

Charles River[®] IMS Wealth Management



The Charles River[®] Wealth Management Solution

The Charles River [Wealth Management Solution](#) is creating a new paradigm in the wealth management industry with a [cloud-based](#), interoperable, and powerful platform that empowers wealth managers, sponsors, and advisors with the technology and services they need to help drive business growth and improve investor outcomes.

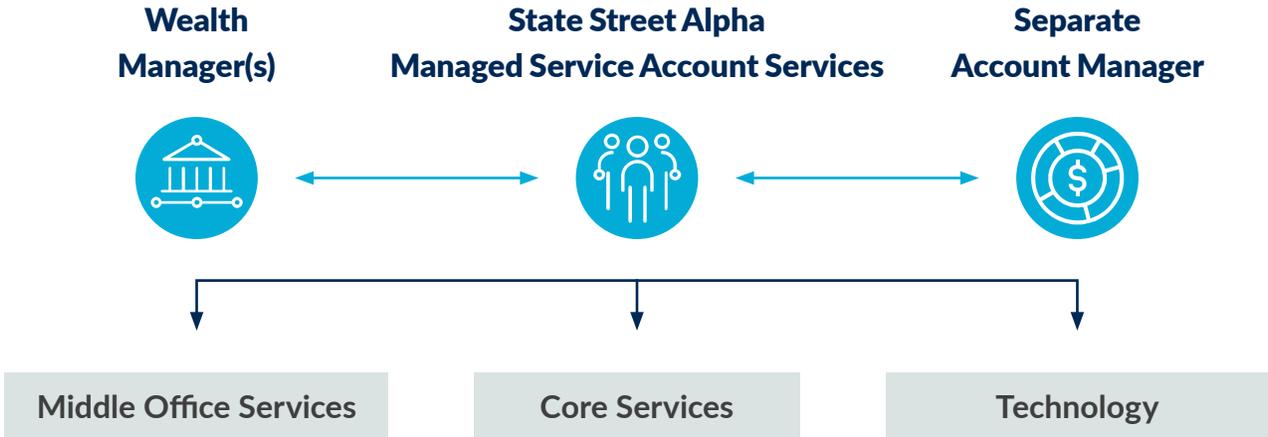
Designed to support the scalability and resiliency needed to support high-volume businesses, it enables wealth management firms to eliminate point solutions and consolidate onto a single platform, allowing for greater operational efficiency. Our open architecture, next-gen technology democratizes and streamlines access to networks and third-party providers and solutions.

State Street AlphaSM Managed Account Services

State Street Alpha Managed Account Services is the first complete outsourced solution for separately managed accounts (SMA) in the industry, combining technology and services to support and streamline the management, operation, and distribution of discretionary SMA strategies and model-based SMA/UMA strategies.

CAPABILITIES:

- Technology and services for Separate Account Asset Managers to distribute and operate their strategies on SMA/UMA programs across the industry
- Core capabilities include portfolio accounting, corporate actions processing, composite management, and reconciliation
- Extends front and middle office services
- Cloud-based, open architecture platform integrates with external providers to facilitate connectivity
- Wealthtech solution supports model management, order creation, and compliance



State Street Alpha Data Platform

Wealth Hub

The Charles River Wealth Hub is a multitenant, API driven, cloud-based communication platform built specifically for separate account managers to streamline sponsor communications across their business.

CAPABILITIES:

- Enables automated and streamlined communication between managers and sponsors
- Secure, single-click model updates to all applicable sponsors
- Can replace email exchanges and provides reliable, secure and auditable transmission of data
- Consolidated communication dashboards
- Helps eliminate low-value, error prone manual workflows
- Supports model management, account requests, order workflows, document transfer and receiving daily transactions, positions and tax lot data from sponsors

Supports Communication, Distribution, & Operations



asset managers

- Helps increase operational efficiency
- Support distribution of investment products across the wealth management industry

sponsors

- Helps manage risk, control cost, and improve operations
- Access investment strategies from leading asset managers

Tailored Portfolio Solutions

Charles River's Tailored Portfolio Solutions enables wealth and asset management firms to offer high-value portfolio customization at scale. Firms can manage the construction and trading of in-house models and third party SMA strategies, or operate direct index programs tailored to the requirements of each individual investor.



Direct Indexing – The risk/return profile of an index can be replicated while adhering to operational constraints such as minimum trade sizes or client requirements like tracking error and position limits. This capability supports custom benchmarks, concentrated positions, and the transition management requirements typically involved with the implementation of complex investment objectives.

