FOUR CATEGORIES OF INNOVATION

Data, Cybersecurity and Cybercompliance	Marketing, Client Engagement, Planning	Portfolio Design, Implementation, Analysis	Investment Solutions
Buckler	Fynancial	nebowealth	VettaFi
FCI	asset+map	SAM Smartleaf Asset Management	Syntax
Dispatch	WEALTH MANAGEMENT GPT	Advyzon INVESTMENT MANAGEMENT	PROTEUS
JIFFY.ai	VRGL	ALLOCATERITE	IMTC
	fpalpha	kwanti	HALO
	Vanilla	Jacobi	
	Jump		

WEALTH TECHNOLOGY SOLUTION GUIDE
Q3 2024

MIKE CASCIANO
EVO WEALTH CONSULTING, LLC

WEALTH TECHNOLOGY SOLUTION GUIDE

EVO Wealth Consulting has evaluated existing and new wealth technology solutions for the past five years. This guide highlights best-in-class solutions that are simple to integrate into existing technology stacks and processes.

- Reduce operational cost of platform
- Automate critical, time-consuming tasks
- Create new revenue sources
- Deliver a differentiated advisor and client experience

*"Technology is a consistent **evolution**, not an end game."*

ABOUT EVO WEALTH CONSULTING

Mike Casciano has spent over two decades in the financial industry with BlackRock and Principal AM. He held various roles as a financial advisor, wholesaler, portfolio consultant, sales strategy and training, model and product development, and technology activation.

EVO was launched in September of 2023 out of necessity. Wealth managers lacked the educational resources and capacity to evaluate and adopt new technology and processes. After working closely with many of the emerging wealth tech solutions, Mike realized that RIAs desired help to holistically evaluate their client service model and create a long-term strategy for implementation of tech enhanced infrastructure.

