Savers and investors will have money sprinkled in more places.

Tomorrow's advisor clients are found in different places.

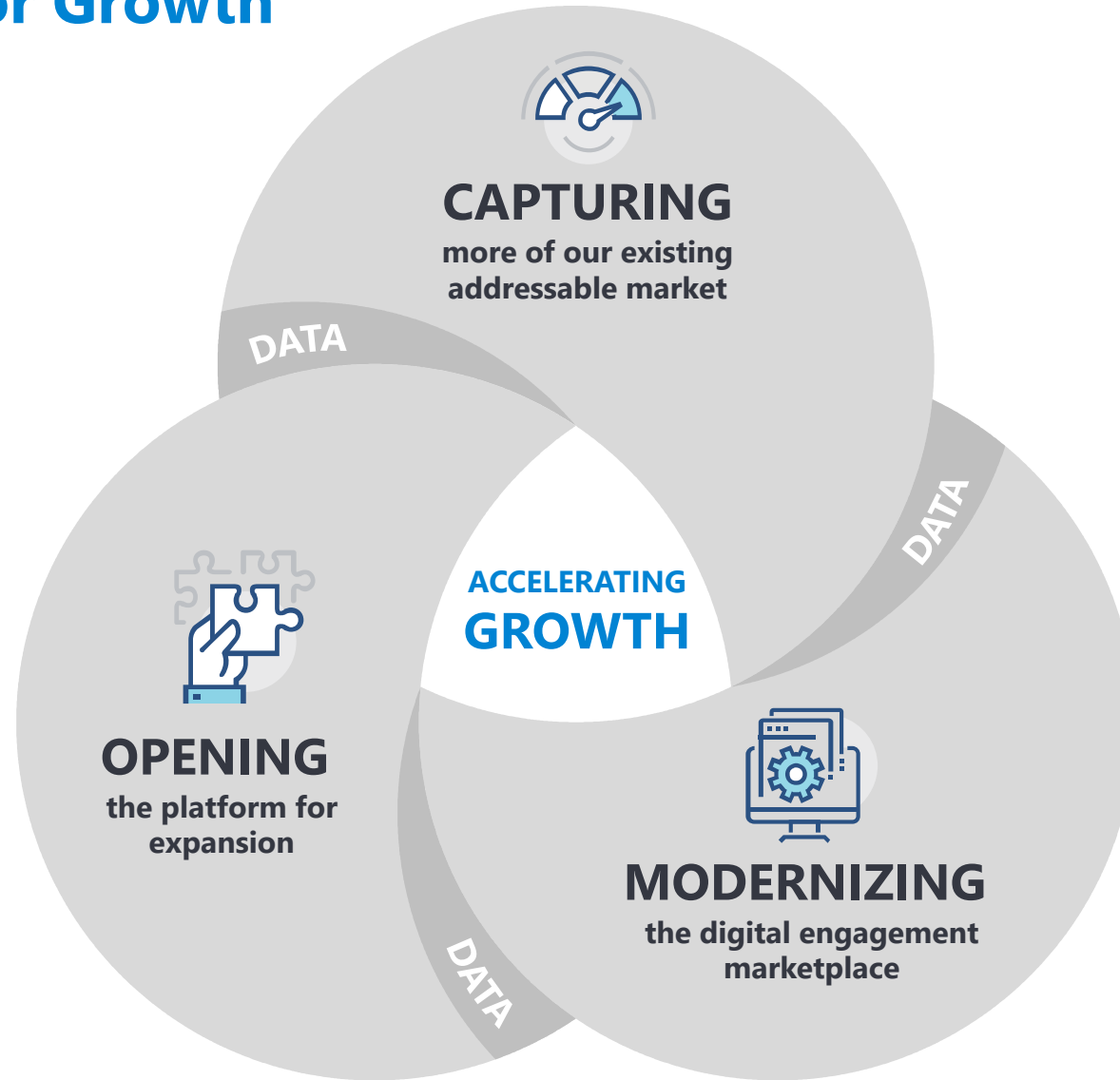
Embedded finance is not a feature; it's a category.



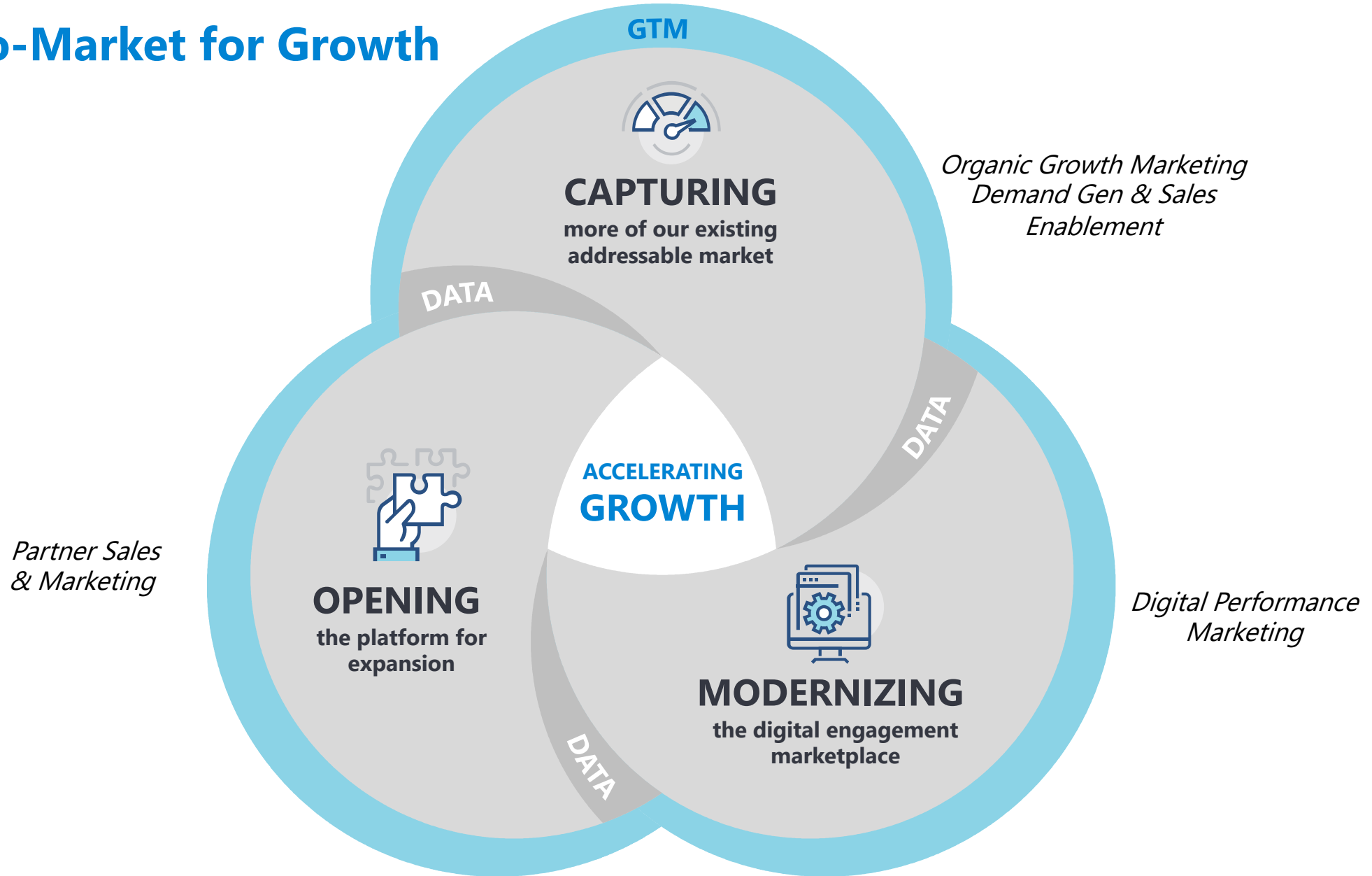
Activating a Go-to-Market Strategy to Propel Growth

