

osaic

Wealth Management Platform

Solutions That Scale – April 2025

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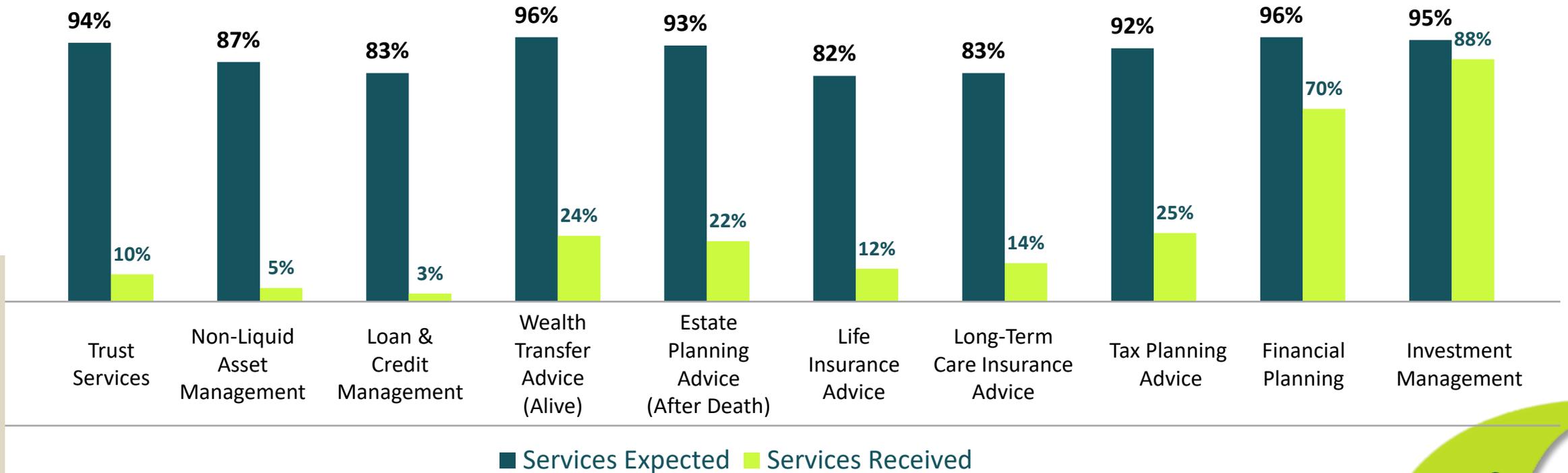
Agenda

- Solutions That Scale
 - Genesis Model Portfolios
 - Strategist UMA
 - Unified Managed Accounts
- High Net Worth Resources and Solutions
 - PMC Custom Case Design
 - Private Wealth Consulting
- Tax Overlay
- Direct Indexing Solutions

EXCEEDING CLIENT EXPECTATIONS

What Clients Want Isn't What They're Receiving

FUNDAMENTAL GAP BETWEEN SERVICES EXPECTED VS. SERVICES RECEIVED



Scaling the Practice by Account Size

1

Genesis Model
Portfolios

2

Strategist UMA

Packaged
to Custom

3

Customized UMA
(PMC Large Case
Consultation)

4

Outsourced UMA
(PMC Private Wealth
Consulting)

Unified Managed Account Program

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GMP

Genesis Model Portfolios

WEALTH MANAGEMENT PLATFORM

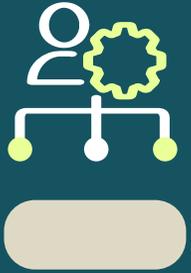
Genesis Model Portfolios



Most Popular GMP Strategists



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Strategist UMAs

Strategist UMA (SUMA)

- Off-the-shelf and ready to go from Blackrock, Clark, Russell, PMC, & Fidelity
- 70 pre-built SUMA models
- Constructed using SMA stock & bond strategies, ETF's, etc.
- Minimums start at \$250,000
- Lower cost, around 45 bps depending upon manager



Strategist UMA Solutions

PMC
ActivePassive /
Cost Sensitive /
Sustainable

**Clark
Capital**

Fidelity

Russell

BlackRock

Facts and figures on this page are representative of the ActivePassive PMC ETF portfolios and not reflective of the ActivePassive ETFs.