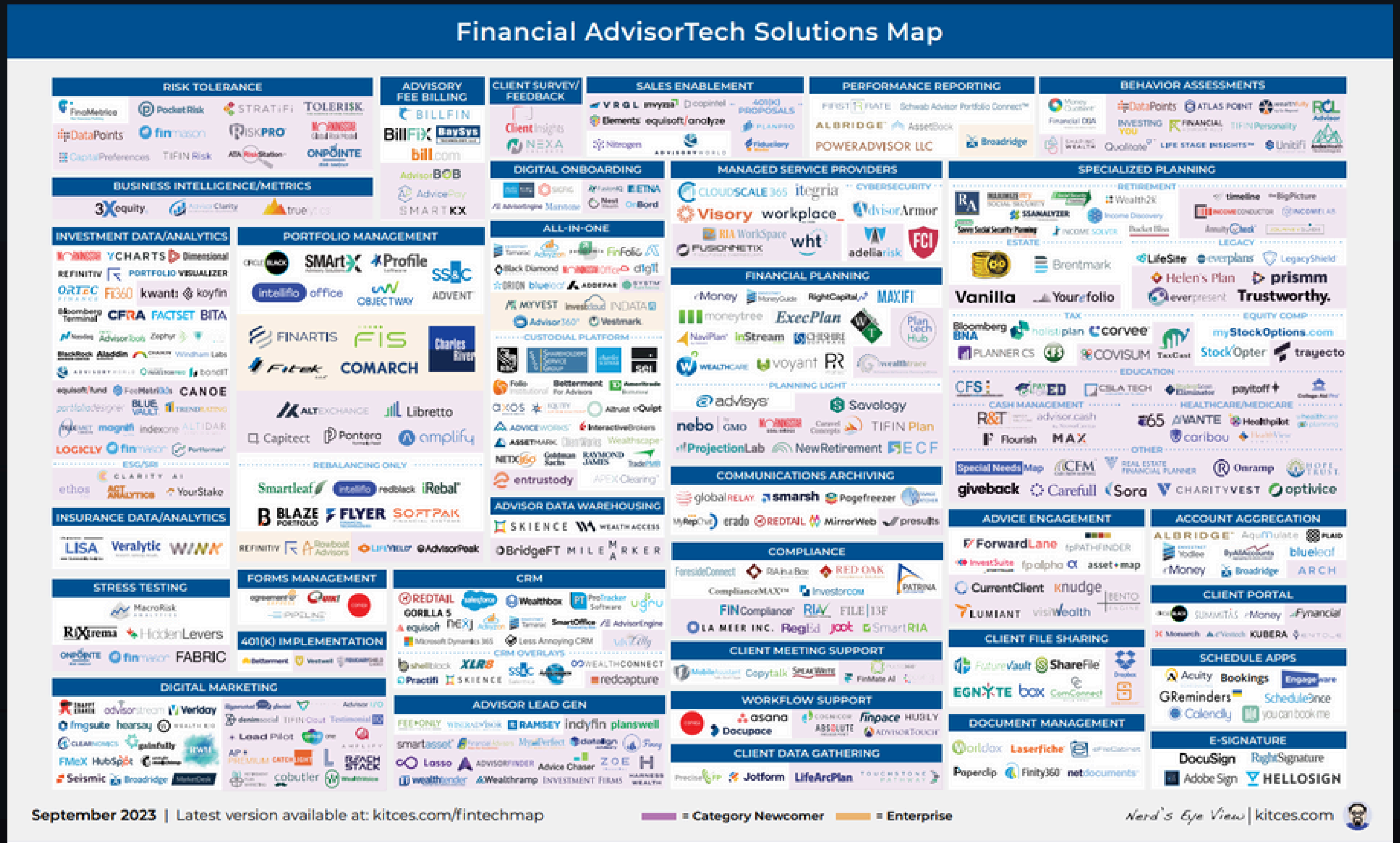
MAKING COMPLEX SIMPLE
EVO
WEALTH CONSULTING

THE CHALLENGE

Advisor Technology is innovating at a pace exceeding Wealth Managers' ability to implement

- Less than 10% of advisors feel they have the needed tech solutions [1]
- Only 64% of purchased technology is being used [1]
- Only 12% of technology is being used to it's full capabilities [2]