PRESENTED BY
Mary Ellen Dugan
Chief Marketing Officer

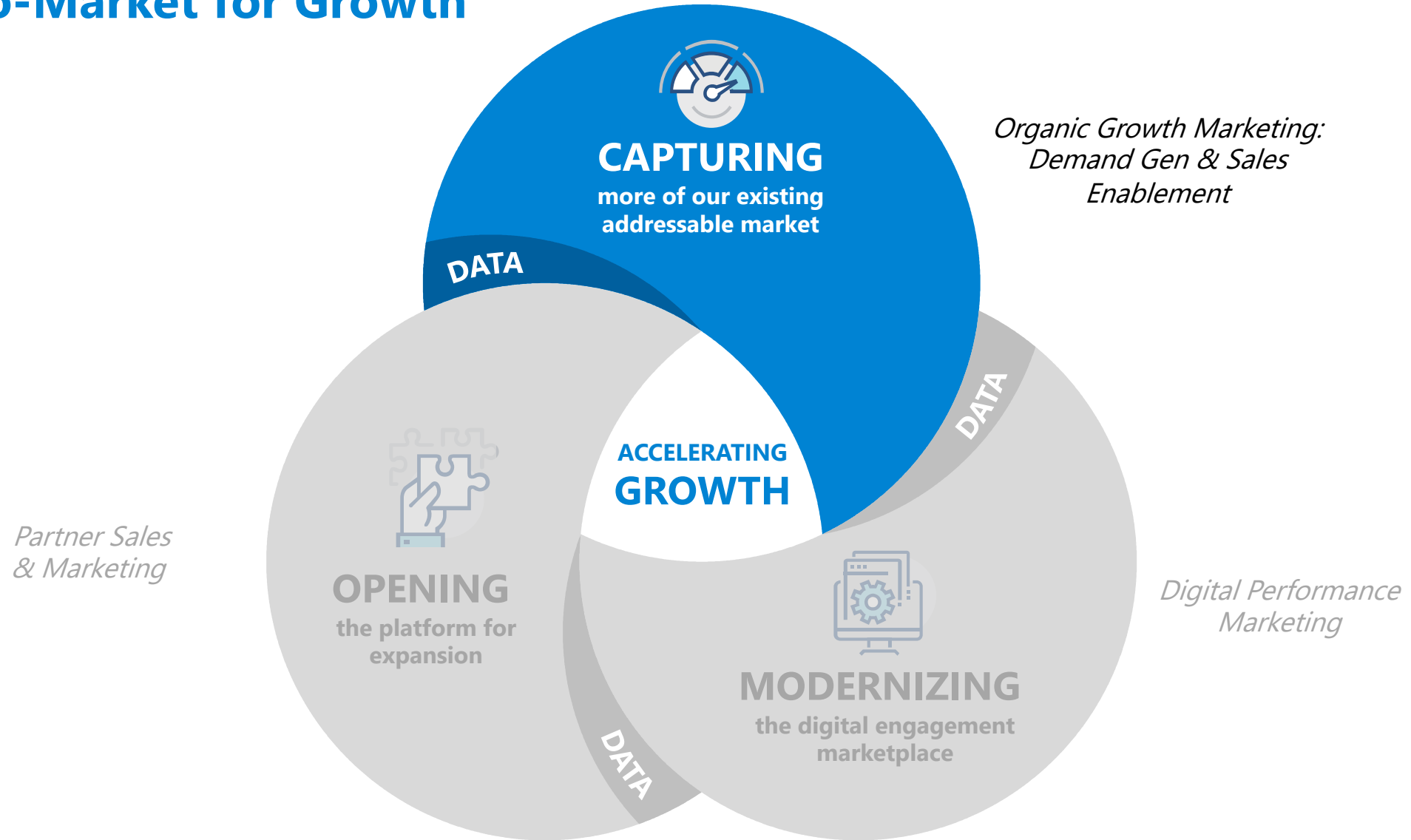
Go-To-Market for Growth



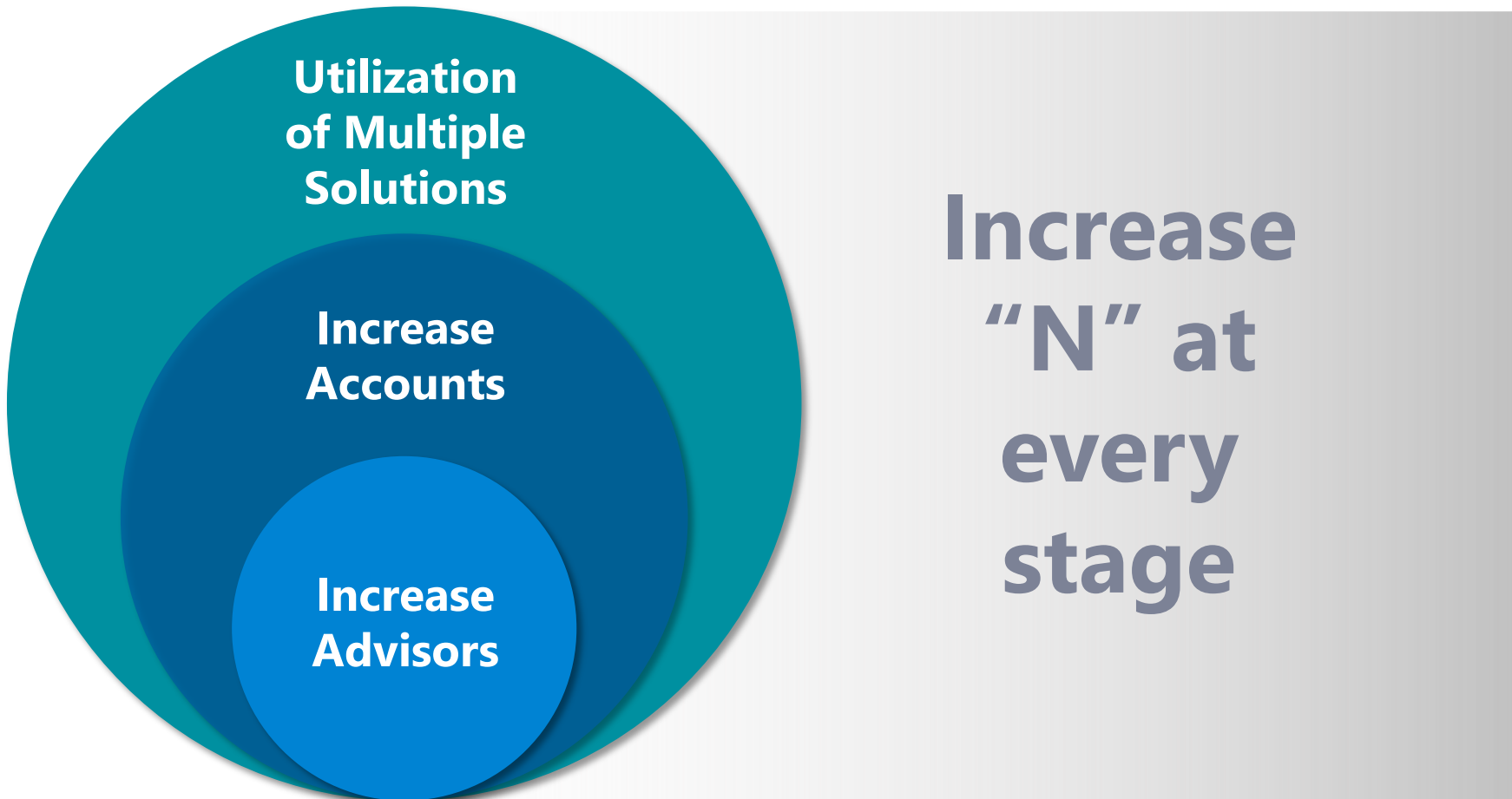
Go-To-Market for Growth



Go-To-Market for Growth

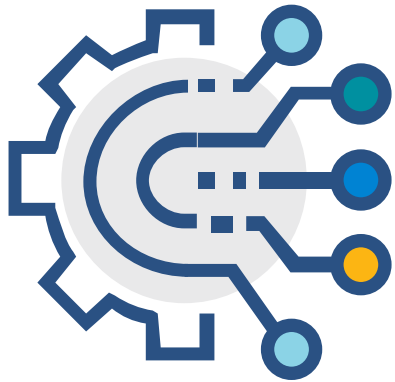


Network Effect With Organic Growth



Increase
"N" at
every
stage

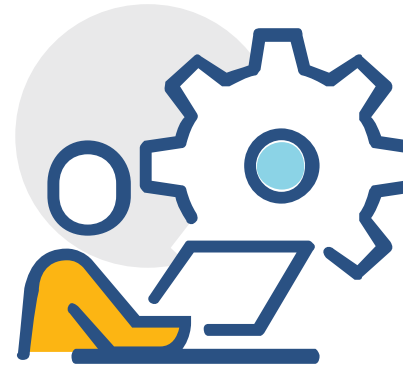
Organic Growth: Creating Demand & Enablement



Drive solutions awareness via cross channel engagement



Provide deeper resources for practice management



Dedicated Sales Account Management & enablement



Increased Martech & SalesTech

GTM Efficiency & Conversion

Tax Overlay:

TARGETS

WHO: Data identification of advisors/clients across segments:



