CONCORD
AT-A-GLANCE

OVERVIEW

Concord's comprehensive wealth management platforms support the fee-based managed account business of more than 25 banks and trust departments.

Concord's platforms are distinguished by:

- Ability to be highly customized, including private labeling
- Online delivery and processing
- Open architecture, including alternative investments
- Ability to accommodate a wide range of investment managers, asset classes and investment vehicles
- Automated sales and account management process

BENEFITS

Concord's customizable platforms enable banks and trust departments to:

- Enter the fee-based managed account arena at minimal upfront cost and maintenance
- Incorporate the provider's own business processes and branding through open architecture technology
- Receive *Dashboard* account management updates including: asset allocation drift, portfolio yield, portfolio risk tolerance, and asset class concentration
- Choose their own custodian
- Integrate with any trust accounting system
- Offer institutional-quality, third-party investment management, chosen through Concord's trademarked due diligence process
- Reduce paperwork and account administration associated with rebalancing, cash management and other account services

INTEGRATED INVESTMENT PLATFORM

Concord's flexible investment platform enables advisor organizations to use a wide selection of non-affiliated and/or proprietary investment products, including:

- Separately managed accounts (SMA)
- Unified managed accounts (UMA)
- Mutual funds
- Exchange-traded funds (ETF)
- Separate securities
- Alternative investments
- Concord also offers sophisticated overlay management capabilities

MANAGER RESEARCH AND DUE DILIGENCE PROCESS: THE CONCORD COEFFICIENT

Concord uses computer data and its own investment services team to evaluate a manager's and product's investment prowess. Our methodology involves a sophisticated grading system, the Concord Coefficient, which uses computer filtering, personal and situational assessments to determine the appropriate managers and products for each of our clients.

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