

## The Strad Virtual Family Office Enterprise Solution

Strad is:

- Enterprise level software providing vertical integration of the RIA, Advisors, and Clients.
- A Destination app for advisory teams for use throughout the workday.
- A virtual Family Office platform that helps advisors enhance their services and grow their practices.

### RIA Benefits

Benefits to the RIA				
Advisory Recruiting Tool	Connect with the Field	Compliance & Oversight	Enhance Service to Advisors	Platform for Growth
<p>Family Office positioning is a market differentiator &amp; a compelling reason to transition to your RIA.</p> <p>Providing Family Office Services helps the transitioning advisor answer for his clients, "Why are you moving to a new firm?"</p>	<p>Strad Family Office, as a portal for your firm's services, keeps the Home Office well connected with Advisors.</p>	<ol style="list-style-type: none"> <li>1. Solves Compliance's "Know Your Advisor" concerns by seeing all outside accounts, businesses, and family members.</li> <li>2. Electronically monitor outside accounts instead of relying on paper statements.</li> <li>3. Provide Advisors with Strad's Reg BI documentation system.</li> <li>4. Compliance administered repository for Advisor-required documents.</li> </ol>	<p>Integrate concierge resources.</p> <p>Support for advisors who are inaccessible to clients due to illness.</p>	<p>As a daily destination app for advisors, the Firm will be able to add new features and services and deliver them seamlessly to advisors and clients.</p>

Additional Revenue Potential				
Transition Assets from Brokerage to Advisory Relationships	Provide In-House Portfolio Management Services	Promote Complementary Services		
<p>Offering Family Office Services provides an avenue to transition relationships to a more comprehensive, high-value service.</p>	<p>Select PM services can be offered within Strad.</p>	<p>Overlooked/underutilized products or services such as personal loans/mortgages can be featured and facilitated within Strad.</p>		

***The Strad Virtual Family Office Platform  
 Outclass your competition***

## Advisor Benefits

Much of today's technology is designed to marginalize or replace the advisor: Robo investing, do-it-yourself platforms, discount brokers.

Strad capitalizes on the advisor's wealth of experience, placing him at the forefront for decisions facing clients.

Strad does not require reinventing a practice. Rather, the platform makes the advisor's current business model more impactful and effective for clients.

**What stage is the advisor's practice? *Growth, Maintenance, or Succession Planning?***  
**How Strad Family Office can help:**

Growing a Practice				
Identify Outside Client Accounts	Add More Family Members	Network with Professionals	Add Clients & Maintain Pricing	Rainmaker App & Marketing Materials
With Strad's account aggregation features, outside client accounts are uncovered that may be transferred to the RIA.	Family Office positioning naturally promotes the advisor's services to other family members.  For example, Strad's "Deputy" feature enables connections to clients' aging parents in need of assistance.	Want to network with centers of influence?  Receive warm client introductions to your clients' attorneys, tax advisors, and insurance professionals.	Immediately increase the quality perception and status of the you and your firm.  Family Office positioning is a significant market differentiator: A top-tier solution in a competitive marketplace.  Easily resist fee compression <i>and attract high net worth clients.</i>	Strad's Rainmaker App is Included: Provide <i>prospective</i> clients with family offices. This gives you a vehicle to build & strengthen relationships as they mature into full-client status.  Access a full suite of Family Office marketing materials —all available for white labeling.

Maintaining a Practice				
Family Confidant	Improved Client Service	Operational Efficiencies	Strad Is a Productivity Tool	Transition Brokerage Relationships to Advisory
Establish yourself as the family CFO: Ensure loyal, long-term relationships by positioning yourself as the family's confidant and go-to person.	Know Your Client: Greater depth of knowledge about clients' circumstances promotes improved, highly valued advice.	<ol style="list-style-type: none"> <li>1. Performance analysis of accounts.</li> <li>2. Compliance/Continuing Ed information.</li> <li>3. Reg BI System.</li> <li>4. Portfolio Management Services.</li> <li>5. Direct Pershing feed for account data.</li> <li>6. Account forms-pending</li> </ol>	<ol style="list-style-type: none"> <li>1. Secure document share.</li> <li>2. CRM capabilities.</li> <li>3. Quickly understand client circumstances.</li> <li>4. Pull in other professionals as needed to address client issues.</li> <li>5. In-app notetaking.</li> <li>6. Outlook integration.</li> </ol>	Start the conversation with:  <i>"I'm enhancing my practice to provide clients with Family Office Services. I'm pleased to offer you the opportunity to transition to an advisory relationship to access the added benefits."</i>

Succession Planning				
Increase Your Practice's Value	Smooth Transitions	Up-to-Speed Quickly		

A Family Office Practice is more valuable to the buyer.	Family Office clients are more loyal, helping to ensure a smooth transition.	Strad quickly gives the new advisor a deep understanding of clients' circumstances to ensure continued quality advice.		
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***Claim the high ground. Become your clients' CFO before your competition does.***

**Client Benefits**

Traditionally, only the ultra-wealthy could afford family offices. They establish the offices because they can deliver better outcomes when their advisors work in concert and are empowered with a full understanding of the family’s resources and goals.