RIAs



Enterprise



FI

Activated Advisors
Adopted/ Non-Activated Advisors
Overall Eligible Advisors

MARKETING & SALES

WHAT: Targeted demand gen efforts driving predictive results

HOW: Optimal cross channel marketing & sales engagement

Marketing Motion



Emails and Advertising



Resource Download



Leads passed to named account or email nurture

Sales Motion



Emails and LinkedIn Outreach



Discovery Meeting



Demo

IMPACT

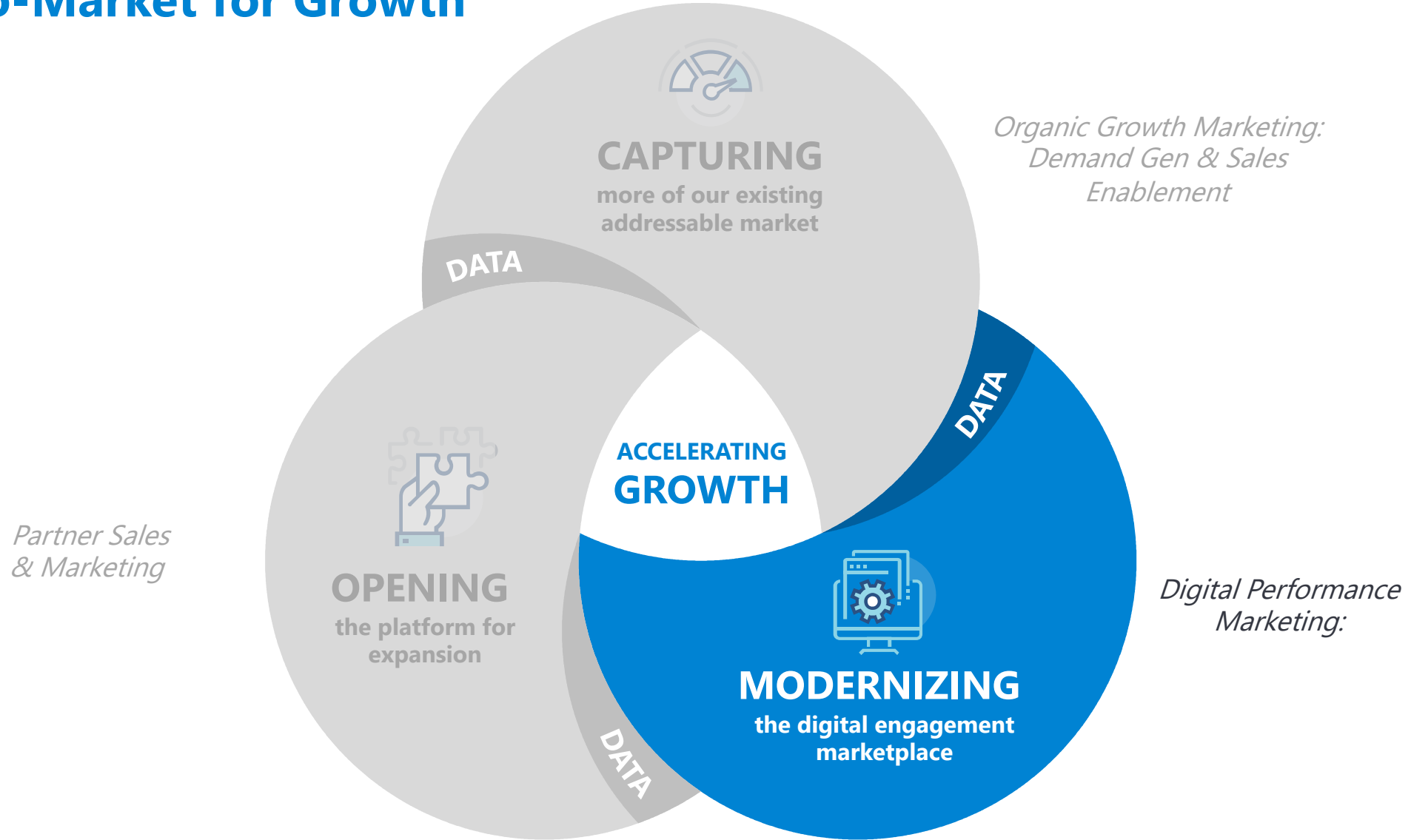


Time to market
30-45 days

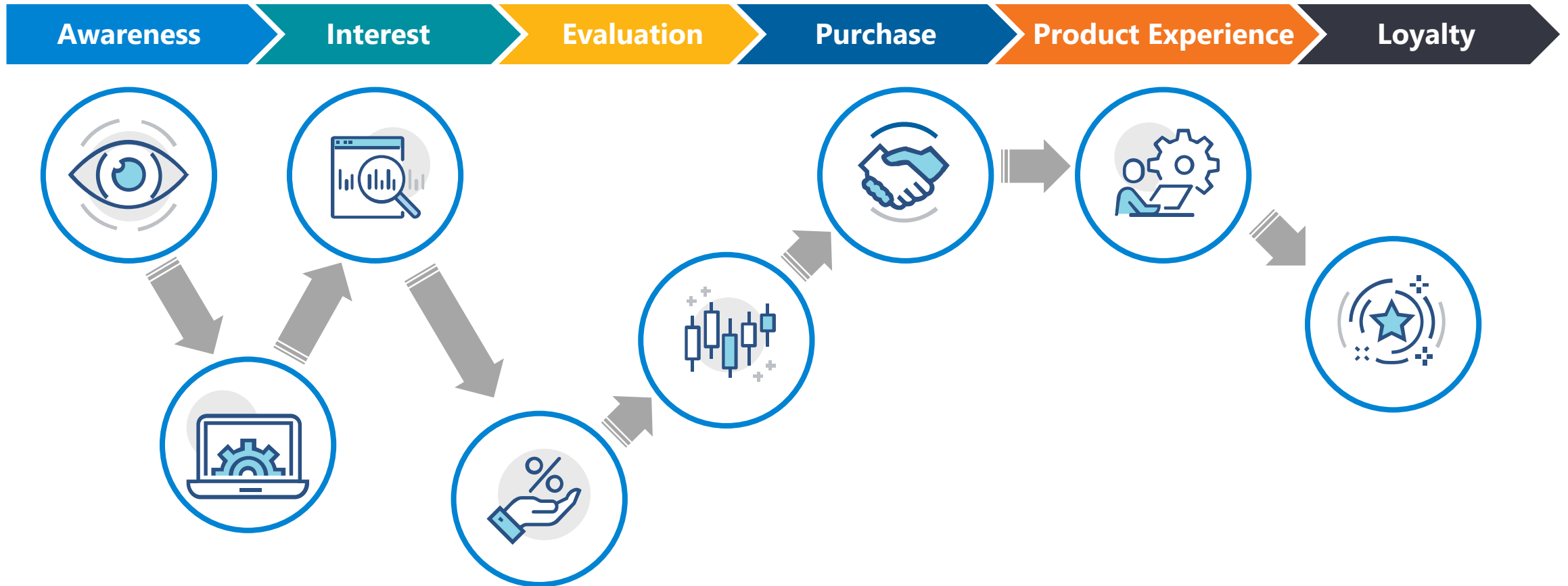


Lead conversion **50%**

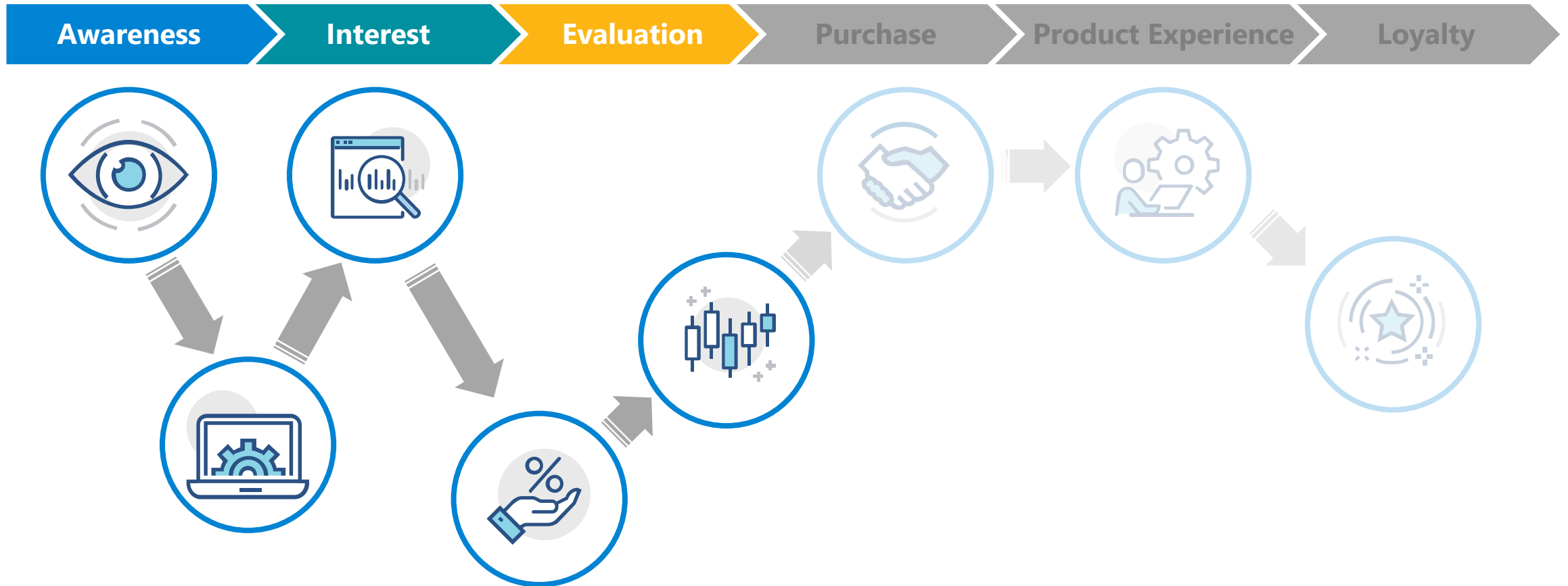
Go-To-Market for Growth



Delivering the Cross-Channel Digital Customer Experience

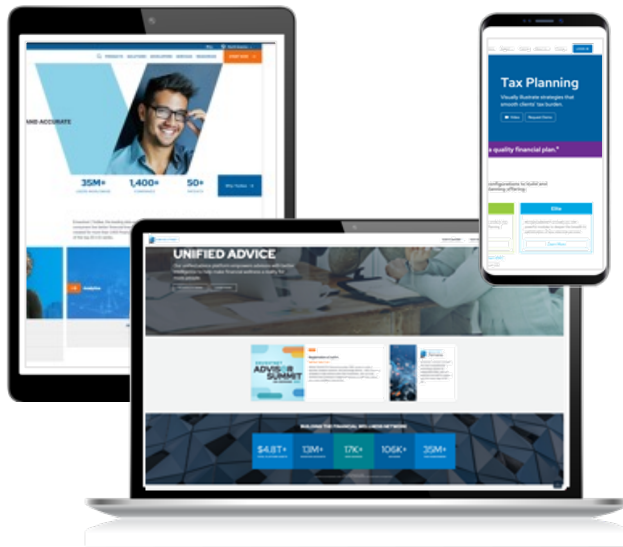


Delivering the Cross-Channel Digital Customer Experience



Digital Marketing Enabling Our Growth Strategy

Intuitive digital properties



Targeted digital media



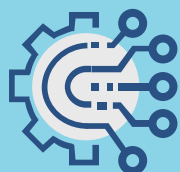
Focused SEO content



Enhanced MarTech

Digital Performance Marketing

Cross-functional teams running test-and-learn to optimize



Media Mix Optimization



Effective Creative & Content



Digital Personalization



Acquisition & Conversion