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UMA

Unified Managed Accounts

WEALTH MANAGEMENT PLATFORM



Unified Managed Accounts

- UMA blends “Genesis” and/or “SMA” managers into just one model
- Can also include “AMP-Wrapped Sleeves” inside UMA model
- One account – multiple managers – just one 1099
- Maximum flexibility to design client solutions
- Low \$5,500 UMA minimum
- UMA cost = blended rate of all managers / sleeves within



High Net Worth Solutions



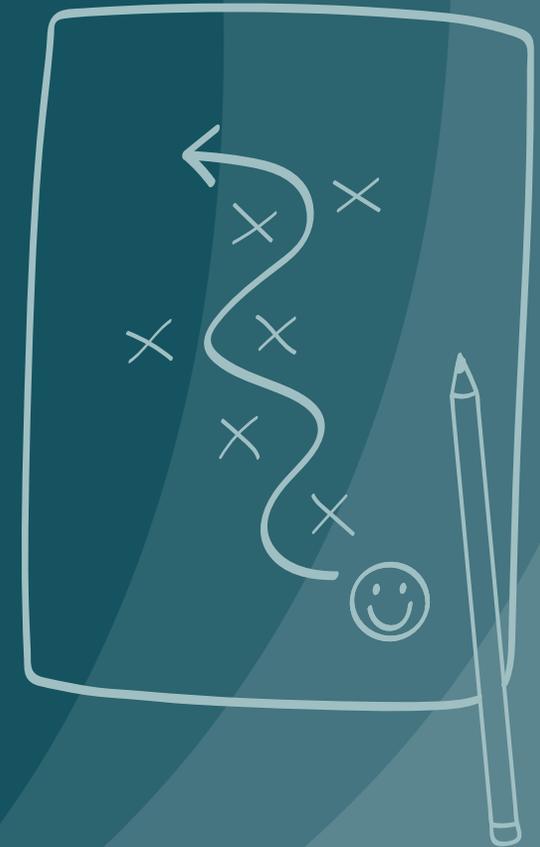
Customized Portfolios to meet your clients needs from some of the top HNW providers in the industry

City National Rochdale®
AN RBC/CITY NATIONAL COMPANY

W ENVESTNET®

LADENBURG
AN OSAIC COMPANY

MEEDER



PMC High Net Worth Consulting Solutions

Custom case design

Portfolios for larger accounts personally created and customized for clients with the assistance of an investment specialist

Discretion?



Advisor



PMC

Cost?

- Standard Enterprise UMA and/or SMA Pricing

Private wealth consulting

Fully outsourced service that includes completely customized portfolio design and ongoing implementation for larger client relationships

Discretion?



Advisor



PMC

Cost?

- **Active:** Standard Enterprise UMA + 25 bps
- **Active/Passive/Cost-Sensitive:** Standard UMA Pricing + <25 bps

High-net-worth consulting

A comprehensive solution set



**Advisor
& client**

Client portfolio managers

Partner with you to understand your client's goals and preferences. Our team then designs a customized portfolio leveraging Investnet | PMC resources. Also, will hold regular portfolio reviews with you and your client.



Investnet | PMC research

Find asset managers and conduct ongoing qualitative research and due diligence on their strategies



Overlay specialists

Support further customization of the client's portfolio to help meet their specific tax or impact investing needs



Quantitative Research Group

Provide the capital markets assumptions (CMAs) and quantitative strategy research that form the foundation of your portfolio



Trust, insurance, and credit

Provides tools to simplify the estate planning process, offer insurance and credit solutions to address both sides of a client's balance sheet



Tax Overlay for everyone

Client Use Cases

Strategic Tax Management

Inevitable Portfolio Changes

Advisor Migration

Responding to Outside Taxable Events

Firm Wide Manager Changes

Diversifying Concentrated Equity Portfolios

Year-round tax efficient investing at scale

By outsourcing and automating tax management, you offer your clients better outcomes and your advisors a better scaled practice