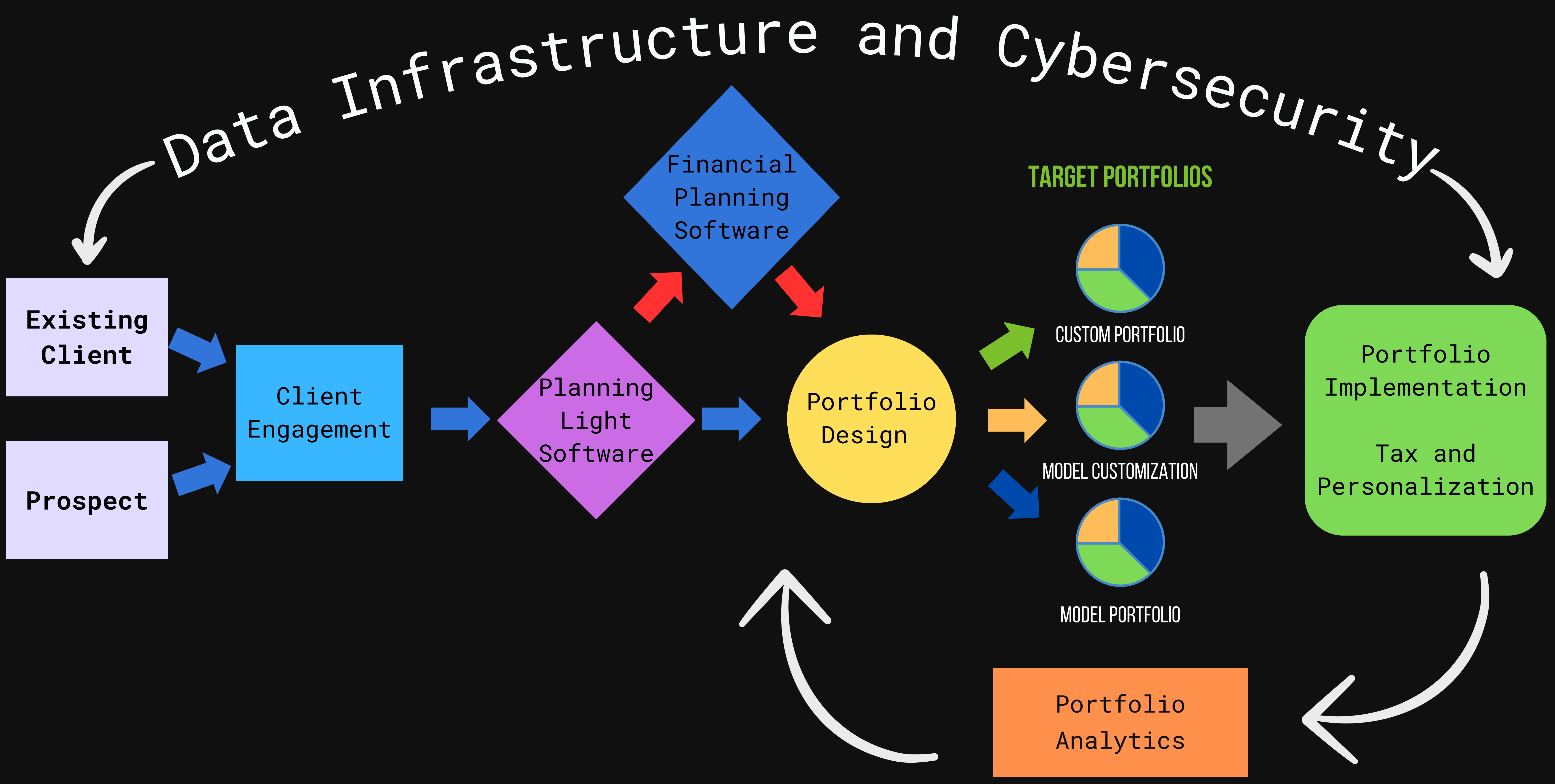
Michael Kitces' AdvisorTech Map
A Constantly Evolving, Complex Landscape



