



| Wealth Management Solution

# Scale Managed Accounts. Retain your Expertise.

The continued proliferation of managed accounts is driving wealth managers to seek solutions to grow their programs efficiently and at scale. However, firms are forced to choose from solutions with undesirable tradeoffs:

- ✓ Ceding control of branding and economics to a TAMP
- ✓ Operational fragmentation through overlay managers
- ✓ Costly and slow in-house technology build

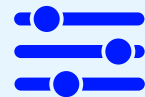
We believe there is another solution that offers wealth firms the capabilities they need without ceding firm identity or developing internal systems.

## Grow with our Tech-Led, Flexible Solution.

State Street **Portfolio Implementation (PI)** is a centralized implementation engine and overlay service designed to help wealth firms scale managed accounts programs without giving up control of branding, pricing, or technology.

PI provides centralized trade order aggregation and investment optimization for SMA portfolios and multiple model strategies within a UMA structure. The solution unifies models, trade workflows, and optional optimization overlays, eliminating operational bottlenecks that hinder scalability in traditional UMA stacks.

It combines the technology led capabilities of the **Charles River Development (CRD)** investment platform with the institutional and wealth management expertise of State Street Investment Management.



## Control and Customization at Scale

PI supports customizable overlay solutions tailored to firm and investor guidelines and constraints.



## Cost Savings

Avoid wrapper fees associated with full-service platforms; consolidate transaction costs and reduce duplicative advisory services.



## Flexibility and Transparency

Maintain your custody and reporting stacks and have pay only for what you need, avoiding bundled and unwanted services.



Discover the difference with Charles River. Schedule your discussion today.

## What PI Offers

PI offers a differentiated and unbundled solution that enables you to retain full control over client experience, pricing, manager selection, and data. It integrates seamlessly into your existing custody, reporting, and advisor-facing technology, specifically streamlining the implementation of model aggregation and overlay solutions.

### Unified Model Management

Select and combine various investment models, catering to individual preferences and strategies without regional or platform limitations.

### Streamlined Onboarding

Models are then onboarded directly to Charles River's Wealth Management Solution with robust governance and automation throughout the process.

### Trade Order Aggregation

State Street Investment Management (SSIM) simplifies execution and management of complex portfolios by aggregating trade orders across multiple UMA sleeves.

### Custodian Execution Routing

All orders are efficiently routed to the chosen custodian for execution, maintaining operational consistency and control.

### Investment Enhancements

Optional optimization and overlay services delivered by SSIM's specialized teams allow you to enhance investment capabilities and meet the needs of clients. SSIM offers tax management, direct indexing, in-house strategy integration, completion portfolios, ESG, and other tailored solutions.

## Charles River Development, A State Street Company

Investment and wealth managers, asset owners and insurers in ~30 countries rely on Charles River IMS to manage USD \$59 Trillion in assets. Together with State Street's middle and back office services, Charles River's cloud-based front office technology forms the foundation of State Street Alpha®.

Charles River IMS 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 for Private Markets helps solve complex data challenges for investors in private credit, real estate, private equity, and infrastructure. Charles River's partner ecosystem enables clients to access the data, analytics, application and liquidity providers that support their product and asset class mix. With more than 185% increase in headcount over the last 8 years, Charles River serves clients globally offering 24/7 support. To learn more visit [www.crd.com](http://www.crd.com).

*\*Statistics as of Q4 2025. Assets are inclusive of clients using the platform for purposes of secondary compliance.*

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