Effectiveness:

Reaching target audiences:


106k advisors

600k developers

625 FinTechs

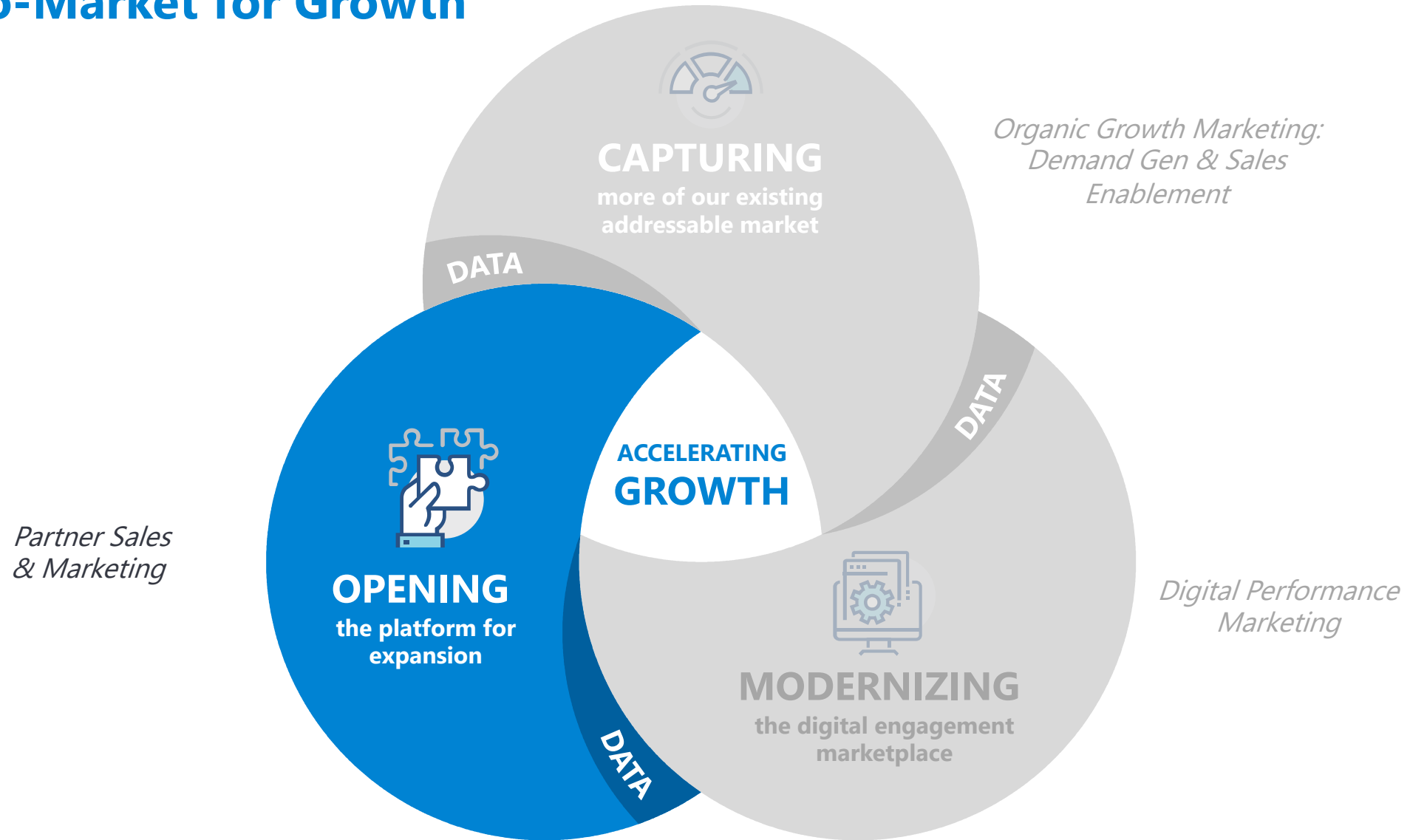
Efficiency*:

 Traffic **25%**

 **#1** Keyword Ranking

 Conversion Cost **25%**

Go-To-Market for Growth



Partner Marketing Today



53%
Summit

Save the date!
ADVISOR SUMMIT ON-DEMAND 2021
Coming June 22, 2021
RECEIVE UPDATES LEARN MORE

32%
Press Releases

Wealth Management.com

TECHNOLOGY

Investnet, Dynasty Collaboration Produces Outsourced CFO Dashboard

Advisor Services Exchange, the enterprise-level collaboration between Investnet and Dynasty Financial Partners, is introducing an outsourced CFO capability for all advisors.

90%
Investnet Institute

FRANKLIN TEMPLETON ClearBridge Investments

ANATOMY OF A RECESSION

Gain clarity on the U.S. business cycle with ClearBridge Investments

Investnet Institute

Curated educational content to accelerate your practice in an evolving industry.

Embracing scale enablers

Helping advisors spend time where it matters more

BlackRock
Markets, Models and Tech
Spend more quality time with clients. Best technology and portfolio delivery that can give you an edge.
Presented by BlackRock

