Integrated Wealth Management

Streamline and grow your business with a consolidated trust and brokerage platform that can be customized to meet your distinct needs.

If your firm is relying on separate trust accounting and brokerage systems, your technology may be holding you back. A consolidated platform can help drive efficiency, streamline operations and improve your clients' digital experience—all while helping you grow your core agency business.

Integrated Wealth Management (IWM) combines core brokerage technology with Fidelity's established trust accounting capabilities to accommodate trust, brokerage, and advisory business in a single operating environment.

Built with your trust officers, advisors, and clients in mind, this powerful solution delivers scalability, efficient processing, and a superior user experience, helping you compete effectively with other channels.

Made possible through Fidelity's flexible Wealthscape℠ technology platform, you can adopt IWM in its entirety, or use the functions that are most important to your organization. Fidelity consultants will work with you to find the right combination of technology to integrate with your existing capabilities to create a comprehensive suite that reflects your unique needs.

What sets IWM apart from trust accounting systems?

Single Operating Environment
Leveraging our Wealthscape platform, you'll have full advisory capabilities including opening and funding accounts, reporting and servicing clients. Invest and manage assets with the largest funds network in the industry and access to a full suite of investment products.

Embedded Trust Experience
Trust accounting is integrated into our digital experience, including principal and income accounting, held-away asset reporting, fee calculations and compliance reviews (investment, administrative and unique asset reviews).

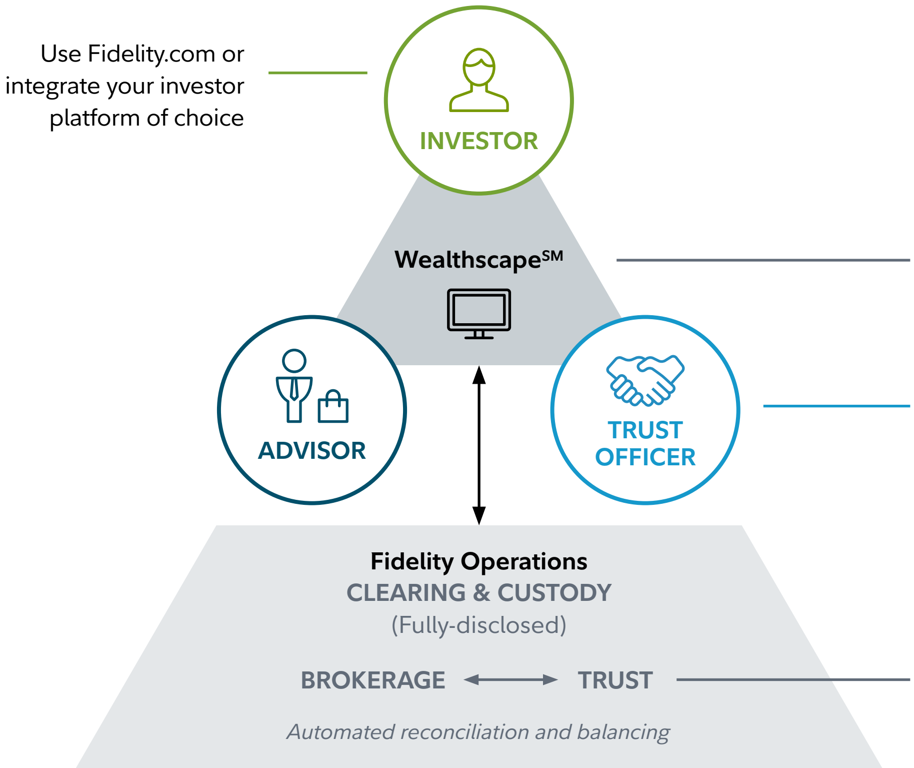
Leading-Edge User Experience
In addition to a unified digital experience for your advisors and trust officers, your clients will have real-time access to their accounts, statements, performance, and tax reports anytime from any device.

Flexibility to Customize & Integrate
With integrations to 175+ fintechs, you can seamlessly connect IWM to the industry's top CRM, financial planning, office, portfolio management, analytics and compliance solutions.

Scale & Operational Efficiency
Drive efficiency by outsourcing custody and accounting, asset servicing, investor correspondence, cash management, and trading through IWM—giving you more time to meet with clients.

Integrated Wealth Management Model

A unified technology experience across audiences backed by Fidelity's experienced trust operations and brokerage service team.



- Trust account opening/TOA
- **Cashiering:** P&I, tax categories
- **Trust reporting:** assets held away, P&I balances and transactions
- Workflow initiation and routing to Fidelity Trust operations
- Statements with trust details
- Householding

Additional Trust Officer Functionality through FIS:

- Investment/administrative reviews
- Fee calculations

Trust Accounting by Fidelity Operations through FIS

- Principal and income accounting
- Assets held away accounting
- Net income calculations
- Fiduciary tax interface
- Experienced trust operations and service team

To learn more or to request a demonstration of Fidelity's Integrated Wealth Management solution, please contact your Fidelity Representative.

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