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Fiserv Brings Innovative, New Digital Investment Advice Solutions to its Wealth Management Network in Partnership with Marstone

Companies join forces to enable digital transformation of wealth management via single platform

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that it has partnered with Marstone, Inc., a New York-based digital advisory firm, to offer the [Powered by Marstone™](#) suite of digital investment advice solutions via the [Wealth Management Network from Fiserv](#). In addition, to support a single-platform strategy, wealth management firms will now have access to innovative digital advice solutions that seamlessly integrate into the [Unified Wealth Platform from Fiserv](#). Digital advice solutions complement personal advisor interactions and are critical in achieving digital transformation in wealth management, as well as helping create greater efficiency and scale for financial advisors.

The Marstone platform allows wealth management firms to offer holistic account analysis, tailored portfolios, and an innovative user experience. As the industry focuses on goals-based financial planning, easier client onboarding and fiduciary requirements from the Department of Labor (DOL), wealth management firms are expanding their digital advice capabilities to stay competitive, increase brand awareness and better serve investors in today's fast-paced world. Wealth management firms can now quickly and cost-effectively unify their front-end experience across multiple business lines.

"Wealth management firms have a tremendous opportunity to grow client engagement by incorporating digital advice solutions that enable advisors to interact with their clients in a way that fits their lives. Most financial advisors today are not using a digital platform, yet many investors say a combination of digital and human advisor interaction is appealing to them," said Cheryl Nash, president, Investment Services, Fiserv. "In partnership with Marstone, Fiserv is delivering a flexible, scalable solution that can be seamlessly integrated to elevate the digital experience for all users."

By incorporating digital tools into their technology portfolio, advisors can deliver more tailored advice to their investors. The Powered by Marstone suite leverages technology and user experience to optimize efficiency, facilitate communication, and maximize growth. The Marstone digital advice and financial planning platform can be implemented at the enterprise level as a self-directed robo solution or delivered as a point-solution hybrid model connected

with an advisor. The suite includes Marstone robo-advice solutions, which can query investors about their age, income, risk tolerance, time horizon and goals.

"Our partnership with Fiserv enables unparalleled ease of adoption and deployment for financial firms seeking to white-label our Powered by Marstone solutions, including digital - advice," said Margaret J. Hartigan, CEO and founder of Marstone. "As part of our integration, we will leverage the security, stability, and scalability of the Fiserv technology, and be able to reach the vast number of custodians already connected to Fiserv globally."

Fiserv is a market leader providing innovative investment services solutions with close to five million managed accounts supported on its Unified Wealth Platform, representing over \$1.4 trillion in assets under management. With the industry's largest digital destination for wealth management participants, Wealth Management Network from Fiserv includes access to a robust network of 70 sponsor firms, including eight of the top ten broker-dealers in the U.S., and supports approximately 300 asset managers with easy access to hundreds of model portfolio strategies. This facilitates real-time digital connectivity among all major market participants, including asset managers, broker-dealers, custodians, banks, aggregators, market utilities, advisors, investors and third-party partners.

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today – financial services at the speed of life. Learn more at Fiserv.com.

Additional Resources

- Wealth Management Solutions from Fiserv - <http://fisv.co/2l95J9W>
- Trends 2017: Wealth Management Blog - <http://fisv.co/2jSwFWk>
- Wealth Management Network – <http://fisv.co/2e9JU3E>
- Unified Wealth Platform - <http://fisv.co/2e7TrH2>
- Digital Transformation Introduces Wealth Management to a New Generation Blog- <http://fisv.co/2le0rqj>

About Marstone

Marstone is a comprehensive online investment and financial planning platform that provides an innovative and intuitive experience for institutions and individual investors. Powered by Marstone is a white-label solution that offers a full range of services for a wealth manager's daily workflow, including an integrated client portal with digital advice capabilities to aggregate vendors, resources, and tools. With a mission to demystify money and enable everyone to gain knowledge and agency of their finances, Marstone built a superior platform that encourages stronger relationships between advisors and their clients. For more information, visit www.marstone.com and www.poweredbymarstone.com.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a global leader in financial services technology. In 2016, Fiserv was honored to be named a FORTUNE[®] magazine's World's Most Admired Company for the

third consecutive year; in 2015 the company was recognized among Forbes magazine's America's Best Employers. For more information, visit Fiserv.com.

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