Charles River® IMS
Wealth Management

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Information Classification: General

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.

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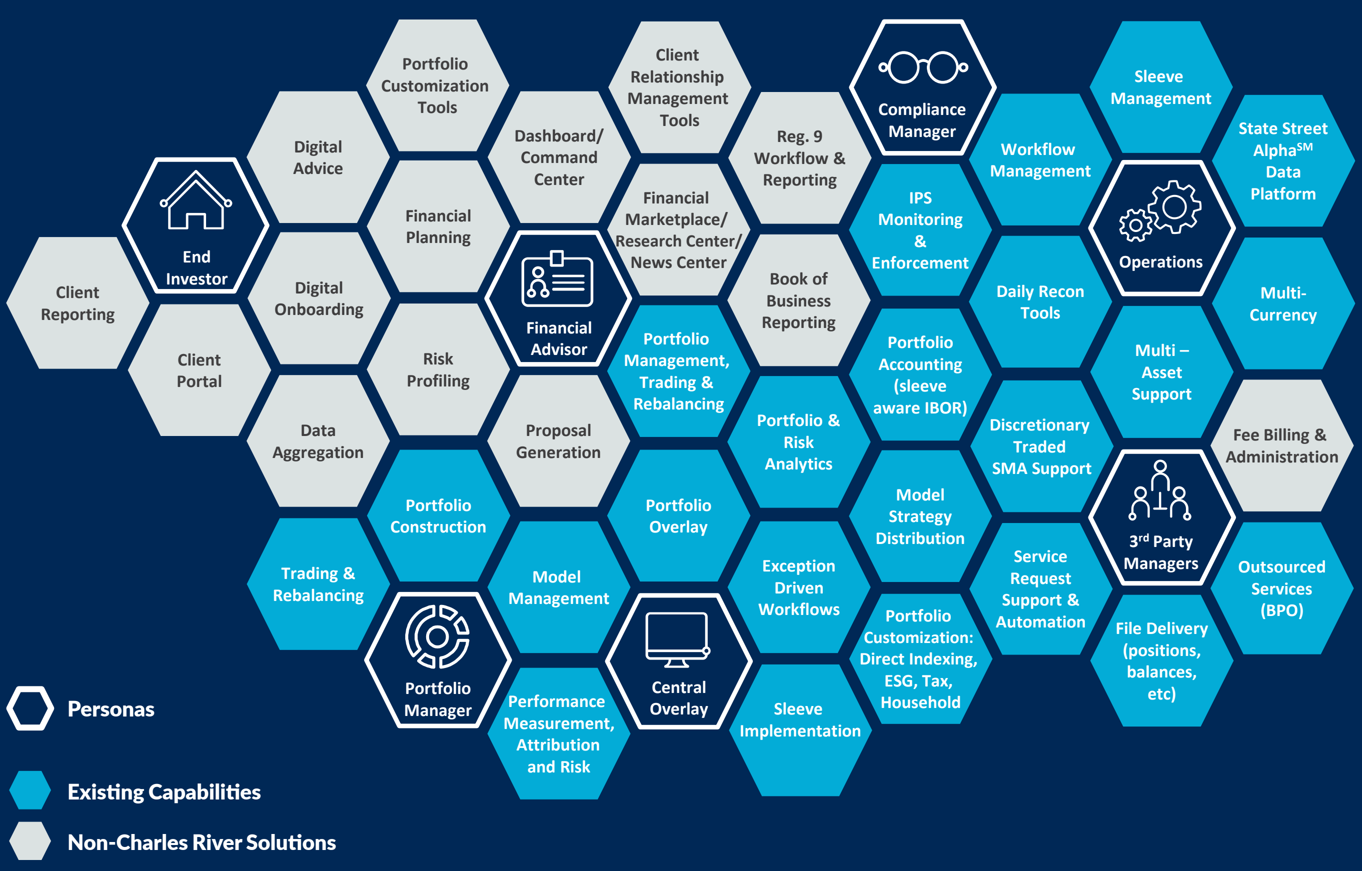
A Comprehensive Solution to Drive Growth and Innovation

Charles River offers wealth management firms and financial advisors a complete technology solution with institutional-class capabilities that supports all asset classes, currencies, and wealth programs and structures. The solution includes industry-leading enterprise SMA/UMA, tax optimization, direct index program management, managed account services, a manager-sponsor communication hub, and mobile access. The solution is complemented by centralized data management and services, FIX connectivity, and compliance expertise to help clients maximize value, reduce operational complexity, and manage costs.

