TECHNOLOGY RECOMMENDATIONS

CRM, Account Management, Trading, Quotes, Research, Online Statements and Confirms. Featuring Automated Integration With Numerous Technology Software Companies.

eCustody Workstation - SAL's new front-end broker workstation, providing the tools you need to manage virtually every aspect of your practice from a single, intuitive platform.

Contact: Amy Howell - ahowell@capital-invest.com **COST: $75 monthly for basic access**

Client Relationship Management (CRM) with Integration to SAL Account Information through Ecustody.

Redtail CRM is a web-based, easy-to-use client management solution designed specifically for Financial Professionals. It features Online Calendaring and Task Management, Low Cost of Ownership and Complimentary Database Conversions.

Contact: Chris Roberts - chris@redtailtechnology.com or 1-800-206-5030 x1004

COST: $60 monthly for one advisor with up to 15 administrative logins

Access to Hundreds of Pre-Approved Professionally Authored Marketing Messages. Seamless Integration with the Redtail CRM

Peter Montoya Inc. is the nation's only advertising agency specializing in the Financial Services Industry. For more than a decade they've been helping Financial Professionals increase profits and improve their practices through strategic coaching, custom-developed brochures, copywriting, web sites, logos, and compliance review marketing.

Go To: www.marketinglibrary.net and select the Subscribe tab. **COST: $10.00 monthly**

Internet-Based Financial Planning Software. Data Integration with ECustody or Redtail CRM.

MoneyGuidePro - Its unique client-centered approach supports a sophisticated, goal-oriented planning process that is more meaningful to the client and more productive for the advisor. It contains a number of capabilities not often found at this price, as well as the ability to collaborate with your client and your client's other advisors over the Web.

Contact: Tom Roberts - tom@moneyguidepro.com or 800-819-2347 **COST: $83 monthly – Unlimited Clients**

Use Your Existing Client Data from Redtail CRM to Automatically Populate Forms.

Laser App Software combines state-of-the-art form filling technology with a massive library of industry related forms. Forms are maintained by Laser App so reps can focus on their clients, rather than filling out paperwork.

Contact: Tess Ramby - tramby@capital-invest.com **COST: $399 initial purchase - $199 year thereafter**

The Back Room Technician — The ONLY software program that combines fast easy needs analysis with persuasive client education and presentation tools in a single interface. Included to motivate your clients and prospects are over 600 Educational Reports / Graphics / Charts; 60 simple input calculators and 11 needs analysis for topics such as Retirement, Life Insurance, Business Continuation, College Funding, Personal Finance, Asset Allocation, Long Term Care, Disability, Accumulation Funding , Estates & Trusts and Charitable, Back Room Technician. In business for 30 years, Back Room Technician is used for tens of thousands of financial advisors every day. Click here for more information.

Contact: http://www.brtnow.com **COST: Free Trial Available – Starting at $399 Package Prices Vary**

The Growth Platform for Your Retirement Income Business

Helps advisors attract more retirement income business. Features include; customized income-generation plans, include guaranteed income benefits, solve for a "floor" of lifetime guaranteed income, and you choose all relevant economic assumptions.

Contact: **www.wealth2k.com/cic** **COST: $59.00 monthly**

DST Vision Interactive Web Site Providing Real-Time, Reliable Information for the Majority of Your Directly Held Accounts.

DST Vision is the premier financial advisor web site, providing access to mutual funds, variable annuities, Real Estate Investment Trusts (REITs) and Direct Participation Programs (DPPs).

Contact: DST Service Desk: 1-800-435-4112

DST Vision is the web site most widely used by financial intermediaries for access to customer account information from more than 270 mutual fund and variable annuity companies. Vision provides simple, interactive tools that help advisors manage accounts more efficiently. There is no charge for Vision.

- View aggregate book-of-business assets, as well as total number of accounts and total assets by fund.
- Group individual accounts into customized client portfolios and households.
- View detailed customer account information including registration information, transaction history, cost basis, and tax summary information.
- Check rates, yields, discount categories, breakpoint schedules, net asset value (NAV), and NAV changes.
- Access and print standard shareholder statements.

To enroll, view an online demo, or get more information, visit www.dstvision.com, or call 800.435.4112. DST Vision will ask you for dealer number, branch number, rep. number, sample fund number, sample account number for each mutual fund or variable annuity family.

Vision Professional is aggregation PLUS brokerage data delivered through advisor-branded customer reports. For $35.00 month you will receive:

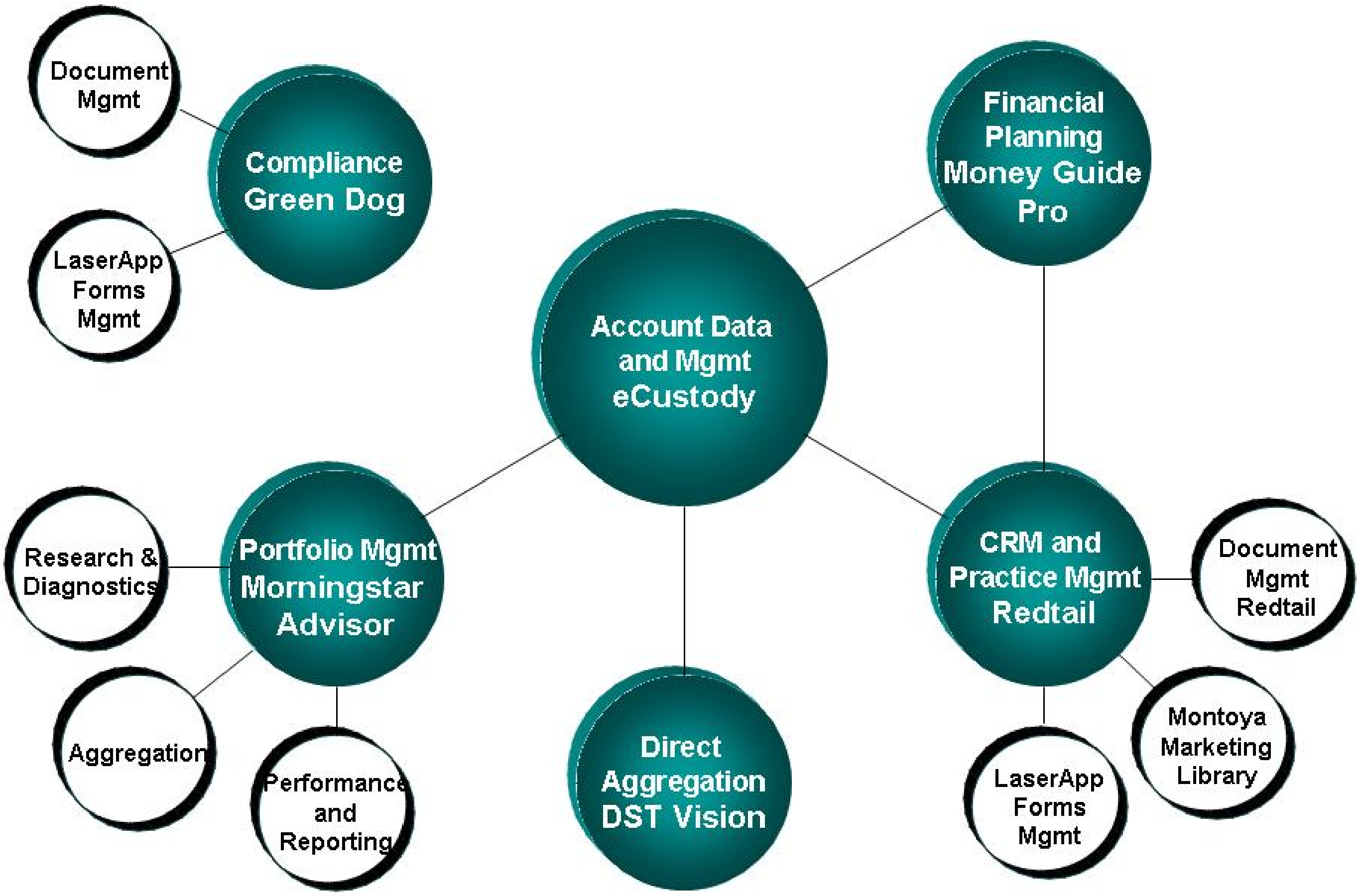
- **Expanded aggregation –** to include Sterne Agee brokerage data
- **ADVISOR BRANDED customer reports** - most current data and quarter-end balances
- **Advisor WatchGuard** for PRODUCT ANALYTICS
    - Evaluate the management and diversification of prospective and existing customer portfolios.
    - Identify top and under-performing funds.
    - Align assets according to a customer's investment needs.

View their demo at www.globalclientlist.com/vpp/ or contact them at 877.335.7763 or visionprofessional@dstsystems.com . To enroll log into your existing DST Vision account and click the Enroll button on the Professional Tab.

Envestnet Vantage - DST in conjunction with **ENVESTNET** delivers robust data aggregation, data management and reporting solutions. Envestnet delivers data that you can trust and helps maximize operational efficiencies. For $100/month you receive:

- **Data aggregation –** Direct custodial interfaces plus access to DST, DTCC, and DAZL for directly placed mutual funds and insurance products.
- **Data management** - Fully reconciled and scrubbed account data, down to the transaction level for custodial accounts, on a daily basis and available for market trading the next business day.
- **Integration services** - Cleansed and consolidated data to integrate data into a variety of applications.
- **Performance reports** - a comprehensive library of customizable performance reports based on fully reconciled data.
- **Book of business reports** - Generate comprehensive reports for all clients or just one by top fund holdings, top annuity holdings, assets by fund family, and more.

INTEGRATION DIAGRAM



IF / THEN Scenarios

- IF…you are doing DIRECT business only,
  - THEN… you may want to explore DST Vision for direct account access,

- IF… you are doing all of your business through SAL,
  - THEN… you will want to be on the ECustody platform, which integrates with
    - Red Tail Technology for web based practice management,
      - AND… explore LaserApp for automated forms completion,
      - AND… explore Marketing Library for marketing and advertising messages,
    - Morningstar for Research and Portfolio Tools,
    - Money Guide Pro for financial planning

- IF… you are doing business with SAL and Direct business,
  - THEN… you may want to explore DST Vision for their new aggregation feature,
  - OR… continue to use AFS and it's aggregation feature with DST.
  - OR… explore Red Tail Technology and add on aggregation services from sources such as Albridge or EMoney.
      - AND… explore Money Guide Pro for financial planning
      - AND… explore LaserApp for automated forms completion,
      - AND… explore Marketing Library for marketing and advertising messages,