MONEY MANAGER X-CHANGE

Provide Clients with Access to a Diverse Array of Professional Money Managers While Making Your Business More Efficient

tca by E*TRADE™

Expand your investment management capabilities through Money Manager X-Change

At TCA by E*TRADE, we know that every financial advisor is unique and has different strengths and preferences. Some advisors specialize in relationships and asset gathering, while others focus on managing money, and developing models and strategies.

The Money Manager X-Change (MMX) program brings together your strengths with those of professional third-party money managers to help better serve your clients. Whether you outsource all your investment management or wish to round out your offerings with complementary strategies and money managers, the MMX program can be an excellent resource for you.

The MMX program is an open architecture service that enables you to mix and match third-party money managers and strategies as you think best to meet your clients' investment needs — covering all major asset classes, market capitalizations and investment styles. And you can efficiently manage portfolios from one easy-to-use technology platform, which even allows you to have multiple models managed by different money managers within a single account.

In addition, the MMX program gives you control. You choose which strategies and money managers are available to your clients, while benefiting from the technology and custodial services of the TCA by E*TRADE platform.

> **59% of advisors cite freeing up time as the number one reason for outsourcing investment management.**
>
> – *External Investment Management: Advisor Attitudes and Adoption, Northern Trust, 2016*

Benefits of MMX

For Your Business

- Tap into an array of diverse investment offerings to help meet clients' needs, goals, and preferences.
- Expand your offering and position yourself to be more competitive.
- Delegate all of your money management or just a portion.
- Make your business flexible, efficient, and scalable.
- Lower investment-management-related overhead while maintaining control over your client base.
- Increase efficiency by employing an easy process of hiring multiple money managers through one source.
- Free up time for growing your business.
- Build sustainable value for your business as part of your succession strategy.

For Your Clients

- Open the door to more investment options for clients' unique and varying needs.
- Provide access to professional third-party money managers that were once restricted to just high-net-worth clients.
- Improve your client experience by freeing up your time to spend with clients.
- Provide a consistent investment process to all account sizes, even smaller accounts.
- Enable 24/7 online access to investment holdings, transactions, and performance in one place and with one consolidated statement.
- Enable clients to easily monitor account performance not only at the account level but also at the individual model level.

> **55% of advisors cite access to a wider range of investment strategies as a key benefit of outsourcing to a third-party money manager.**
>
> – *External Investment Management: Advisor Attitudes and Adoption, Northern Trust, 2016*

Leveraging MMX capabilities

Deploys a UMA structure

- Use multiple managers, models or strategies in a single account (even next to any of your own proprietary models)
- Select from a list of leading third-party money managers and diverse strategies using our online tool
- Add or subtract money managers from an account without having to open a new account
- Customize fee billing to specific assets, models, or strategies within an account
- Rebalance client portfolios easily
- Report performance at the model, account, and/or household level

Provides access to full spectrum of investment managers and strategies

- With a variety of approaches including:
  - Mutual fund and ETF strategists or UMA managers, strategic or tactical management styles, holistic asset allocation or specialized strategies
- Across various categories including:
  - Absolute return, alternative, domestic equity, fixed income, global mandate, global/international equity, income/high yield, multi-asset class, risk management, sector, socially responsible, and tax sensitive
- **Take advantage of pre-established pricing if you choose one of our select money managers, allowing you to start delegating investments more quickly and easily.**

Powered by the TCA by E*TRADE Platform

For advisors, one of the biggest benefits of working with TCA by E*TRADE is the efficiency that the technology platform yields. And it's no different with the MMX program. You have access to powerful investment management capabilities right from the Liberty platform.

