

# Wealth Management Simplified



# Table of Contents



- 03 RIA Basics  
Introduction
- 04 RIA Basics  
Benefits of Independence
- 05 RIA Basics  
Operational and  
Regulatory Support



- 06 Advisory  
Black Diamond
- 07 Advisory  
eMoney
- 08 Trading  
Reporting Services  
& Market Research



- 09 Compliance  
Regulatory Support
- 10 Transition  
Onboarding Support

400+ advisors nationwide, with branch offices across the country to help provide you support locally.

Custodial services provided by top custodial providers.

[wisdirect.com](http://wisdirect.com)

# RIA Basics

## Introduction

You've built a successful advisory practice. But your current model may no longer meet your clients' needs.

Becoming an independent Investment Advisor Representative (IAR) could be the next step for you.



# RIA Basics

## Benefits of Independence



# RIA Basics

## Operational and Regulatory Support



**Working within the WIS RIA Platform provides both operational and regulatory practice support. Our team members oversee account openings, maintenance procedures, account transfers and consolidations.**

### **Compliance**

Minimizing risk is a critical component to your business, so WIS provides individualized compliance support, including assistance with registration, compliance monitoring and preparation for regular audits.

Because regulations change often, WIS takes on the financial and logistical burden of keeping you informed and up to date. You won't need to hire a compliance department or read volumes of updates. WIS supervises accounts for regulatory compliance and offers both advisory and non-advisory services.

### **Convenience**

We take care of client billing and reconciliation to take the burden off the individual advisor, from entering rates and processing quarterly client fees to ensuring that advisors are charging and receiving appropriate payments from clients.

### **Reporting**

Several options are available to produce quarterly client reports in appealing, easy-to-understand documents for your clients. We also allow your clients to select traditional paper or electronic delivery of their reports. We will manage your clients' data, including cost basis and corporate action reconciliation.

---

**The business of being an investment advisor is much more than just being there for your clients. The time-consuming aspects of your practice can take away from your one-on-one time. As a partner in the WIS RIA Platform, you are free to spend more time with clients as well as grow your own business.**



## Key Features

- **Scalable Planning** - have a consolidated view addressing budgets, investments and spending.
- **Access and Integration** - get a head start on future decisions by getting access to multiple and customized solutions.
- **Business Development** - reach new investors through personalized digital marketing.
- **Business Management** - utilize in-depth technology solutions to help you run your entire business.
- **Business Planning** - access customizable views into your book of business, stay on track with alerts and educate clients with the Advisor Dashboard.
- **Enhanced Client Relationships** - offer clients personalized, real-time, financial presentations that support their needs, empower decisions and keep you ahead of trends.

## Additional Features

- Aggregation with various institutions
- Consolidated views of client portfolios
- Unlimited document storage
- Screen sharing
- Monitoring of spending habits
- Tasks, alerts and messages

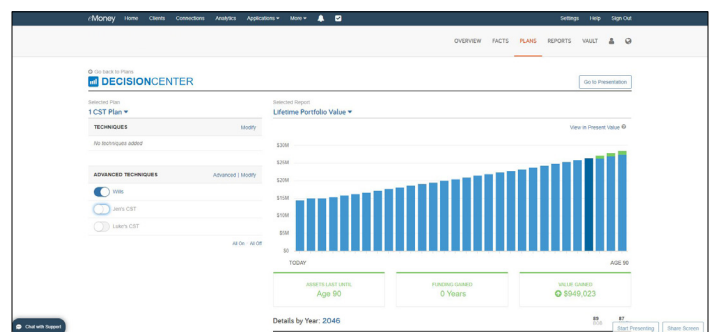
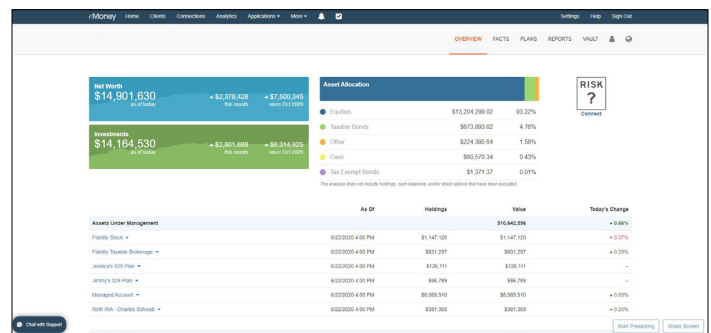
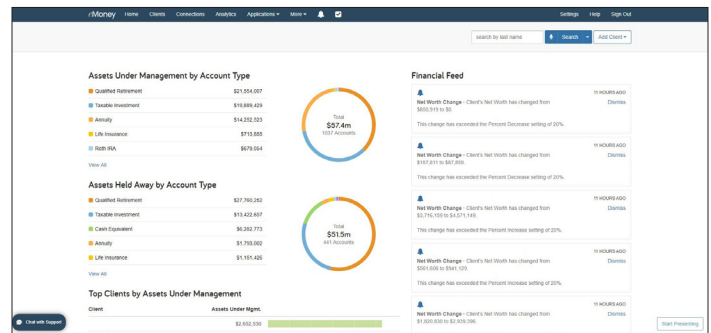
## Financial Planning with a Digital Edge