5,000
Students
EIOC

Investnet Institute
On Campus

20%
Events

ENVESTNET YODLEE

Speaking @ Money20/20

25%
Webinars

WEBINAR SERIES

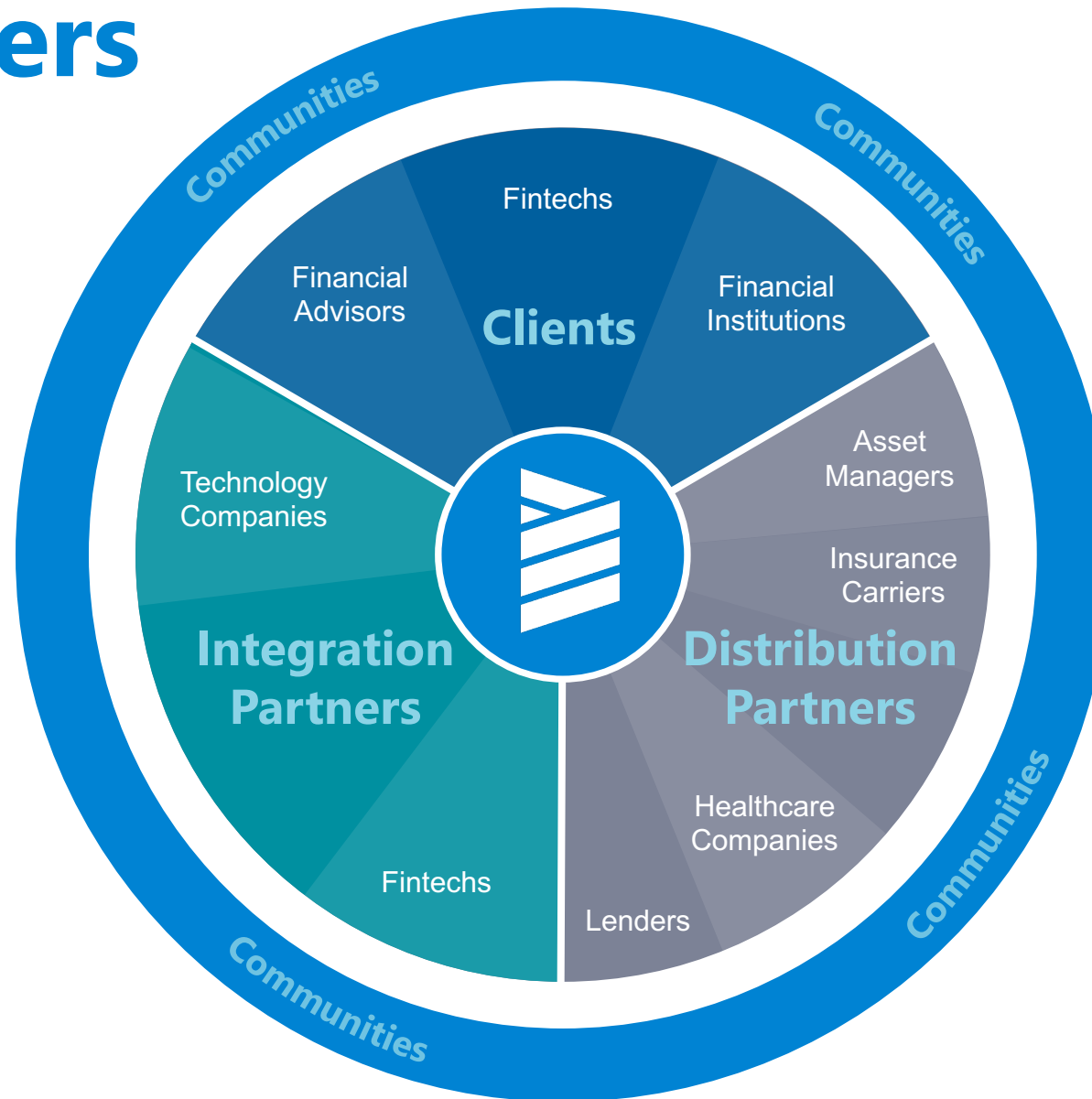
Women's Leadership Initiative Fighting For Health Equity

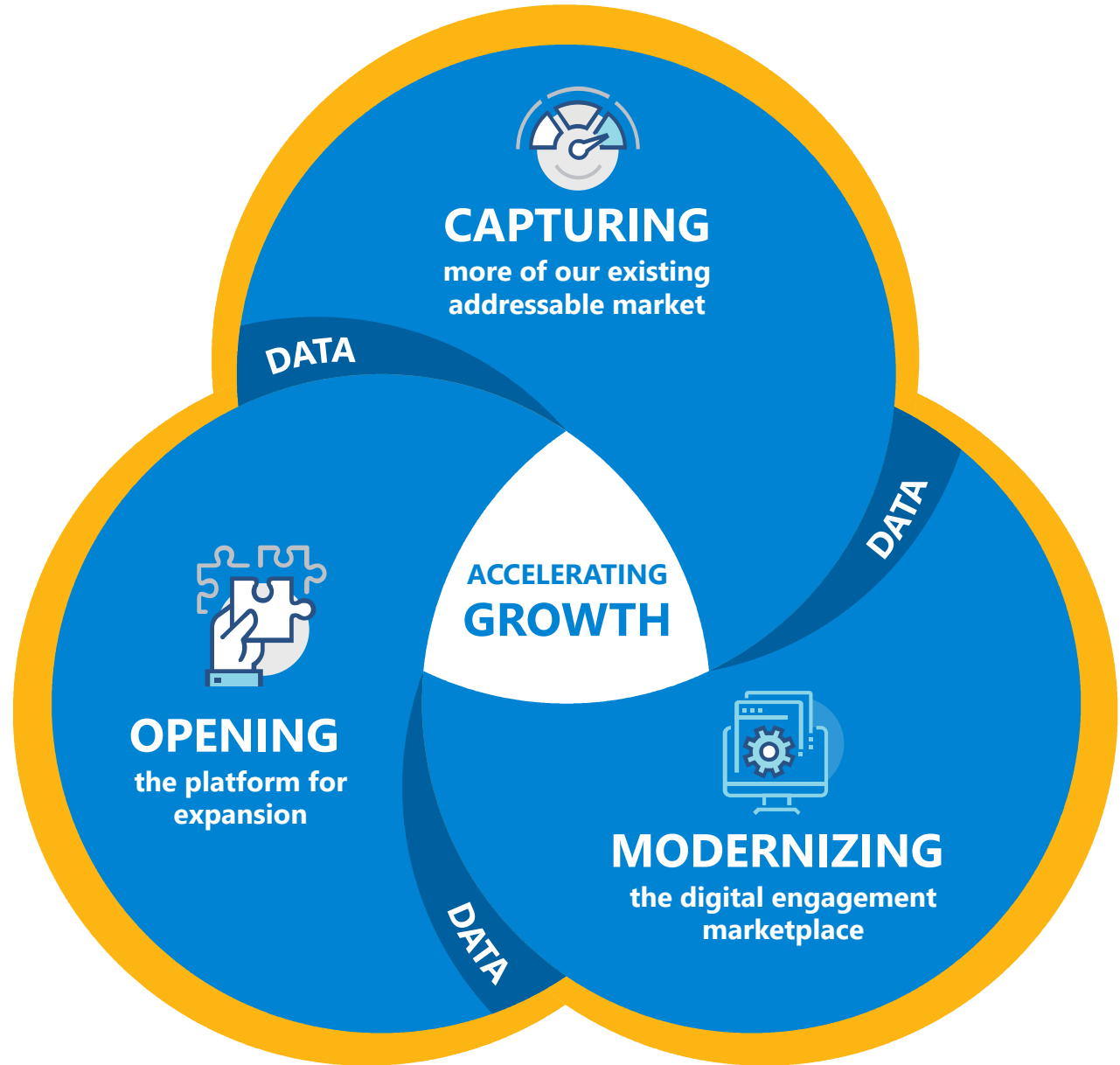
Friday, April 23 | 9 to 10 a.m. EDT

Marshala Lee, MD, MPH
Harrington Value Institute
Community Partnership Fund

Velma Scantlebury-White, MD, FACS
University of North Texas
Health Science Center

Our Partners





The

Intelligent

Financial Life™



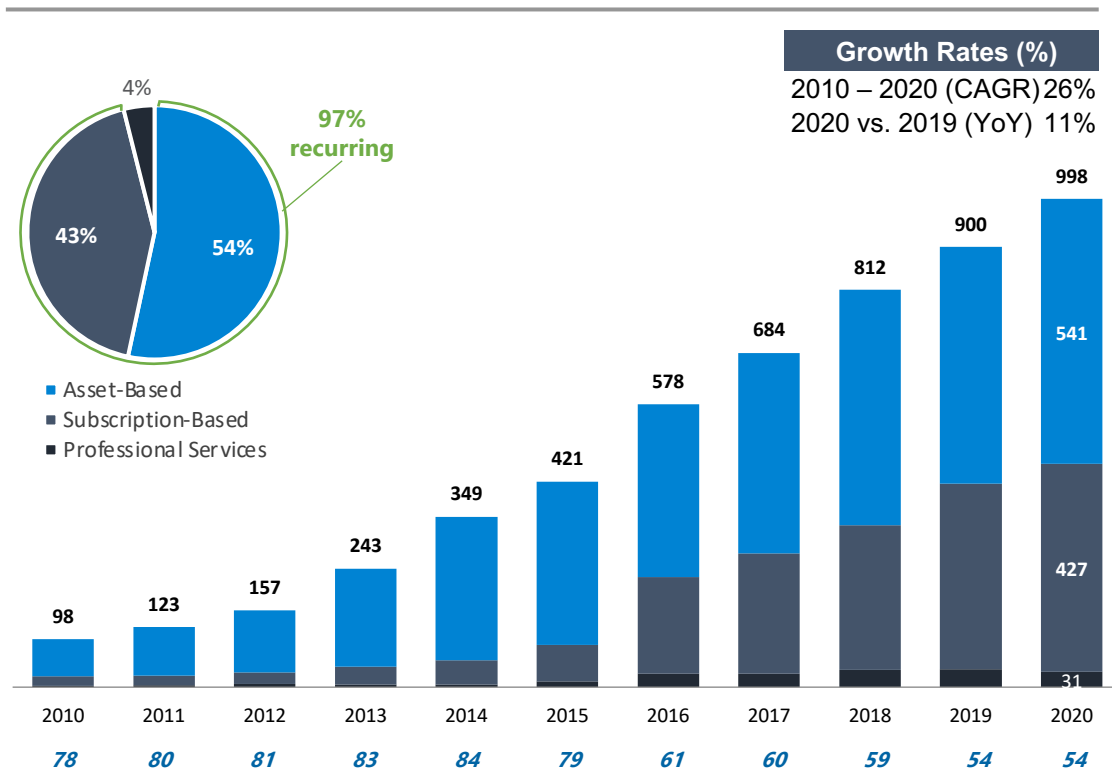
Driving Profitability and Accelerated Revenue Growth

