



CIRCLEBLACK



A Wealth Innovation Application for financial advisors and their clients

CircleBlack is an innovative wealth management platform that addresses the issues that investors and their financial advisors have with the disaggregation of multiple investment accounts and financial service providers. With credit cards, bank accounts, insurance, discount online trading accounts and 401(k) accounts, investors have a myriad of accounts and multiple systems to access account information.

As a result, it has become increasingly difficult to provide holistic portfolio management based on a complete view of a clients' assets. Advisors need wealth management solutions that bring them closer to their clients and their money, empowering the advisor to provide value that a robo-advisor cannot. Today's advisor needs a solution that allows them to provide modern, mobile technology capabilities to their clients so that the advisor is not viewed as delivering yesterday's service model.

Enter CircleBlack, a ground breaking online wealth innovation application for advisors and their clients. CircleBlack provides a complete financial overview of an investor's portfolio in one, simple-to-access location.

Here's what CircleBlack gives you:

- An out-of-the-box mobile app that will provide you **the opportunity to have your brand seen multiple times a week by your clients.**
- A beautiful and intuitive client account aggregation service that solves a key client pain point of account disaggregation. The CircleBlack app provides them with easy and simple access to all of their financial data in one place while **giving you greater visibility into your clients' investments**, especially held away assets.
- The ability **for your clients to share only the accounts they want you to see.** For example, they can see their credit card data, but they can decide whether to share that data with you. The lack of this capability in other aggregation services is a key reason that clients have not adopted alternative technologies robustly in the past.
- Daily performance information at the instrument, account and portfolio level, including for outside accounts. **CircleBlack does all the heavy lifting so you do not need to maintain a separate performance reporting system**, nor incur the associated human capital cost to administer that system.
- **Tailored alerts regarding current events** that impact your clients' portfolios.
- Insight to provide your clients with **custom alerts and advice** efficiently.
- The ability **to manage held away assets, especially 401(k)'s, and get paid for doing so without having to take custody as defined by the SEC.** This includes the ability to create and share portfolio rebalancing proposals with your clients.



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- A sophisticated content engine that allows you to segment your client communications based on any number of factors including asset holdings, interests, activity, etc. You define the targeting rules and CircleBlack does the rest. As a result, **personalized and valuable content arrives from you on a more timely basis.**
- CircleBlack distributes content to external prospects that buy our service directly based on these same targeting rules — providing you with a marketing machine that will **deliver qualified leads to your website.**
- **CircleBlack places security first and foremost. We do not store or keep the credentials** to a user's respective financial institutions. We use **bank-level encryption for all data** storage and transfers. **The platform is "read-only"** preventing the modification of users' financial accounts and prohibiting the execution of trades on a user's behalf. **Industry IT veterans oversee data security**, combining the best of Wall Street and Silicon Valley security.

CircleBlack makes wealth management better, for both the investor and the advisor. With cutting-edge technology, CircleBlack offers a usable, simple, secure and powerful platform that provides a complete picture of investor wealth, delivers curated information, and enhances financial literacy. The app's up-to-the-minute reporting engines help investors focus on financial goals, without being distracted by daily market fluctuations. With this web-based, mobile platform, CircleBlack facilitates actionable conversations and more rewarding advisor-client relationships.



To learn more about CircleBlack
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