SMArtX Advisory Solutions

MANAGED ACCOUNT TECHNOLOGY

BUILT FOR WEALTH ADVISORS

ADVISOR BROCHURE

Platform Snapshot

SMArtX Advisory Solutions is a leading innovator of managed accounts technology and architect of the SMArtX turnkey asset management platform (‘TAMP’). As a leader, SMArtX is on the forefront of changing the way the managed accounts industry operates by providing new operational efficiencies and modern functionality to all corners of managed accounts applications.

INSTITUTIONAL MONEY MANAGERS

Investment strategies are managed by RIAs and subject to SMArtX’s due diligence process.

WHITE LABEL FUNCTIONALITY

Advisors can put their own name/ brand on reports and benefit from integrated client billing.

CUSTOM PORTFOLIOS

Advisors can customize multi-strategy portfolios based on specific investment objectives.

INTRA-DAY ALLOCATIONS

Investing in the strategies is as simple as buying stocks, with intra-day pricing.

SCALABLE SOLUTIONS

Modular infrastructure and open APIs power your platform and grow with your business.

REPORTING

Intra-day, sleeve-level portfolio pricing provides the current value of each strategy.

RESEARCH

SMArtX provides information on each strategy, enabling qualitative and quantitative based decisions.

OCIO SERVICES

Pre-built asset allocation models and customized solutions for your clients.

What We Do

SMArtX Advisory Solutions delivers a disruptive, innovative technology solution to drive productivity gains and increase operational efficiencies. Our technology helps simplify an advisor's move to independence, facilitate a broker-dealers' transition from commission-based to fee-based accounts, seamlessly integrate to a firm's managed account practice, and cater to asset managers looking for their own platform for product distribution.

As a technology provider, SMArtX leverages its modular infrastructure and open APIs to provide custom enterprise solutions to investor platforms, asset managers, banks, and TAMPs. Advisors and broker-dealers can also access the SMArtX TAMP for investment management solutions ready to go right out of the box.

REAL-TIME

SMArtX trades in real-time all day with no windows or cut offs.

CLOUD-BASED

Modular infrastructure for custom builds and deployment.

OPEN APIS

Integrate multiple technologies into a single user interface.

MICROSERVICES ARCHITECTURE

Simple UI and fast operations provide a seamless experience

Advisor Benefits

SMArtX leverages strategy access with the ability to see intra-day performance, research strategies, build portfolios, and maintain allocations simultaneously across multiple accounts. Our low minimums, flat fees, and benefits of intra-day liquidity combined with our tools, provide advisors with a single interface to manage their investment management process.

- Access to institutional quality managers for as little as $5,000
- Seamless aggregation of long only, indexes, and long/ short strategies in the same account
- Sleeve-level reporting on investment models and individual securities
- Portfolio construction, proposal generation, and rebalancing in one platform
- Intra-day allocation and liquidation functionality
- Custom investment portfolio creation

Our strategic relationships enable wealth advisors to open client accounts at various custodians[1].

TD Ameritrade Institutional	BNY MELLON | PERSHING	Interactive Brokers
charles SCHWAB	Fidelity Custody & Clearing Solutions®	
APEX Clearing™ DIGITAL WEALTH SOLUTIONS	axos CLEARING A subsidiary of Axos Financial™	

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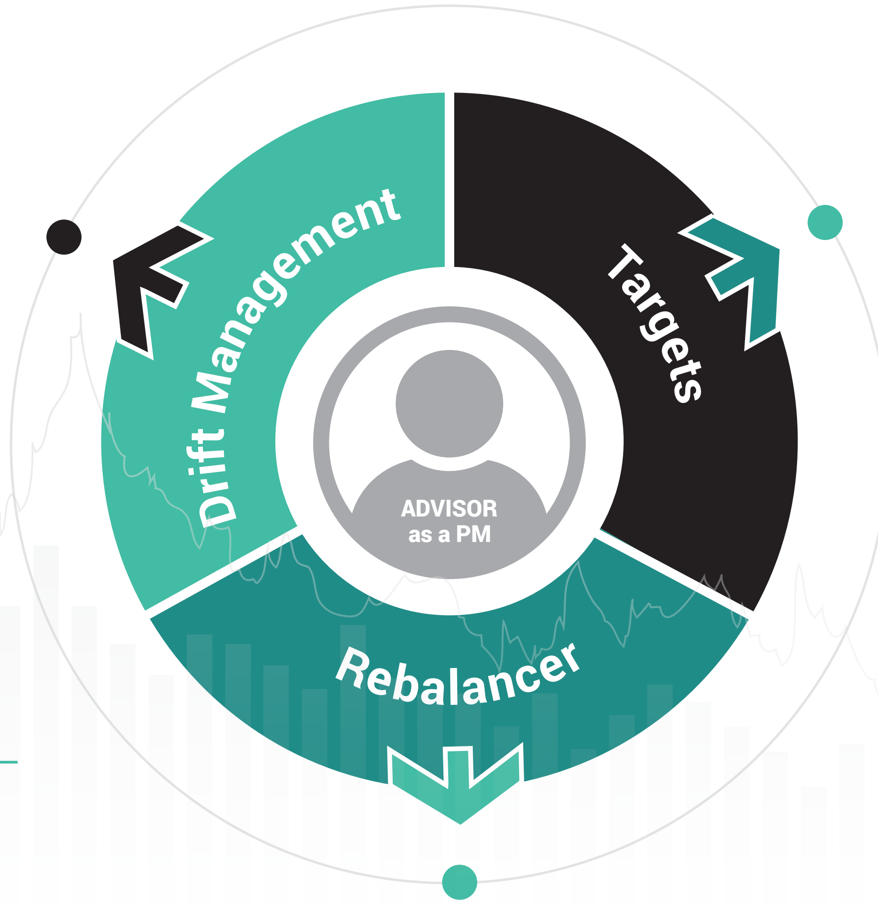

Advisor as a PM, Rebalancer, and Drift Management

SMArtX's simple, streamlined APM functionality was designed to help advisors save time and scale their ability to manage all their client portfolios in one dashboard.