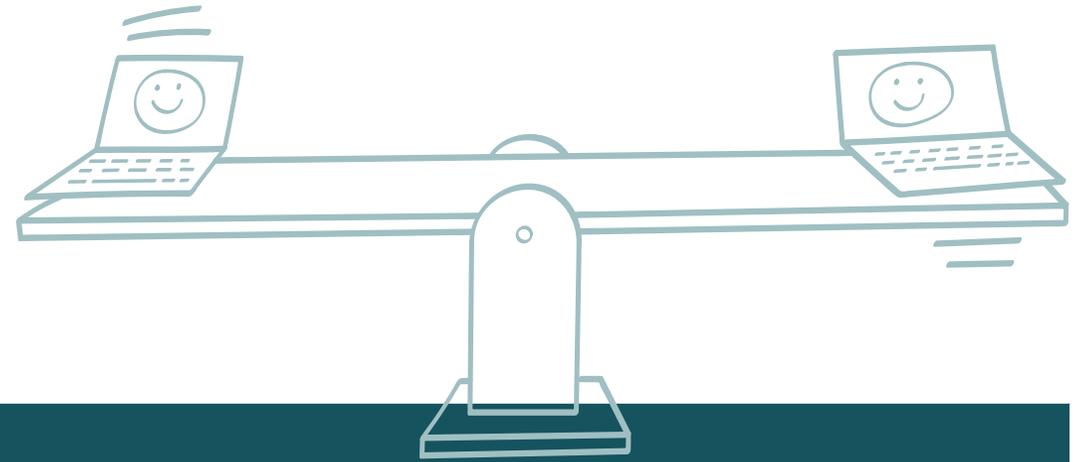
Makes it easier to switch Rep-As-PM accounts to Fund Strategist Portfolios and transition new recruits into your firm

Advisors can more freely make portfolio allocation changes without fearing the effect the resulting tax consequences will have on their client's tax return

Tax management will occur year-round, not merely at year end

Advisors won't have to manage each client's taxes on an account-by-account basis

UMA - Genesis & UMA Tax Overlay



PMC helps your clients gain control over their exposure by:

Coordinating taxes across managers	The selected equity investment managers act as subadvisors on your client accounts, who provide their portfolio models to PMC. Since PMC has discretionary control over the account, we can deliver a customized tax solution at the individual client account level.
Gain/loss matching	PMC attempts to offset an account's gains and losses throughout the entire calendar year by matching gains with losses, when possible, or selling at a loss later to offset previous gains.
Deferring gains	If no losses are available, PMC can potentially defer the sale of securities, which otherwise would result in short-term gains, until they reach a favorable long-term gain status.
Establishing tax budgets	PMC controls the realization of gains by setting thresholds, or tax budgets, on the amount of long or short-term gains realized within the account. Clients may also elect to set a budget on their overall tax bill.

Direct Indexing

Direct Indexing Maximizes Personalization

Direct Indexing: Building a portfolio to track a benchmark in a vehicle that allows the investor to directly own the underlying securities

- Mutual funds and ETFs pool investors' money together to build portfolios, meaning the investor owns a share in the fund rather than the fund's securities

