March 2022

Insigneo FRIA Custodial Model

Why to convert to fee based?

Become “The Trusted Advisor” of your clients

- Cover larger multi custodian mandates increasing your advisory fee
- Unleash more time to business development and **to compete for larger relations**
- Provide consulting services beyond portfolio management

Increase the valuation of your business

- Create a steady recurrent cashflow stream
- Larger multi custodian mandates depict a true independent portfolio of clients
- Additional sources of revenue provide income diversification

The FRIA **Model**

Strictly fee based / full transparency

- Discretionary and non-discretionary mandates
- Consulting services

Orchestrate the financial journey of your client

Manage all aspects of the relationship with custodians.

Provide consulting advise:

- Wealth planning
- Succession planning
- Tax planning
- Real Estate acquisitions
- Luxury Assets
- Mergers & Acquisitions

Fiduciary standard: Advisor acts in client's best interest

Focus on:

- Clients' Investment Policy Statement goals
- Delivering best in class consulting solutions

The role of the Trusted Advisor

Bring your **skills**... ...we'll **support** your practice.

Consultant
You acts as a consultant for client and family.

Independence
You works on client interest.

Vision
You bring a total net worth vision.

Leadership
You can intermediate, supervise teams and manage complexity.

Consolidation and valuation
Combine the different parts of the client's net worth and provide guidance.

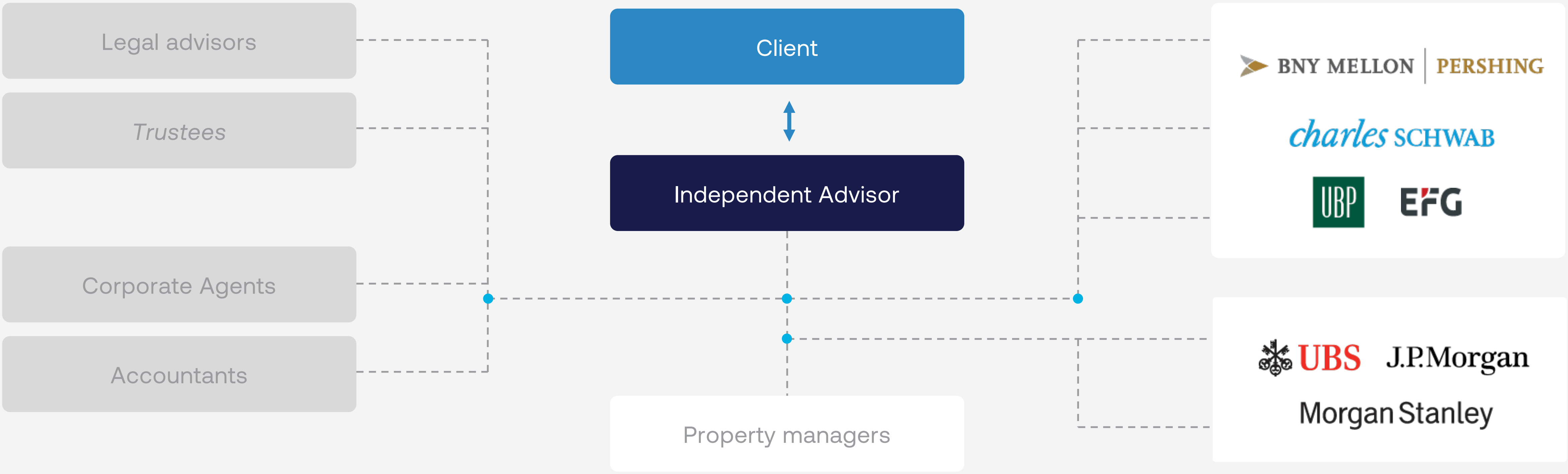
Supervision and Selection
Coordinate the providers and evaluate their recommendations and performance.

Operational workload
Manage the complexity of administering and maintaining wealth.