When reporting tools just aren't enough, turn to eMoney Advisor, the most comprehensive financial planning solution for Financial Advisors and Portfolio Managers.

## The Core of Your Tech Stack

With e-Money, you can deliver an unmatched client experience, increase your business performance and support the evolving needs of your business as it grows.

Screenshots below provided for illustrative purposes only.



# Trading Reporting Services & Market Research

**WIS continually invests in technology that is intuitive and empowering. As a client, you will have access to the expanding trading, portfolio accounting, risk management and reporting services we offer.**



**Our Agency Trade Execution Team ensures that clients of all sizes and investment styles can trade with speed and flexibility. Our clients are comforted by the complete transactional anonymity of our agency execution services. Our traders are experienced professionals and recognize the importance of efficient order execution.**

Our clients have access to more than 30 standard portfolio reports and can use the custom report writer to create a virtually unlimited variety of reports, including:

- Weekly Cash In/Out
- Option Exercise
- Fixed Income Maturity
- Portfolio Performance

## **Client Reporting**

A broad range of reports from wealth management performance reporting to in-depth risk reporting are available for customization by client household.

## **Professional Reporting**

Aggregate assets across clients and across detailed analytical information at your fingertips.

## **Key Features**

### **Trading Support**

- Fixed Income Desk
- Equity Trading Desk

### **Investment Products**

- Equities
- Global Equities
- Currency Exchange
- Options
- Mutual Funds
- UITs

### **Trading Management**

- Fee-Based Tools
- Mutual Fund Tools
- Margin Calculator
- Commission Calculator

### **Trading & Market Research**

- Market Data
- EMS/OMS Trading Solutions
- SRI Screeners



# Compliance Regulatory Support



**Our Compliance Team offers you a team of industry professionals that will help you to understand what various regulations mean and how to work within them to achieve your goals — both for your clients and for your practice.**

Functioning as your business partners and counselors, we deliver the support you need to remain successful in an evolving regulatory environment.

Just as your clients count on you to be there for them, you can depend on our Compliance Team for timely, knowledgeable support. As the regulatory landscape continues to change, we'll provide you with the expert guidance you need, every step of the way.

## Benefits of the WIS RIA

- **Prompt, pleasant, and courteous assistance** with your day-to-day inquiries.
- **A common-sense approach** to interpreting securities regulations and applying them in your practice.
- **Guidance** on the difference between regulatory rules that all advisors must follow and policies of a broker-dealer-registered investment adviser.
- **A true partnership** with professionals who understand your marketing objectives and want to help you achieve them.
- **Effective, dependable audits** of your branch office.
- **Conscientious monitoring** of your trading activities.
- **Responsive, professional support** during investigations or complaints.

# Transition Onboarding Support

## Transition Team

- **Transition Coordinator** addresses transition-related comments, concerns and questions, and develops a clear roadmap of the transition process based on individual needs.
- **Back-Office Liaison** coordinates new account paperwork and asset transfer.
- **Relationship Manager** works with you after initial transition as your go-to person.
- **Supervisor/Branch Manager** provides advice on business operations and reviews and assigns account transfer documents.
- **Registration Officer** ensures successful transfer of licenses.
- **IT Specialist** assists in technology set-up, including email, website and wealth management tools.
- **Advisory Specialist** assists with your fee-based business.

**We realize that a transition to a new broker-dealer can raise business interruption concerns. Our experienced Transition Team is your guide to making the transition as seamless as possible.**

By having simplified our forms and streamlined our procedures, we minimize the transition's impact on you, your staff and your clients.

The transition process typically lasts 90 days, but WIS realizes that our representatives may face varying circumstances. Therefore, we stay with you until your transition is complete.



Western International Securities, Inc. ("WIS") is a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Atria Wealth Solutions, Inc. ("Atria") is not a registered broker-dealer or Registered Investment Advisor and does not provide investment advice. WIS is a subsidiary of Atria.

eMoney Advisor LLC is a Fidelity Investments company and an affiliate of Fidelity Brokerage Services LLC and National Financial Services LLC.



**WIS** Member  
FINRA/SIPC  
An Atria Company