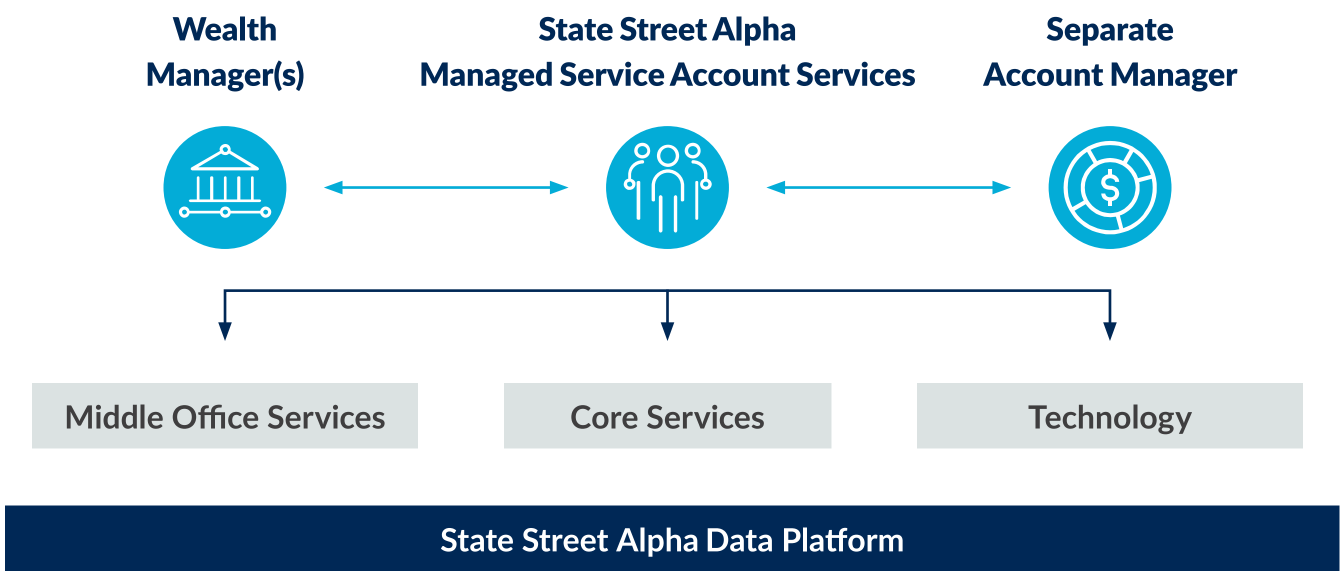


State Street Alpha℠ Managed Account Services

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



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

Learn more at **crd.com/tps**

Tailored Portfolio Solutions

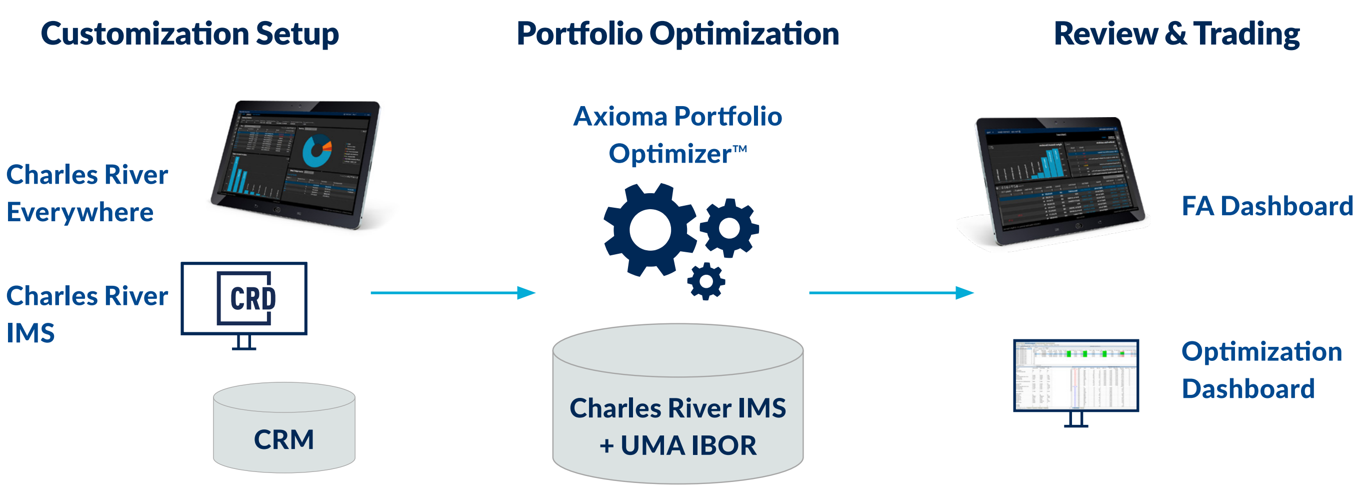
Charles River's Tailored Portfolio Solutions enables wealth and asset management firms to offer high-value portfolio customization at scale. Firms can manage the construction and trading of in-house models and third party SMA strategies, or operate direct index programs tailored to the requirements of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