1 Study by Orion
2 Study by Michael Kitces

Michael Kitces at Nerd's Eye View
https://www.kitces.com/fintechmap/

GOAL: DIFFERENTIATED AND SCALABLE CLIENT EXPERIENCE



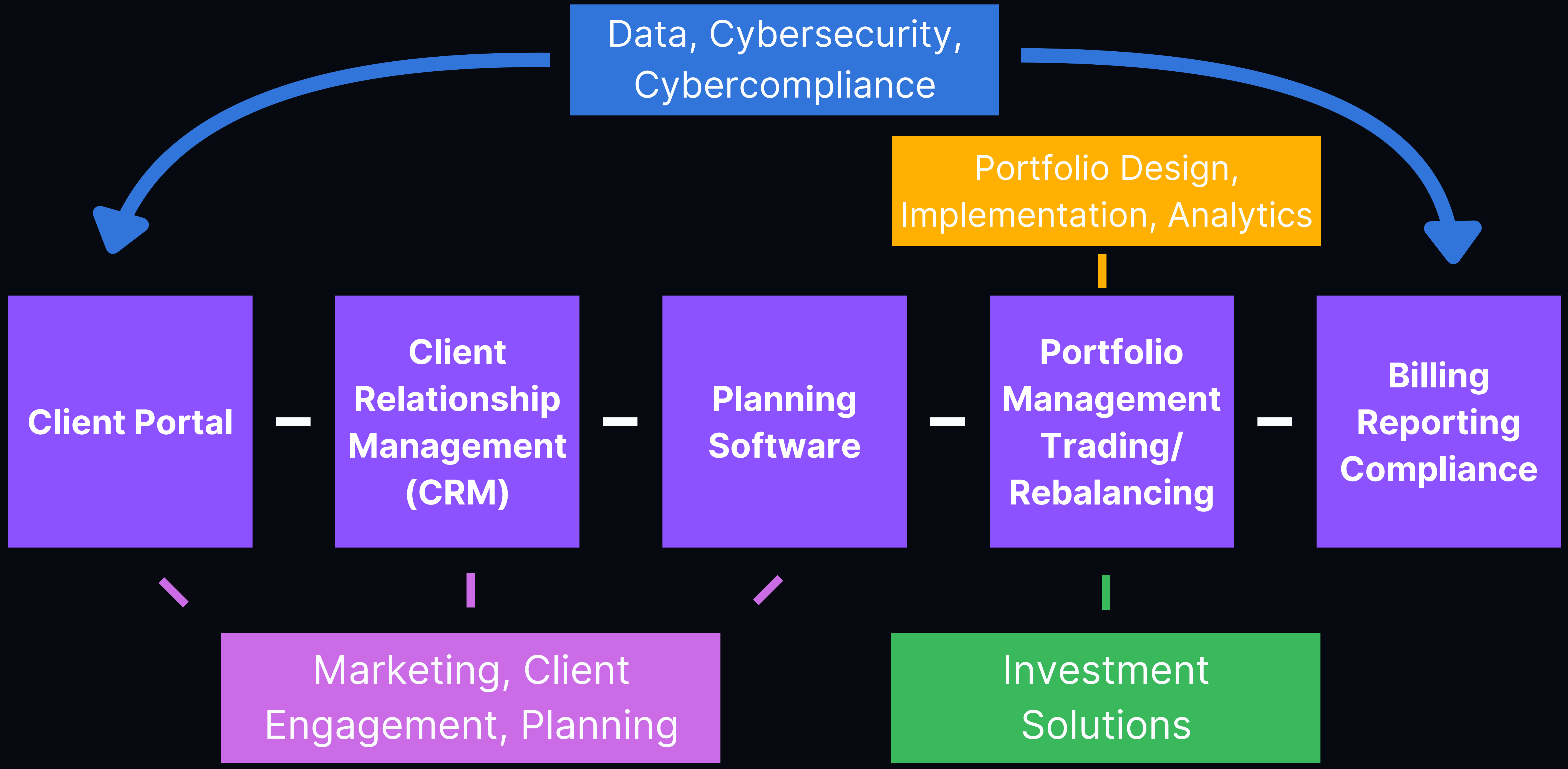
RIA CORE INFRASTRUCTURE

Most RIA firms have these basic categories of technology as part of their client service model

Client Portal – Client Relationship Management (CRM) – Planning Software – Portfolio Management Trading/ Rebalancing – Billing Reporting Compliance

ENHANCED INFRASTRUCTURE

Bridge data gaps, automate processes and deliver a scalable, differentiated core service model



FOUR CATEGORIES OF INNOVATION

Data, Cybersecurity and Cybercompliance

- Buckler
- FCI
- Dispatch
- JIFFY.ai

Marketing, Client Engagement, Planning

- Fynancial
- asset+map
- WEALTH MANAGEMENT GPT
- VRGL
- fpalpha
- Vanilla
- Jump

Portfolio Design, Implementation, Analysis

- nebowealth
- SAM Smartleaf Asset Management
- Advyzon INVESTMENT MANAGEMENT
- ALLOCATERITE
- kwanti
- Jacobi

Investment Solutions

- VettaFi
- Syntax
- PROTEUS
- IMTC
- HALO

HYPOTHETICAL ENHANCED SERVICE MODEL

Adding wealth technology to an existing RIA infrastructure to bridge data gaps and automate processes

Fynancial

WEALTH MANAGEMENT GPT

Replace existing client portal or add alongside to create content with WM GPT and deliver to clients, prospects and referrals on a mobile app to improve client satisfaction, asset retention and growth

Client Relationship Management (CRM)

Jump

Automate notes from meetings to create summaries, tasks and record in CRM

Planning Software

asset map

VRGL

fp alpha

Augment and enhance existing financial planning software with investment, financial, estate and tax planning solutions

nebowealth

SAM Smartleaf Asset Management

kwanti

Let technology help you create perfect fit portfolios aligned with financial plans, automate tax management, trading and rebalacing, and simplify analytics.