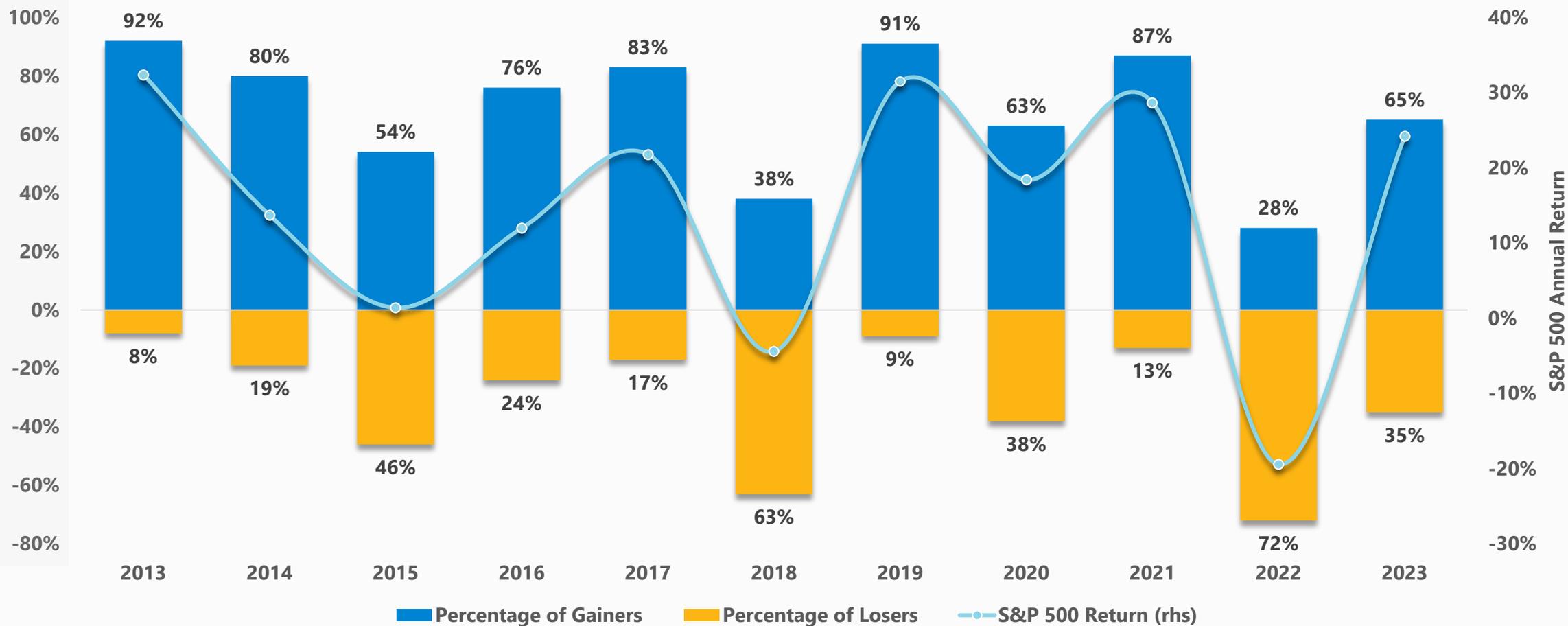
Direct ownership of securities = Greater personalization

By owning the underlying securities, the investor can customize the portfolio's holdings to their personal preferences

Examples:

- An investor implements an **impact overlay** to align their investments with their personal values and beliefs by removing individual securities or certain industries from their portfolio
- An investor with large short-term capital gains enacts a **tax overlay** to minimize the gains realized as they shift their investment strategy
- An investor layers on a **factor tilt** to the index their portfolio is tracking to take advantage of historical factor outperformance

Even in Rising Markets, Many S&P 500 Stocks Fall. These Losses May Be Harvested.



Some percentages don't sum to 100 due to rounding. Price return data for surviving index constituents and the S&P 500. Source: YCharts.

WMP Direct Indexing Solutions

Quantitative Portfolios

- \$100k Minimum
- 47 bps: Program Fee
- 8 bps: Tax Management

Russell

- \$100k Minimum
- 54 bps; Program Fee
- Tax Management Included

Parametric

- \$250k Minimum
- 52 bps: Program Fee
- Tax Management Included

Questions?

Osaic

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Osaic Institutions, Inc., Osaic FA, Inc., Osaic FS, Inc., and Triad Advisors, LLC, broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Securities America, Inc., American Portfolios Financial Services, Inc., Osaic Services Inc., and Ladenburg Thalmann & Co., broker-dealers and member of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, American Portfolios Advisors, Inc., Ladenburg Thalmann Asset Management, Inc., Osaic Advisory Services, LLC, and Securities America Advisors, Inc., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc., Securities America Advisors, Inc., and Triad Advisors, LLC., are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.