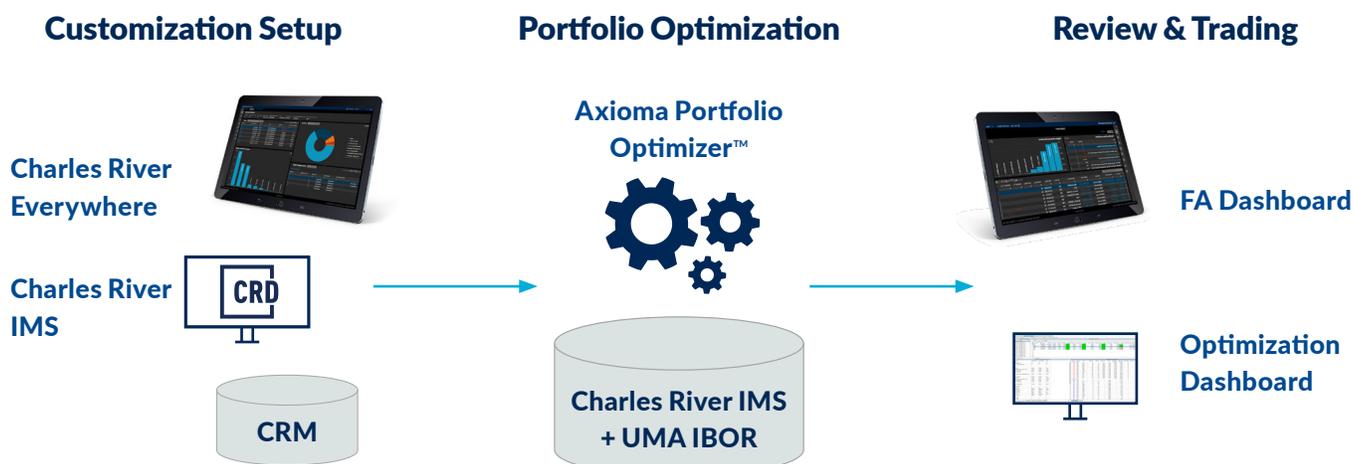


Tax Optimization – Enables managers to minimize the tax burden on portfolios by coordinating tax events across accounts, incorporating held away assets, and factoring in clients' tax rates and objectives. After-tax returns can be improved by taking advantage of an optimization process designed to consider optimal tax/risk trade-offs.



ESG Customization – Allows managers to reflect an investor's personal convictions around environmental- and social-based values in the design and implementation of the portfolio while adhering to return expectations of the tracking model or benchmark index.

End-to-End Workflow



Learn more at crd.com/hub



Charles River Development, A State Street Company

Investment, wealth and alternative managers, asset owners and insurers in 30 countries rely on Charles River IMS to manage USD \$36 Trillion in assets. Together with State Street's middle and back office services, Charles River's cloud-deployed front [and middle] office technology forms the foundation of State Street AlphaSM. Charles River helps automate and simplify the investment process across asset classes, from portfolio management and risk analytics through trading and post-trade settlement, with integrated compliance and managed data throughout. Charles River's partner ecosystem enables clients to access the data, analytics, application and liquidity providers that support their product and asset class mix. We serve clients globally with more than 1,000 employees in 11 regional offices.

(Statistics as of Q4 2021)

Learn more at crd.com/wealth

Charles River Development - A State Street Company is a wholly owned business of State Street Corporation (incorporated in Massachusetts).

This document and information herein (together, the "Content") is subject to change without notice based on market and other conditions and may not reflect the views of State Street Corporation and its subsidiaries and affiliates ("State Street"). The Content is provided only for general informational, illustrative, and/or marketing purposes, or in connection with exploratory conversations; it does not take into account any client or prospects particular investment or other financial objectives or strategies, nor any client's legal, regulatory, tax or accounting status, nor does it purport to be comprehensive or intended to replace the exercise of a client or prospects own careful independent review regarding any corresponding investment or other financial decision. The Content does not constitute investment research or legal, regulatory, investment, tax or accounting advice and is not an offer or solicitation to buy or sell securities or any other product, nor is it intended to constitute any binding contractual arrangement or commitment by State Street of any kind. The Content provided was prepared and obtained from sources believed to be reliable at the time of preparation, however it is provided "as-is" and State Street makes no guarantee, representation, or warranty of any kind including, without limitation, as to its accuracy, suitability, timeliness, merchantability, fitness for a particular purpose, non-infringement of third-party rights, or otherwise. State Street disclaims all liability, whether arising in contract, tort or otherwise, for any claims, losses, liabilities, damages (including direct, indirect, special or consequential), expenses or costs arising from or connected with the Content. The Content is not intended for retail clients or for distribution to, and may not be relied upon by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to applicable law or regulation. The Content provided may contain certain statements that could be deemed forward-looking statements; any such statements or forecasted information are not guarantees or reliable indicators for future performance and actual results or developments may differ materially from those depicted or projected. Past performance is no guarantee of future results. No permission is granted to reprint, sell, copy, distribute, or modify the Content in any form or by any means without the prior written consent of State Street.

The offer or sale of any of these products and services in your jurisdiction is subject to the receipt by State Street of such internal and external approvals as it deems necessary in its sole discretion. Please contact your sales representative for further information. State Street may from time to time, as principal or agent, for its own account or for those of its clients, have positions in and/or actively trade in financial instruments or other products identical to or economically related to those discussed in this communication. State Street may have a commercial relationship with issuers of financial instruments or other products discussed in this communication.

©2022 STATE STREET CORPORATION