VettaFi

PROTEUS

HALO

Incorporate technology to deliver proprietary or white-labeled investment strategies to reduce portfolio cost to clients, create additional revenue streams, offset technology costs and deliver a differentiated investment solution.

Billing Reporting Compliance

MISSION

EVO helps wealth managers build differentiated client service infrastructure that is simple to implement and easy to use.

- Unlock capacity and growth
- Meet the unique needs of every advisor and client
- Reduce compliance risk and operational complexity

A DIFFERENT APPROACH

EVO is different because it combines two decades of real wealth manager experience with proven advisor technology and asset management solutions.

Our unique service model is not just a one-time engagement. It is EVO's responsibility to conduct ongoing due diligence to identify potential issues, emerging technology and opportunities for increased efficiency.

The result is a true open architecture consulting relationship that adapts to a firm's needs through time. We help make it easy to implement best fit technologies that increase growth and reduce complexity.

MIKE CASCIANO

PRESIDENT

Financial Advisor
Wholesaler
Portfolio Consultant
Fintech Strategist
Model Strategist
Platform Integration
Sales Strategy & Training

Mike began his career in financial services as an advisor in 2005. After two years of building his own practice, he joined BlackRock in 2007. He spent 8 years as a wholesaler, then helped launch the retail portfolio consulting business in 2015. In 2020 he was asked to lead model distribution efforts through a joint partnership with 55ip, a fintech company specializing in automated rebalancing, tax and risk management.

In 2021 Mike joined Principal Asset Management to build and launch a multi-manager model portfolio platform. He also created partnerships with Smartleaf AM and YieldX to combine models, equity direct index and individual bonds into one holistically managed account.

Mike resides in New Hope, PA with his wife, three children and two dogs. He enjoys spending time with his family and friends and watching his children's sports.

Thank you for your interest in EVO, our partners, and potential solutions.

We are ready to help evolve your firm to its aspired state.

MIKE CASCIANO

President

mike@evo-wealth.com

www.evo-wealth.com

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EVO

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APPENDIX - WEALTH TECHNOLOGY SOLUTION PARTNER SUMMARY

Data, Cyber Security and Cyber Compliance	Marketing, Client Engagement, Planning		Portfolio Design, Implementation, Analysis	Investment Solutions
Cyber Compliance Buckler	Client Portal/ App Fynancial	Investment Planning VRGL	Portfolio Implementation SAM Smartleaf Asset Management	Custom Index VettaFi
Cyber Security FCI	AI Content Creation WEALTH MANAGEMENT GPT	Tax/ Estate Planning fp alpha	Portfolio Implementation Advyzon INVESTMENT MANAGEMENT	Custom Index Syntax
Data Infrastructure Dispatch	AI Assistant Jump	Estate Planning Vanilla	Portfolio Management ALLOCATERITE	Private Assets PROTEUS
Data Infrastructure JIFFY.ai	Planning Visualization asset+map		Risk Analytics kwanti	Structured Notes HALO
			Custom Analytics Jacobi	Individual Bonds IMTC
			Portfolio Design nebowealth	

DATA AND CYBER

Cyber regulations and RIA responsibilities have recently been updated by the SEC
Cybercompliance is the requirements for a documented processes
Cybersecurity is the software and implementation of network and data security

Data, Cybersecurity and Cybercompliance

Buckler is a Cyber Program Management platform tailored for financial advisors to meet SEC, FINRA, NYDFS, and NAIC regulatory requirements. The innovative platform transforms underutilized, static cyber compliance policy documents into a streamlined, actionable program that covers Risk Management, Information Security, Business Continuity, Security Incident Response, and Vendor Risk Management. Buckler simplifies compliance, enhances accountability, and ensures policies are always up-to-date and effective, enabling advisors to evidence compliance in the event of a regulatory exam, a breach, or a cyber insurance claim.