PRESENTED BY
Pete D'Arrigo
Chief Financial Officer

Track Record Of Solid Top- And Bottom-Line Growth

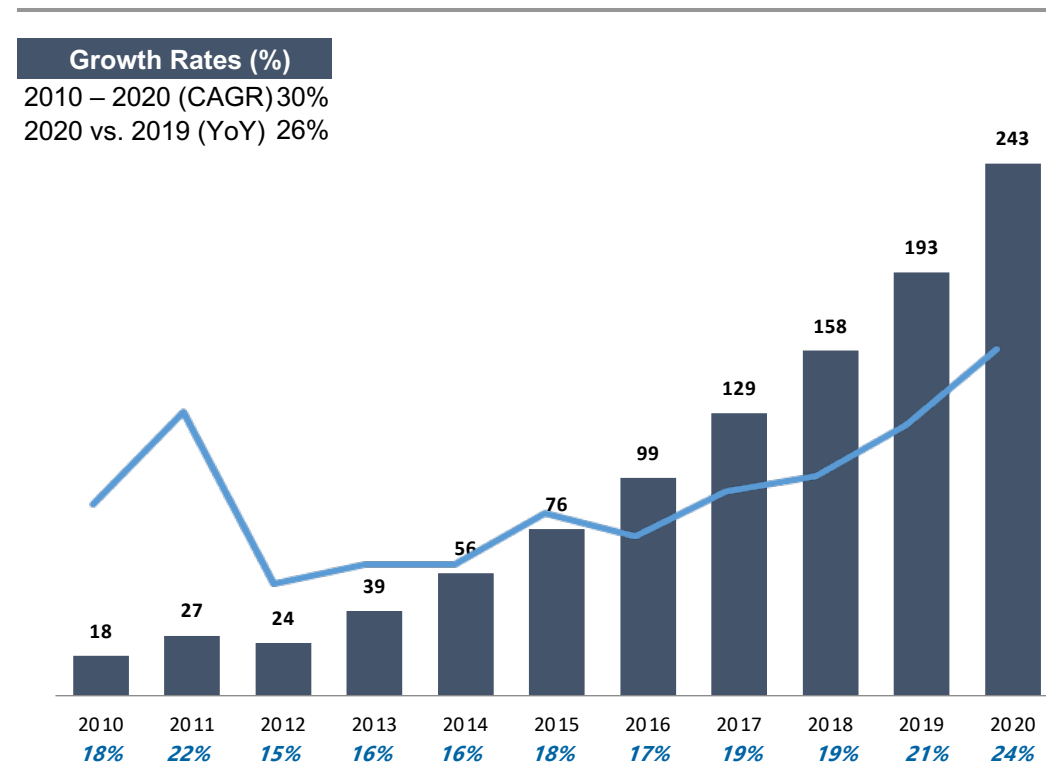
- Strong organic growth, accelerated by disciplined acquisition strategy
- Earnings growth > organic revenue growth demonstrating scale, operating leverage

Revenue (\$M)



Asset-Based Fees (%of Rev.)

Adjusted EBITDA (\$M) ⁽¹⁾



Adjusted EBITDA Margin

Note: Numbers may not sum due to rounding.

(1) Adjusted EBITDA is a non-GAAP financial measure. See Appendix for additional information.

© 2021 Envestnet, Inc. All rights reserved. Confidential Treatment Requested by Envestnet, Inc.

Compelling Financial Model

Growth - Expanding addressable market with broader access to FinTech, financial institutions and advisors



Visibility - Asset-based revenue billed quarterly in advance and subscription revenue on multi-year contracts



Recurring – 98% recurring revenue, long-term subscription agreements based on high level of customer retention



Significant operating leverage - Margins benefit from scalable business model and long-term market appreciation



Revenue Model



Asset-Based Recurring Revenue

58% of revenue

RECURRING REVENUE BASED ON VALUE OF PLATFORM ASSETS

- Majority (75%) billed quarterly in advance
- Client AUM/AUA mix reflects broadly diversified portfolio of U.S. and international equities, fixed income, commodities, alternatives and cash

REVENUE FOR CURRENT QUARTER IS PREDICTABLE

- Timing of net flows drives partial impact
- Intra-quarter market fluctuations impact monthly and average daily balance accounts only

REVENUE HAS HISTORICALLY BEEN PREDICTABLE

- Net flows in the previous quarter take effect the following quarter
- Recurring revenue base updates for quarter-over-quarter market fluctuations



Subscription- Based Recurring Revenue

40% of revenue

Typically earn software- and services-based fees in multi-year agreements

Subscriptions agreements primarily with large RIAs and enterprise clients

Fees are based on the level and types of investment solutions and services provided

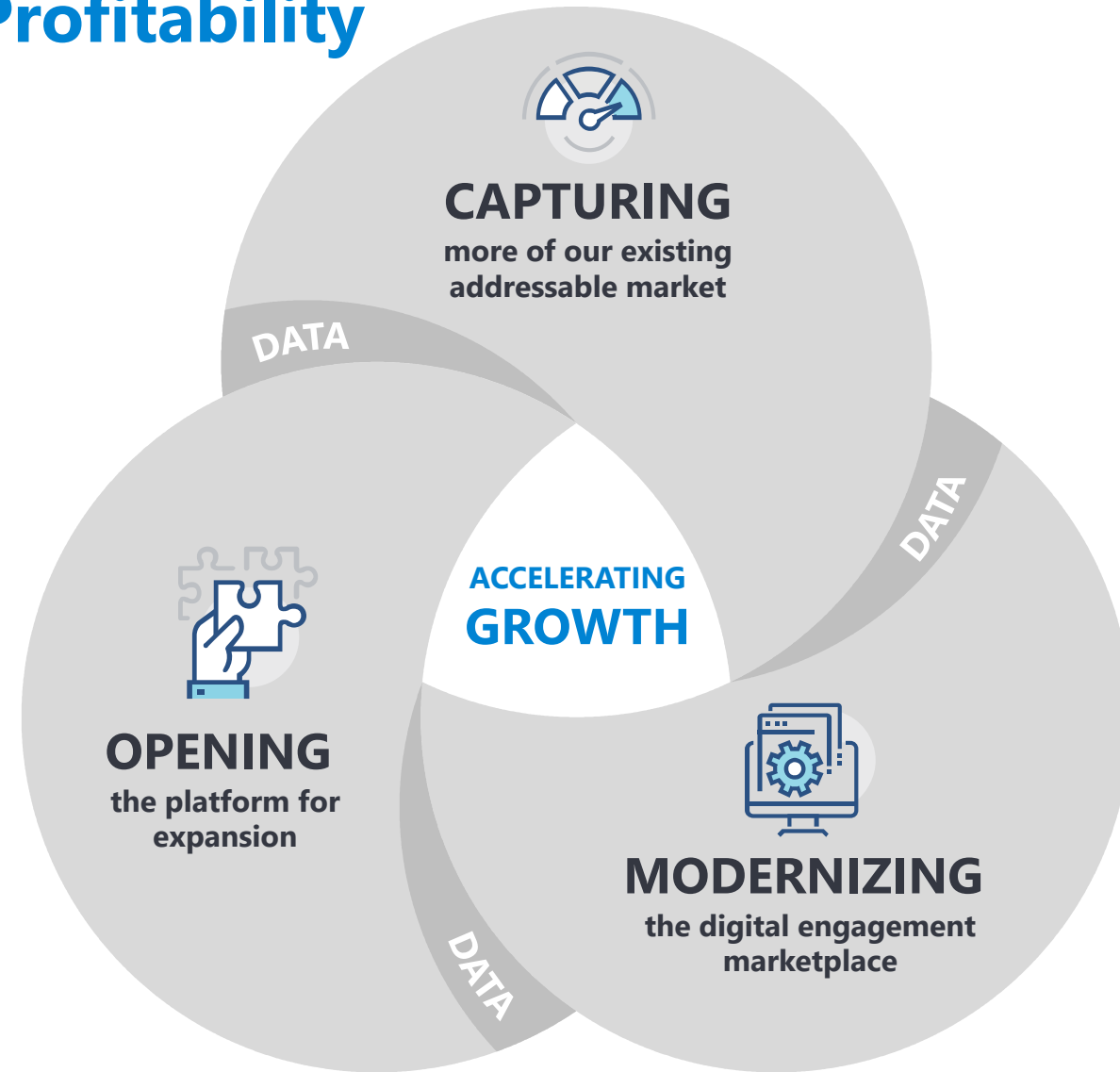
Within contract term, revenue not subject to asset or account volatility