Project Management
Restructure and lead major changes on the client's structure or financial life

The Orchestra **Director**

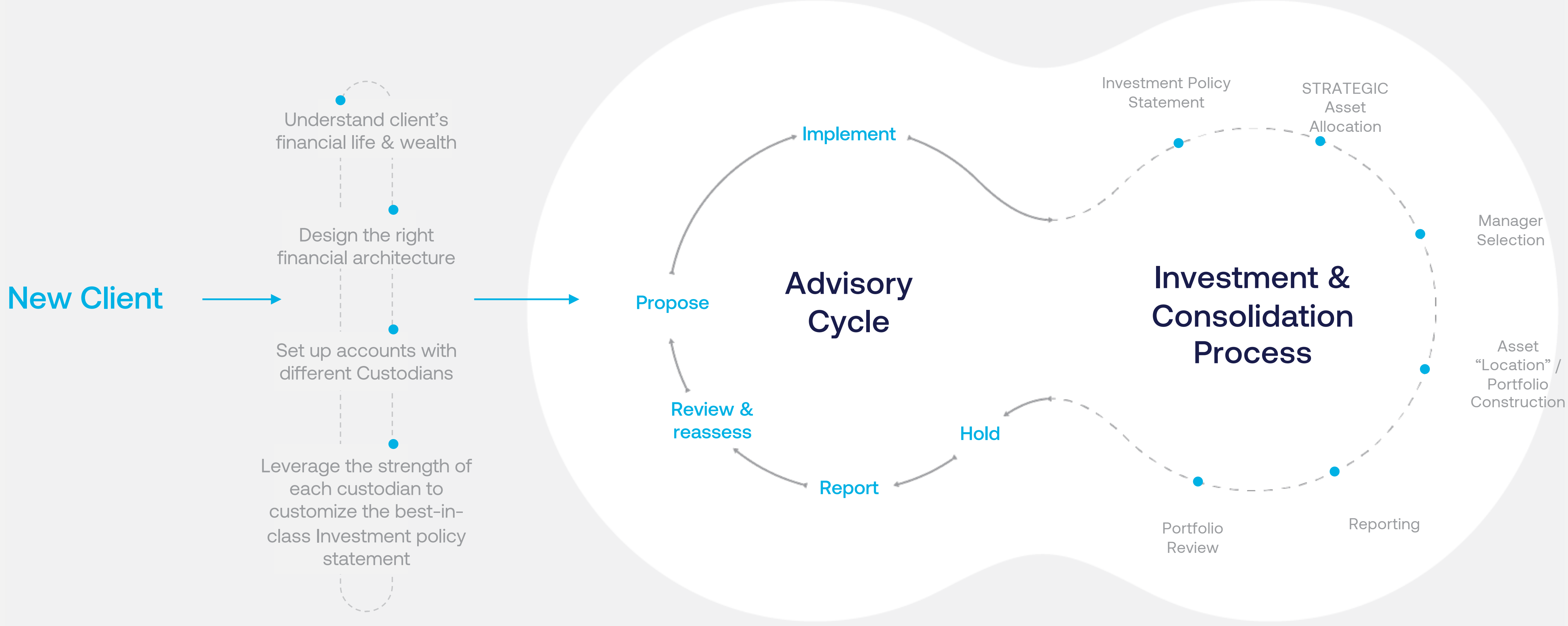
Become the director of the financial architecture of your clients' combining the right custodians and products for them. Differentiate yourself with tailor-made solutions.



Client-Focused Independent Advisory ⟷ Become a true family consultant

The **Advisory** Cycle

As your independent advisors, we are involved at all stages of the investment process.



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Leveraging Insigneo's Propietary Services

All the support you need, all the creativity you want. From the people you know and trust.

Intellectual Capital

- **Research**
  Proprietary
  3rd Parties
- **Asset Allocation Guidance**
- **House Views Matrix**
- **Securities Focus List**
  Mutual Funds
  Fixed Income
  Equity 3rd Parties

Investment Management

- Insigneo Managed Account Portfolios "I-maps"
- Balanced Portfolios
- Fixed Income portfolios
- Private Equity | Insigneo Access Fund Vintage I
- Advisory: OCIO
- Focused Growth

Tools & Technology

Insigneo Web Apps
MF Database
Monte Carlo Simulations
Proposal Builder
Portfolio Review
Portfolio Rebalancing *(under development)*
Risk Profile Questionnaire *(under development)*

Consolidation & Analytics

- Addepar
- Insigneo Web Apps
- Bloomberg
- Morningstar
- Refinitiv
- Visibility

Platforms

- IMA: Insigneo Managed Account
- CAIS
- iCapital

Channel & Communication

Insigneo+
Insigneo TV
Insigneo Notifications
Spotify
Apple Podcast
Vimeo

Day to Day

Department email templates
Web Insigneo Client Chat
Web Insigneo Employee Chat
Teams
Virtual Water Cooler