FCI, a NIST-based Managed Security Service Provider (MSSP), offers cybersecurity compliance enablement technologies and services to CISOs and security personnel in financial services organizations to perform security assessments and deliver cloud-based managed endpoint and network protection.

DATA AND CYBER

Data ownership and intake is an emerging solution that was previously limited to larger institutions because of cost. The ability for mid-size RIAs to own, control and apply firm and client data seamlessly across applications is a game changer.

Data control increases independence, can reduce costs and enables the use of multiple vendors and applications without the need for an outsourced, third-party platform to provide data translation and summarization.

Data, Cybersecurity and Cybercompliance

Dispatch is a data orchestration company focused on syncing data across an advisor's tech stack. We make it easy to automate onboarding, open accounts and maintain client data across separate software systems.

Built on AI and no-code technologies, JIFFY.ai's full stack platform enables banks, financial services companies, and Fortune 500 organizations to solve their pressing operational and efficiency challenges. Our ready-to-deploy HyperApps help business users to improve customer experience and realize the true value of digital transformation in a fast-tracked timeline.

MARKETING, CLIENT ENGAGEMENT, PLANNING

Marketing, Client Engagement, Planning

There is a growth opportunity for firms that invest in marketing, engagemnt and planning

- Fynancial
- asset+map
- WEALTH MANAGEMENT GPT
- VRGL
- fp alpha
- Vanilla
- Jump

Fynancial

Fynancial, the world's first Social Financial Platform (SFP) for the wealth management industry, combines traditional wealth tools with modern social engagement features, allowing you to post directly to your clients' and prospects' pockets, integrate planning and performance providers, and be where your clients spend five hours a day—on their phones.

WEALTH MANAGEMENT GPT

Wealth Management GPT empowers advisors with AI-driven features to enhance marketing capabilities, improve communications, and save time and money by harnessing advanced natural language processing to help advisors create content and control their narrative.

Jump

Jump AI is how advisor teams cut meeting admin time by 90% while elevating the client and advisor meeting cycle. Jump turns client interactions into meeting documentation, tasks, structured FP data, recap emails, meeting prep, CRM updates, and more. Made only for advisors, customizable to your workflows and style, deeply integrated with the advisor tech stack, safe and compliant.

MARKETING, CLIENT ENGAGEMENT, PLANNING

Marketing, Client Engagement, Planning

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asset+map

Founded by Certified Financial Planning Practitioner H. Adam Holt in 2013, Asset-Map aims to elevate the financial wellness of millions by providing an interactive, holistic view of a household's financial picture that empowers users to easily comprehend, discuss, and make smart financial decisions.

VRGL

Founded by pioneers of the institutional wealth management software industry, VRGL provides a suite of tools designed to empower wealth management firms to streamline the investment proposal and client acquisition process. Capabilities include risk tolerance, statement aggregation (including PDF statement extraction of all data), institutional-grade analytics, and proposal management capabilities.

By giving clients a holistic view of their consolidated investment portfolio and illustrating a potential transition, VRGL enables advisors to quickly demonstrate their value proposition while ensuring compliance with risk tolerance and investment policies. This allows advisors to accelerate client acquisitions and enhance the retention of existing AUM.

MARKETING, CLIENT ENGAGEMENT, PLANNING

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fp alpha

FP Alpha's AI-driven technology reads clients' tax returns, wills, trusts, and insurance policies, instantly summarizing key data, identifying actionable planning insights, quantifying the value of advice, and driving more revenue to the advisor, accomplishing in minutes what used to take hours and starting where traditional retirement planning software stops.

Vanilla

Vanilla, the world's first estate advisory platform designed by advisors and estate professionals, to deliver a holistic, modern estate planning experience, allowing advisors, planners, and estate attorneys to provide differentiated advice, expand client relationships, win new business, and increase ongoing value through simplified, scalable estate analysis.

