

WealthPort at a Glance





Customizable Managed Account Experience

Experience a flexible managed account solution designed to meet the unique needs of your business model – no matter how you engage with your clients.

Cambridge's suite of technology enables you to efficiently serve your clients. The umbrella of services WealthPort® offers results in time and cost savings allowing you to spend more time doing what you do best – deepening the client experience.

Staying true to our core value of flexibility, you may use WealthPort as an independent registered investment adviser (IRIA) or as an investment advisor representative of Cambridge Investment Research Advisors (CIRA). Assets can be held at either of our clearing firms: Fidelity Clearing & Custody Solutions® and its broker-dealer National Financial Services LLC (FCCS/NFS) or Pershing LLC.

Designed by Financial Professionals.
Built by Cambridge.

WealthPort offers both customization and efficiency, allowing you to focus on your role as a financial professional.

Advisor-directed Models	Team-directed Model Management	CAAP Strategist-directed Model Management	Unified Managed Accounts
-------------------------	--------------------------------	---	--------------------------

<p>Advisor-directed: Financial professional as portfolio manager supported by WealthPort’s next generation technology to accommodate multiple management styles.</p>
<p>Team-directed: Offer models across an entire team with an assigned trader to perform model management through WealthPort’s research and trading technology.</p>
<p>CAAP: Meets a variety of investment needs by selecting one of many world-class CAAP^{®1} strategists. Cambridge provides a dedicated back office support for client accounts – trading, rebalancing, and ongoing maintenance – to allow financial professionals to focus on client relationships.</p>
<p>Unified Managed Account (UMA): Diversify multiple WealthPort strategies under one account registration. The UMA holds investments recommended by each strategist in a separate managed sleeve of the account. Cambridge serves as the overlay manager — trading, rebalancing, and performing ongoing maintenance to accounts according to the selected strategy allocation.</p>

Product Research

In collaboration with Morningstar®, this research tool allows you to simulate portfolio performance detail reports, and easily compare:

- ETFs
- SMA portfolios
- Mutual funds
- Stocks

When using CAAP strategists, compare models:

- Performance returns
- Risk measures
- General statistics
- Fees and minimums

Plan and Propose

A financial professional's ability to attract and retain clients starts with the first impression. WealthPort's proposal generation technology produces customized proposals based on their unique situation and financial goals.

WealthPort Growth Planner

The WealthPort Growth Planner is designed to show your accumulation-stage clients how their saving, timing, risk, and investment allocation choices impact their future through easy-to-understand illustrations.

Trading Efficiency

Efficiently manage a book of business by creating models, assigning client accounts, and using the block trading functionality to incorporate a consistent management process. Trading tools will provide scalability allowing you to focus your efforts on your business.

Technology

WealthPort adapts to technology advancements, regulatory requirements, and client demands. WealthPort's suite of integrated and customizable technology works seamlessly together supporting your business model through product research, proposal generation, trading efficiencies, and planning tools.

Support

WealthPort provides access to dedicated teams of consultants and trading specialists who are focused on all aspects of training, trading, service, and support for WealthPort programs.

The WealthPort Services Team acts as the first point of contact for financial professionals to provide customized trainings, one-on-one consultations, and service solutions for WealthPort programs, investment options, technology support, and paperwork requirements.



Bundled Fee Program

Transparency is crucial. As a bundled fee program, fees are inclusive of:

- All trading and ticket charges
- CIRStatements
- Common ancillary charges – including the IRA maintenance fee

A full list of charges covered by the WealthPort program fee are provided on cir2.com.

WealthPort Fees				
Account Tiers	Advisor-directed	Team-directed	CAAP*	UMA*
First \$50,000	0.25%	0.30%	0.40%	0.45%
Next \$50,000	0.23%	0.28%	0.36%	0.42%
Next \$150,000	0.20%	0.25%	0.32%	0.38%
Next \$250,000	0.17%	0.22%	0.27%	0.35%
Next \$500,000	0.14%	0.19%	0.21%	0.27%
Next \$1,000,000	0.09%	0.14%	0.15%	0.20%
Next \$3,000,000	0.06%	0.11%	0.12%	0.15%
Next \$5,000,000	0.03%	0.08%	0.08%	0.10%
Over \$10,000,000+	0.01%	0.05%	0.05%	0.07%

*\$250 minimum program fee applies to CAAP and UMA only with the exception of CAAP Small Account Solutions that have a flat .50% program fee.

Program Fee Discounts

Regardless of the program type, WealthPort accounts can be aggregated to lower the fees charged to the household, which can be defined to fit their unique business model. The program fee is charged on an account-by-account basis; however, the following discounts may apply:

- Household WealthPort program fees across all your WealthPort accounts, so all accounts in one household benefit from the lower tiers applied on the total value of household assets
- Assets under advisement (AUA) are available under a financial professional code in WealthPort. They directly benefit the client as a discount to their WealthPort program fee.

AUA Thresholds	Discount %
\$0 - \$50,000,000	0%
\$50,000,000 - \$150,000,000	10%
\$150,000,000 - \$250,000,000	15%
\$250,000,000 - \$500,000,000	20%
\$500,000,000+	25%

WealthPort’s aggregation tool will give greater insight into your clients’ finances allowing you to provide holistic guidance. The following example shows how aggregation can benefit your clients’ accounts.

Individual Accounts	\$500,000 Household	\$1,000,000 Household
Account 1: $\$250,000 \times 22\text{bps} = \540	$\$500,000 \times 19\text{bps} = \965 vs. $\$1,080$ total for individual accounts	$\$1,000,000 \times 17\text{bps} = \$1,665$ vs. $\$2,160$ total for individual accounts
Account 2: $\$250,000 \times 22\text{bps} = \540		
Account 3: $\$250,000 \times 22\text{bps} = \540		
Account 4: $\$250,000 \times 22\text{bps} = \540		

Cambridge

Advice Solutions

Innovation in financial solutions.

Advice solutions focused on the needs of the independent financial professional and their investing clients.

Providing diverse yet focused services for a wide variety of financial professional business models.

Dedication to choice, flexibility, and independence.



For more information, contact the WealthPort Services Team (wealthport@cir2.com) at 800-777-6080.

1776 Pleasant Plain Road | Fairfield, Iowa 52556 | 800-777-6080

¹CAAP® is a registered mark of Cambridge Investment Research, Inc. for its program for investment managers.

Fidelity Clearing & Custody Solutions® and National Financial Services LLC (together Fidelity®) are independent companies, unaffiliated with Cambridge Investment Group (Cambridge). Fidelity is a service provider to Cambridge. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity, nor is such a relationship created or implied by the information herein. Fidelity is a registered service mark of FMR LLC. Fidelity Clearing & Custody Solutions® provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC.

Securities offered through Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC and investment advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Both are wholly-owned subsidiaries of Cambridge Investment Group, Inc.

For financial professional use only | V.CIR.0420-1448