Unfortunately for those with substantial but lesser means, even though they rely on lots of advice, their professionals usually don’t communicate with one another. Each works in a “silo” when advising, often with incomplete information, an especially critical problem during times of family crisis.

As well, when a significant event happens in a family’s life, professionals often only learn about it after the fact with no opportunity to be proactive.

The Strad Family Office platform brings advisors together on a shared platform, providing them with an up-to-date understanding of the family, financial accounts, real estate, businesses, estate planning and insurance circumstances.

That helps improve day-to-day advice. And it helps ensure that, when there is a life event, the client’s advisors have the information they need to provide timely, informed guidance when it matters most.

**What’s Your Client’s Life Stage? How a Strad Family Office helps:**

Every Family				
Convenience & a Comprehensive View	Coordinate Your Professionals	Optimize Finances	Timely Advice with Current Information	Insurance
Secure, online, single sign-on access to all that’s pertinent to a family’s finances and broader lifestyle. From “everything that money touches” to healthcare and concierge features.	<p>Coordinate your professionals all on one platform. No need for advisors to work in “silos,” without fully understanding your family, your resources, plans, and needs.</p> <p>Collaboration can avoid investment activities that are working at cross purposes to other interests.</p>	<p>Opportunities to refinance or the best way to finance a major purchase; too much or too little insurance; inefficient investment products in neglected accounts or too much duplication among accounts.</p> <p>A fuller, shared view of your resources and goals can help optimize your finances.</p>	<p>Timely advice requires the ability to communicate events to all professionals during significant family changes or crises and for advisors to be fully apprised of all relevant information.</p> <p>The Strad Family Office platform excels when decisions are most critical.</p>	<p>Having a Family Office is a form of insurance. It gives you multiple sets of eyes on your circumstances.</p> <p>That helps ensure that opportunities are not missed, and that the advice received is optimal from all perspectives.</p> <p>No single individual is apt to have undo influence steering the family down a wrong path.</p>

Aging Clients & Clients with Aging Parents				
Continuity Through Life Transitions	Health & Medical	Share Information	Monitor Accounts	Legal & Testamentary Documents

<p>A Family Office ensures that the surviving spouse or children have a full understanding of the family's assets, who the advisors are, insurances, businesses, legal documents.</p>	<p>Strad's "Family Life" features enables family to keep current with an aging parent's doctors and treatments. Locate and store healthcare powers of attorney.</p>	<p>Easily grant or remove access to family members, your advisors, and power of attorney agents.</p>	<p>For an aging parent, monitor financial accounts for important bill paying such as insurances and suspicious payments/ fraudulent charges.</p>	<p>Know that legal documents are up to date, where to locate them, and contact information for the drafting attorney. Keep track of account and insurance beneficiaries to avoid costly mistakes.</p>
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### Transitioning to Retirement

Business Succession	Estate Planning	Tax Issues	Retirement & Long-Term Care Planning	Insurance Review
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### Complex Circumstances

Trust Management & Administration	Long-Term Dependent Care	Declining Health	Legal Issues/ Asset Protection	Intra-Family Disputes
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### Families in the Asset-Accumulation Phase

Business Formation	Retirement Planning	Insurances	Real Estate Financing Options	Education Expense Planning
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***Life's complicated. Work with an advisor who sees your big picture.***



Finances Family Life SAMPLED: The Smith Family Office Full Screen Messages Suggestion Box Help My Profile Sign out

Family Office Financial Accounts Non-Financial Assets Tax & Planning Trusts & Estates Asset Protection Employment Reports

Contacts Share Documents Document Vault Make an Introduction Gift a Strad Membership Resources

Contacts Add Advisor Add Family Member Who can view this tab

Professional Advisors

Access Granted CFO & Sys. Dir. Financial Advisor	Access Granted Estate Planning Attorney	Invite to Access Insurance Advisor	Access Granted Tax Advisor
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Client Family

Access Granted Principal Husband	Access Granted Principal Wife	No Site Access Son	No Site Access Daughter	No Site Access Son
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Finances Family Life SAMPLED: The Smith Family Office Full Screen Messages Suggestion Box Help My Profile Sign out

Family Office Financial Accounts Non-Financial Assets Tax & Planning Trusts & Estates Asset Protection Employment Reports

Personal Assets Business Interests Private Equity Resources & Assistance

Personal Assets Add Print Display All Categories Who can view this tab

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Enable on-screen reposition of Personal Assets

Description	Financials	Insurance	Documents & Notes	Asset Management Notes	Service Providers
	Category: Residential (Primary)	Ownership: Thomas Smith; Jane Smith	Description*: Primary Residence	Location: Anytown, MN	Identification #: <input type="text"/>
		Nickname: Winter Home		<input type="button" value="New"/> <input type="button" value="Update"/> <input type="button" value="Delete Asset"/>	