PORTFOLIO DESIGN, IMPLEMENTATION, ANALYSIS

Portfolio Design, Implementation, Analysis

Manually managing client portfolios is a major constraint, and studies show it can occupy 10-50% of an advisors' time. Technology can replicate the critical, but time-consuming, tasks of custom portfolio management, tax optimization, trading and rebalancing to reallocate time to clients.

Smartleaf Asset Management, LLC ("SAM") is an SEC-registered sub-advisor that makes delivering personalized and tax-optimized portfolios simple. SAM leverages Smartleaf, Inc.'s advanced automated rebalancing platform to provide wealth advisors with the ability to outsource the day-to-day management of highly customized, tax-optimized portfolios, including those with direct index cores.

Based in Chicago, Illinois, our dedicated team of experienced entrepreneurs aims to deliver an intuitive, comprehensive technology solution for financial advisory firms, focusing on continuous product innovation, superior service, and reinvestment to ensure we provide the best value and maintain our commitment to excellence in product and service.

AllocateRite is a cloud-based, AI-driven wealth management platform that offers asset managers and advisors real-time and actionable dashboards for portfolio management, featuring streamlined onboarding, proposal generation, a powerful rebalancing engine, and tax-optimized models and strategies, all designed to provide advanced financial services at scale. With its embedded AI agent Newt, save time by generating reports on the fly with intelligent insights into portfolios and analytics.

PORTFOLIO IMPLEMENTATION AND RISK ANALYSIS

Portfolio Design, Implementation, Analysis

Nebo Wealth is an award-winning, open-architecture asset management platform offering personalized portfolios that align seamlessly with each client's unique financial goals and objectives, delivering the personalization clients expect and the scale advisory firms need to grow, all without spreadsheets, wasted time, or one-size-fits-all models.

Kwanti offers comprehensive, user-friendly portfolio analytics for financial advisors and investment managers, used daily by hundreds of firms to build model portfolios, analyze client portfolios, and generate proposals, aiding in prospect conversion, client acquisition and retention, model management, and more through web-based analytics, investment performance data, stress testing, and proposals.

With Jacobi, Wealth Managers can industrialize the portfolio proposal, review, and research process and deliver model portfolios at scale - all tailored to their unique product, processes and client reporting requirements. Jacobi's highly customizable technology streamlines multi-asset portfolio design, analysis, and client engagement.

INVESTMENT SOLUTIONS

Investment Solutions

Technology makes it simple and cost efficient to incorporate personalization, customization and complex investment solutions into retail portfolios.

Adding individual stocks and bonds, private assets and structured notes into a scalable portfolio management process can be easy and provide differentiation in an increasingly competitive market.

Custom Index Solutions

VettaFi is a provider of indexing, data & analytics, industry leading conferences, and digital distribution services to ETF issuers and fund managers. It operates the ETFdb, Advisor Perspectives, and ETF Trends websites and the LOGICLY portfolio analytics platform—engaging millions of investors annually—empowering and educating the modern financial advisor and institutional investor.

Syntax LLC is a financial data and technology company that uses its Affinity Data™ system and patented FIS® technology to offer granular revenue data, automated direct indexing solutions, and a range of customized indices for various financial products.

INVESTMENT SOLUTIONS

Investment Solutions

VettaFi

Syntax

PROTEUS

IMTC

HALO

Private Assets

PROTEUS

Proteus is an advanced platform that provides investors and advisors with access to curated alternative/private investment opportunities, innovative model portfolios, and comprehensive investment management tools, including analytics, client reporting, and simplified tax reporting.

Structured Notes

HALO

Halo Investing is a Chicago-based award-winning technology platform that democratizes access to protective investment solutions like structured notes, structured note SMAs, and annuities by connecting issuers, financial advisors, and investors through a transparent and efficient marketplace, analytics, and reporting solutions.

Individual Bond Strategies

IMTC

IMTC is a cloud-native fixed income management system that enables fixed income managers to customize accounts at scale and minimize manual workflows; the platform integrates portfolio construction, optimization, order management, compliance, and risk management to enhance investment decisions and efficiency while reducing costs.

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