Positioned for Higher Long-Term Profitability

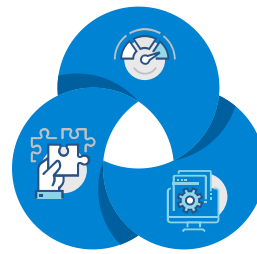
Accelerating scalable revenue growth over time

+ Investing in, building value in the ecosystem

= **Higher profitability in the future**

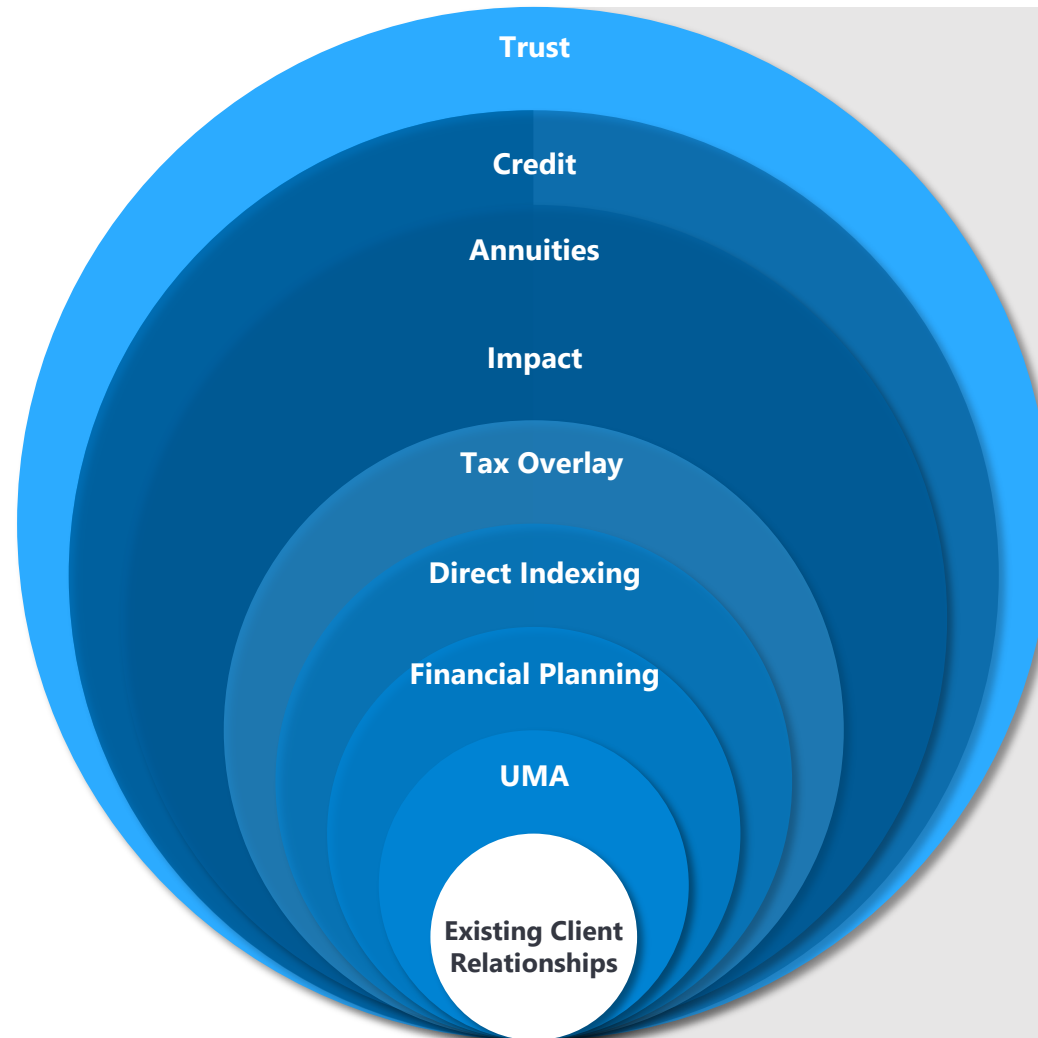


Capture More of the Addressable Market: The Ecosystem in Action -- Expanding Solutions to Existing Clients



\$4.8 trillion
captive
addressable
market and
growing

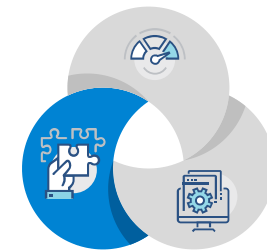
~\$500 million
incremental
revenue
opportunity



- 1 Envestnet's ecosystem allows the advisors to deliver expanded solutions to their clients
- 2 Financial Planning provides the client roadmap
- 3 Recommendation Engine identifies and prioritizes the opportunity based on client needs
- 4 Advisors execute on unified platform
 - Specialist desk + digital marketing supports advisor engagement
- 5 Expanding solutions to captive addressable market drives growth for ENV

Ecosystem Product Suite

Complete, Intelligent, Open Ecosystem | Consumable as Apps or Entirety



Solutions



Asset-Based



Exchanges



Managed Investments



Financial Planning

Data



AI Powered
Recommendations



Data Aggregation



Cloud Services

Technology



Client Portal



Advisor Portal



Account Opening



Trading, Rebalancing,
Billing

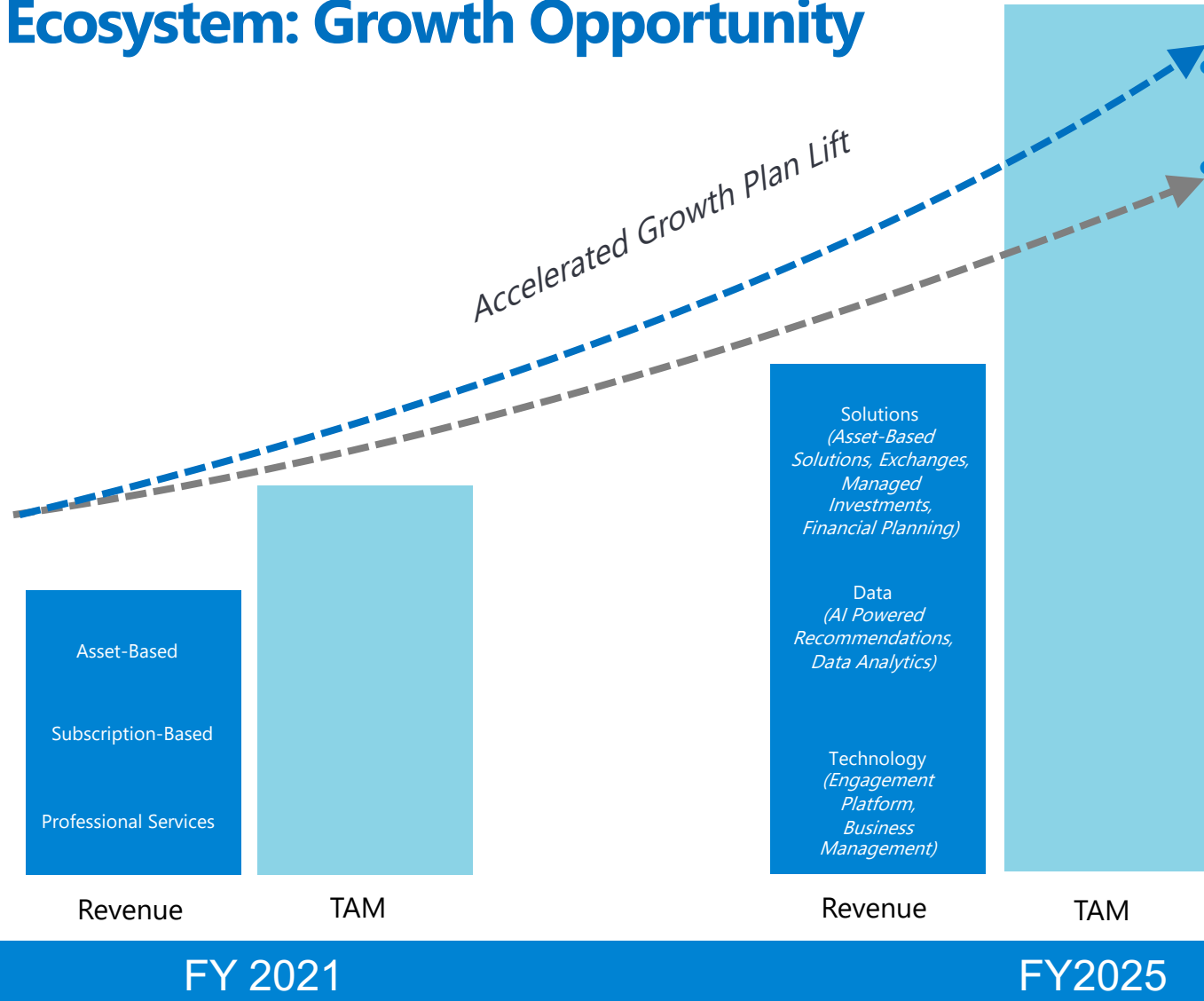
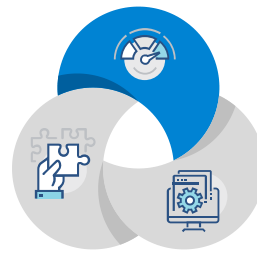