SMArtX addresses advisor needs through next generation technology by providing an investment management solution, integrated with essential applications, to better serve clients. Our functionality encompasses the complete client experience, comprising of portfolio proposal initiation, account opening, report building, and portfolio management.

Advisor as a PM:

Essential Application Integration & Functionality

Drift Management

- Set a drift parameter for each allocation within a target
- Set precision guidelines to customize accuracy
- Get alerted whenever an allocation moves outside of the preset parameters

Targets

- Create a multi-asset target portfolio
- Customize the percentage for each allocation within the target
- Apply the target across multiple client accounts simultaneously
- Target allocation changes will trade automatically across all corresponding accounts

Rebalancer

- Drift alerts or allocation changes generate a rebalance request
- Advisors can review the contents of each rebalance request
- Click "Approve Trades" and SMArtX automatically rebalances each account

Diversified Investment Strategies

Traditional, Index, and Alternative Strategies in One Account

Wealth advisors can now complement their traditional, long only allocations with strategies typically less correlated to the market, such as hedged equity, market-neutral, and options strategies. In addition, SMArtX offers direct index strategies, both long and long/short, as well as more well-known market indexes. These types of strategies have been shown to help reduce volatility and protect against acute downside movements, especially in times of significant market disruptions.

Each of these traditional, alternative, and index strategies is offered through the SMArtX advisor dashboard and the same managed account structure, providing a single interface to create investment portfolios that meet your client's investment objectives.

MARKET CAP

Large, Mid, SMID, Small

SECURITY TYPE

US Equities, Options, ETFs, ADRs, REITS, MLPs

GEOGRAPHY

Domestic, International, Global, Regional

INVESTING METHODOLOGY

Value, Growth, Opportunistic, Tactical, Index

SECTORS

Communications, Consumer, Energy, Financials, Healthcare, Industrials, Infrastructure, SRI/ESG, Technology, Real Estate, Utilities

SMArtX Advisory Solutions

SMArtX is the only platform to offer real-time institutional alternative strategies in a UMA structure.

The platform's unique technology is able to accurately create model portfolios through receipt of real-time trade information directly from the alternative investment firm's trading systems and counterparties. By executing and allocating directly into client accounts, investors are able to have a model portfolio of an alternative strategy just like they do traditional strategies.

HEDGED EQUITIES	MARKET NEUTRAL	SHORT ONLY	OPTIONS
Portfolios consist of both long and short positions	Long and short positions are structured to offset systematic market risk	Portfolios consist of only short positions to capture alpha from price declines	Various strategies capitalizing on pricing inefficiencies due to the passage of time

Implementing an investment portfolio consisting of both traditional and alternative strategies can decrease the volatility of the portfolio and enable higher compounded returns over time

GROW YOUR BUSINESS

Retain client assets by providing a managed alternative allocation instead of your clients maintaining assets away.

ACTIVELY MANAGE PORTFOLIOS

Position level transparency and intra-day liquidity provide the most flexibility in managing client assets

DIVERSIFY CLIENT PORTFOLIOS

Build portfolios using strategies across market cap, asset classes, and investment methodologies to create less correlated portfolios that are differentiated from high beta products

NON-CORRELATED ALPHA GENERATION

Hedge fund strategies can actually produce alpha when hedging, instead of merely preserving capital such as going to a cash position.

REDUCE DOWNSIDE MOVEMENTS

Including alternative strategies in a portfolio can limit drawdowns, enabling higher compounded returns.

LOWER PORTFOLIO VOLATILITY

Adding alternatives can reduce monthly return swings while maintaining performance returns.

SmartX Due Diligence Process

Each actively managed investment management firm on the broad platform is subject to our due diligence process and is assessed on its diversity of investment strategies, philosophy, and established track record of investment performance.

Key personnel and principals are subject to background verification reviews, and each actively managed firm must be a registered investment advisor to be part of the platform.

Each actively managed firm is required to:

- Be a registered investment advisor (RIA) in good standing with the SEC or their relevant state regulator
- Submit to third party background checks on key personnel, covering criminal, regulatory, and credit histories
- Present their Form ADV Part II and brochure for review
- Complete our due diligence questionnaire

In addition, each of these actively managed firms is subject to some or all of the following depending on the types of models, i.e. Alternative Investment or Long Only Portfolios:

- Third party verified audited financials
- ADV Disclosure section and Part II brochure reviews
- Review of audited financials for the last 36 months
- Assessment of fund statements submitted directly by their administrator
- GIPS compliance or third-party review of historical strategy performance

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