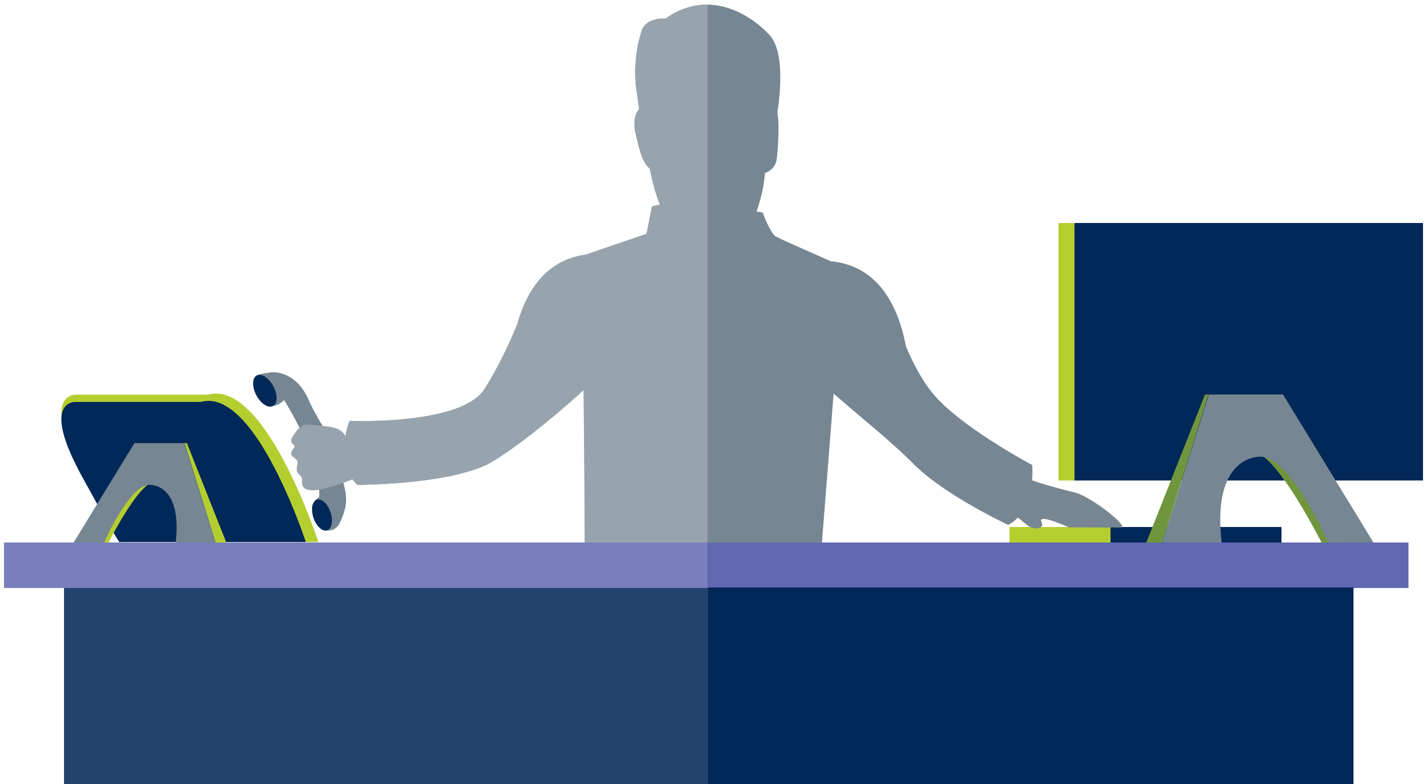
- Easy client onboarding including simple two-page new account application, pre-populated forms, eSignature
- Easy conversion process with simple two-page conversion form
- Performance reporting built into Liberty with multiple views to review account holdings, allocations and households in a single view
- Integrated fee-billing engine built in
- Simple, automated process for cash management
- Client portal provides holistic views of clients' accounts, view by model or by account
- Unified Managed Account (UMA) structure that enables multiple investment strategies, models, and money managers in a single account
- Open architecture enables integrations with popular third-party technology, including CRMs, financial planning, and risk-profiling tools
- Private labeling of client portal, statements, and reports
- Mobile-friendly investor portal

96% of advisors report being satisfied with their external money management arrangements.

– *External Investment Management: Advisor Attitudes and Adoption, Northern Trust, 2016*

Get more information

To learn more about MMX and how we can help integrate this service easily and seamlessly into your business, consult with your Relationship Manager, email MMX@trustamerica.com or call 1-800-955-7808.



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