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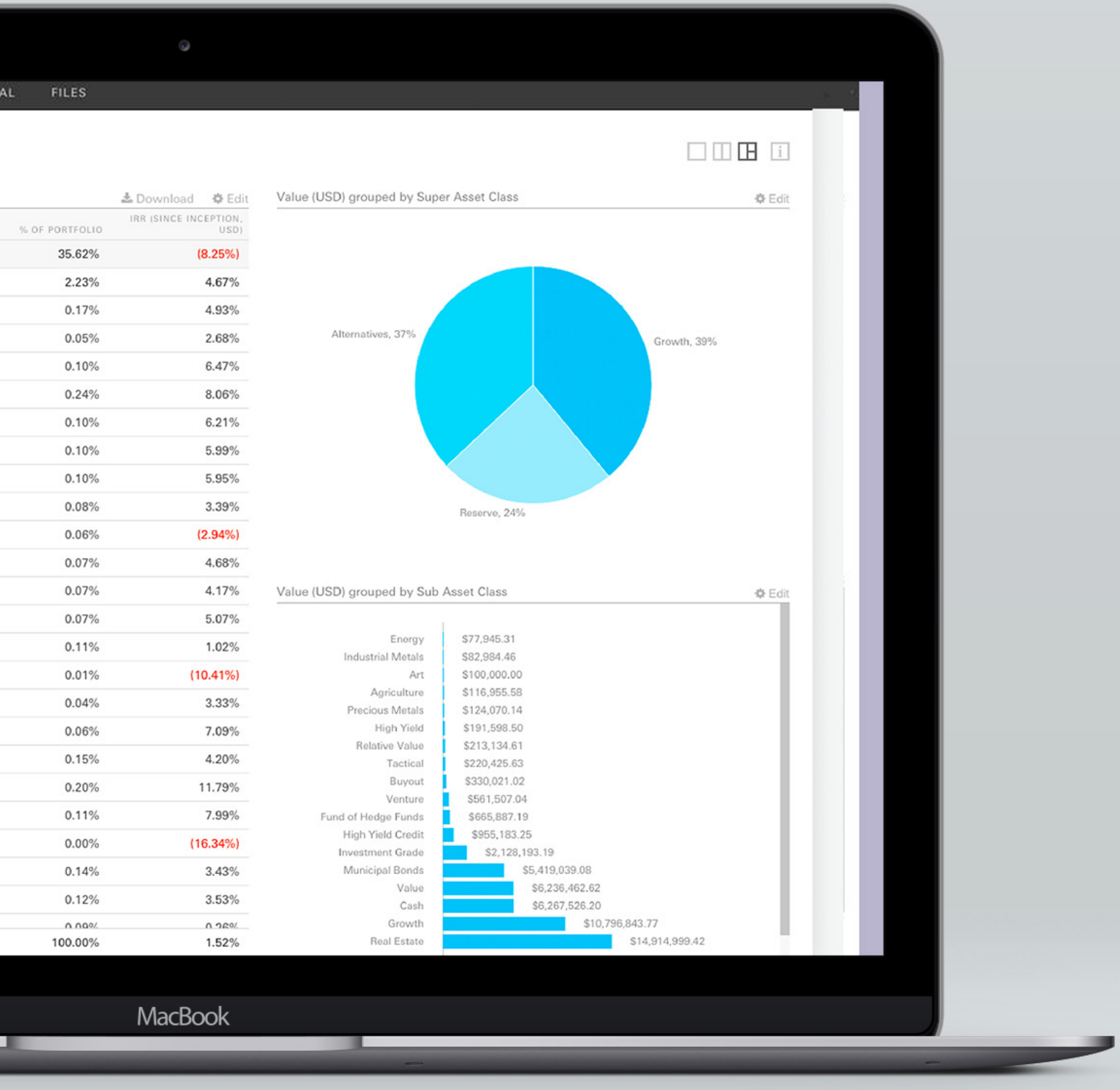
Dynamic **portfolio analytics**

- Pre-built analysis views can eliminate wasted preparation and execution time.
- Customizable on-demand investment performance and analytics for any ownership grouping.
- Holistic view of a client holdings provides a true assessment of their portfolio risk/reward.
- Native proposal tool allows you to easily recommend portfolio changes with clear and compelling reports

Enhanced **client interactions**



Eliminate Hard to Understand Industry Jargon

Utilize on-the-fly editing of any view, or request customization for reports from your internal team

State-of-the-Art Reporting and Access- from-Anywhere Client Portal

Have more meaningful interactions with your clients, whether virtually or in-person