Developer Tools



Client Apps

Modernize the Digital Engagement Marketplace, Open the Platform to the Ecosystem: Growth Opportunity



Investnet revenue accelerates through Ecosystem Enhancements



Seamless Integration

Increases Advisor Productivity



Digital Engagement

client portal and recommendation engine increase end client and advisor adoption of Data, Solutions and Technology



Open Platform APIs

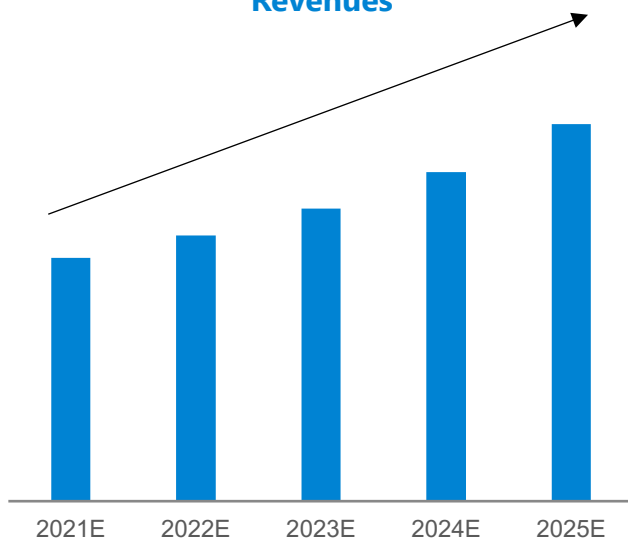
Increases end client adoption and connections to advisors, and increases Embedded Finance use cases

FY 2021

FY2025

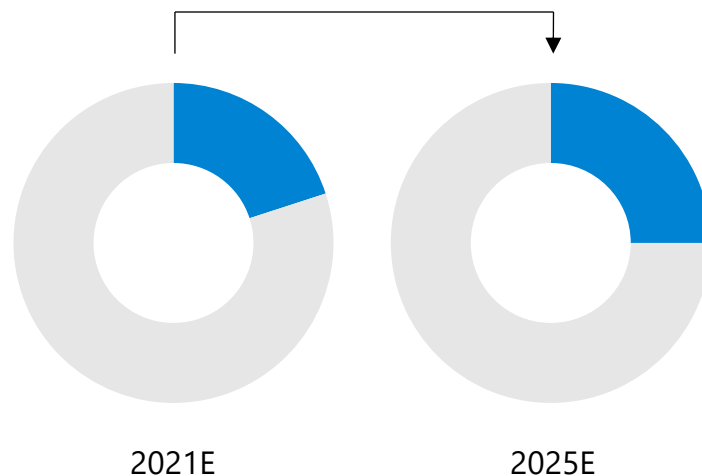
Growth Outlook

Revenues



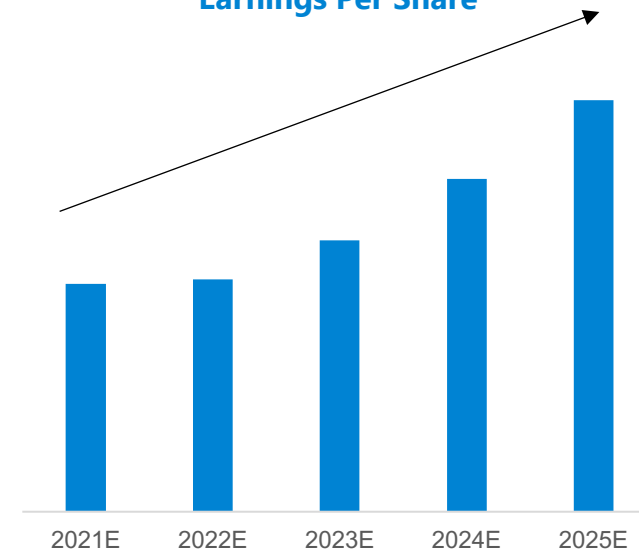
Accelerated & sustainable Revenue Growth
In mid-teens through 2025

Adj. EBITDA Margin



Expanding Adj. EBITDA Margin
to 25%+ in 2025

Earnings Per Share



Sustainably growing Earnings Per Share

Disclosure

This commentary is provided for educational purposes only. The information, analysis and opinions expressed herein reflect our judgment as of the date of writing and are subject to change at any time without notice. They are not intended to constitute legal, tax, securities or investment advice or a recommended course of action in any given situation. All investments carry a certain risk and there is no assurance that any investment, asset class or factor subset will provide positive performance over any period of time. Information obtained from third party resources are believed to be reliable but not guaranteed. **Past performance is not indicative of future results.**

Investing carries certain risks and there is no assurance that investing in accordance with the portfolios mentioned will provide positive performance over any period of time. Investors could lose money if they invest in accordance with the portfolios discussed herein. Advisors should always conduct their own research and due diligence on investment products and the product managers prior to offering or making a recommendation to a client. All environmental, social & governance data including impact scores are believed to be from reliable sources; however, we make no representations as to its accuracy or completeness.

Neither Investnet, Investnet | PMC™ nor its representatives render tax, accounting or legal advice. Any tax statements contained herein are not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Taxpayers should always seek advice based on their own particular circumstances from an independent tax advisor. Clients must carefully determine if the use of tax overlay services is appropriate for their circumstances, risk tolerance, and investment objectives. Tax management services are limited in scope and are not designed to permanently eliminate taxes in the account.

Neither Investnet, nor Fiduciary Exchange, LLC are licensed insurance agencies and as such, do not sell or make any recommendations related to the purchase of the annuity or insurance products referred to in this presentation. Insurance products are only sold or recommended by insurance licensed financial professionals or through a third-party intermediary licensed as an insurance agency. Please refer to your insurance agreement or contact your financial professional, insurance agent or insurance company for more information. Investnet, Inc. has a financial interest and occupies board of director positions in Fiduciary Exchange LLC (FIDx).

Advisor Credit Exchange, LLC (“ACx”) provides access to lending solutions for advisors’ clients via the Investnet Platform through Investnet Asset Management’s affiliate, Investnet Financial Technologies. Investnet, Inc. has a financial interest and occupies board of director positions in ACx. Neither ACx nor Investnet offers any loan products or makes any lending decisions. The funding and administration of all loans is undertaken by separate and unaffiliated financial institutions. This presentation should not be construed as a recommendation or endorsement of any particular product, service, bank or firm.

Disclosure

The Investnet Trust Services Exchange has been created in partnership with Trucentent, a provider of tools for enabling advisors to strengthen their understanding and use of trusts in estate planning. Investnet is not a law firm and as such, does not provide legal or regulatory advice or opinions to any party or client. You should always consult your relevant regulatory authorities or legal counsel as applicable.

Through a partnership with HealthPilot, Investnet enables access to supplemental healthcare and Medicare education and enrollment solutions for Medicare eligible clients. Investnet, Inc., has a financial interest in HealthPilot. Neither Investnet nor HealthPilot provide medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition.

Recommendations Engine reports are prepared from information obtained from sources that are believed to be reliable but cannot be guaranteed. The information received may be aged and dated which could affect the recommendations you make to your client. You should verify the specific details of your client's financial product including: i) any existing termination or transfer costs (including taxes); ii) existing fee schedules and current cost of ownership of the new financial product and iii) any newly imposed sales (immediate or deferred) or new termination charges before making any product recommendations to your client. Investnet, Inc. and its' subsidiaries and affiliates are not responsible for the verification or accuracy of the information provided. Potential transactions identified in this report are for informational purposes only and are not to be construed as an instruction to take any specific action. Investnet, Inc. and its subsidiaries and affiliates are not responsible for any decisions or recommendations you may provide to your client.

The services and materials described herein are provided on an 'as is' and 'as available' basis, with all faults. The graphical illustrations herein do not represent client information or actual investments. Nothing contained in this presentation is intended to constitute legal, tax, accounting, securities, or investment advice, nor an opinion regarding the appropriateness of any investment, nor a solicitation of any type. Investnet disclaims all warranties, express or implied, including, without limitation, warranties of merchantability or fitness for a particular purpose, title, non-infringement or compatibility. Investnet makes no representation or warranties that access to and use of the internet while utilizing the services as described herein will be uninterrupted or error-free, or free of viruses, unauthorized code or other harmful components. Investnet reserves the right to add to, change, or eliminate any of the services and/or service levels listed herein without prior notice to the advisor or the advisor's home office.

This document refers to information products or services that may be in development and not yet available. Accordingly, nothing in this presentation should be construed as a representation or legal agreement by Investnet to make available specific products or services (including, without limitation, concepts, systems or techniques.)

© 2021 Investnet, Inc. All rights reserved.