Communicate on Your Clients' Terms

Customizing the information you present in a way they will understand

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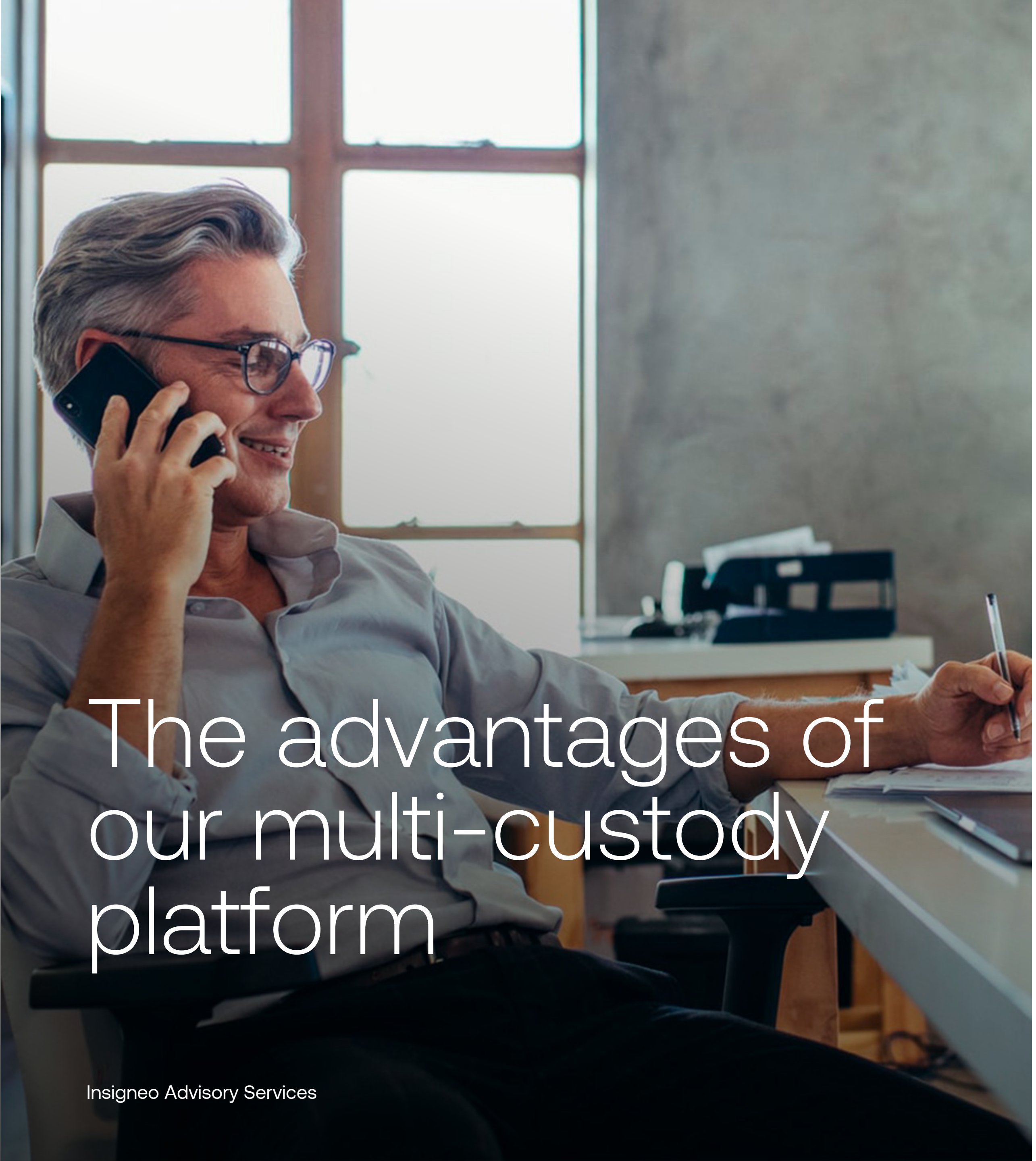

The advantages of our multi-custody platform

Insigneo Advisory Services

Client alignment

Options for the platform best suited to your client's unique needs.

Serve a wider spectrum of clients

Offshore/onshore; retail/high net worth, US custody/Euro custody.

Open architecture

Accommodate a wider scope of investment instruments.

Cost efficiency for your client

Establish fee-based relationships with cost minimization in mind.

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Important Legal disclaimer

Insigneo Financial Group collectively refers to Insigneo Securities, LLC, Insigneo Advisory Services, LLC and Insigneo Wealth Advisors, LLC. Security products are offered and conducted through Insigneo Securities LLC, a Miami based broker dealer member of FINRA and SIPC, and advisory products and services are offered through Insigneo Wealth Advisors, LLC and Insigneo Advisory Services, LLC.

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