ENVESTNET

Take a more precise approach to portfolio optimization.

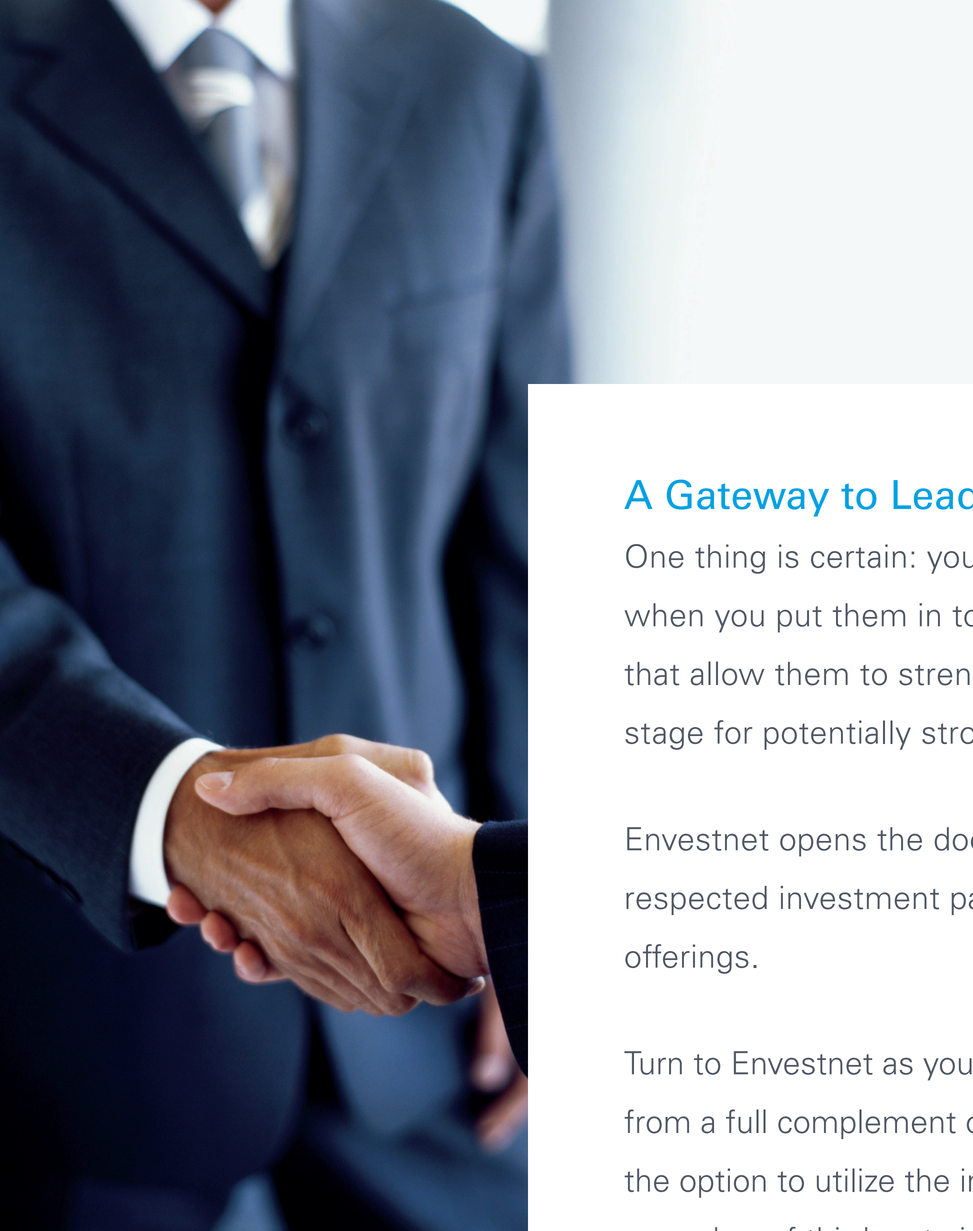
To help you meet your clients' varied investment needs, the Envestnet platform serves as a gateway to a growing base of diverse third-party strategists, further enhancing your ability to fulfill your clients' investment objectives:

- A roster of carefully selected strategists
- Added diversification of investment styles
- Greater control over the composition of client portfolios

Choice. Access. Control.

Envestnet seeks to provide you superior value by offering a broad array of financial choices combined with exceptional convenience. We enable you to access a wide selection of wealth solutions on a single Web-based platform, simplifying the task of bringing your clients the benefits of professional financial thinking.

See inside for details on the third-party strategists that are now available on the Envestnet platform.



A Gateway to Leading Investment Solutions

One thing is certain: your clients will respect your expertise when you put them in touch with smart investment choices that allow them to strengthen their portfolios and set the stage for potentially strong, long-term investment results.

Envestnet opens the door to an impressive array of widely respected investment partners and versatile product offerings.

Turn to Envestnet as you build client portfolios and choose from a full complement of investment formats, as well as the option to utilize the investment choices available through a number of third-party investment strategists.

earthfolio
Be invested in your world.

BLUE MARBLE INVESTMENTS → www.earthfolio.net

EarthFolio is a series of fully diversified portfolios that invest in companies that demonstrate a combination of financial strength and a strong ongoing commitment to social and environmental progress. All EarthFolio models are invested in a strategic blend of mutual funds and exchange-traded funds (ETFs) and feature state-of-the-art asset allocation by Ibbotson Associates.

EarthFolio is managed by Blue Marble Investments LLC, a Registered Investment Advisor dedicated to serving investors throughout the U.S. with investments that safeguard people and protect our planet.

Compass EMP

COMPASS ADVISORY GROUP LLC → www.compassemp.com

The Compass Efficient Model Portfolios (EMP) are designed with an additional layer of due diligence with a heavy emphasis on risk/return analysis. It is their philosophy that in order to reduce volatility within an investment portfolio, negative to low correlation between holdings must be paramount in order to smoothen out portfolio ups and downs. Compass also believes that diversification should consist of more than just stocks and bonds and more than just one market or economy. Their strict rebalancing procedures, which are based on market movements, force a buy-low/sell-high strategy, seek added value and control risk. All portfolios are potentially managed for the highest tax efficiency possible, so investors can keep more of what they earn.

Avatar Associates

AVATAR ASSOCIATES → www.avatar-associates.com

Avatar Associates has developed a flexible asset allocation approach designed to attempt to generate solid returns by reducing volatility. Avatar portfolios follow a global mandate and make tactical moves that tilt away from sectors and countries with excessive risk towards those with favorable value. Clients benefit from a coordinated approach that blends asset allocation, security selection, and distinct sell strategies. The Composite Scoring Models that Avatar employs are robust and take a "weight of evidence" approach, requiring no forecasts of input factors. ETFs that demonstrate the ability to grow earnings in the future and are relatively undervalued are selected. The sell disciplines are driven by asset allocation decisions, deteriorating stock/bond fundamentals, or stop-loss points for any given investment.

Russell Investments

RUSSELL INVESTMENTS → www.russell.com

Russell Investments is a firm with global reach, providing investment products and services to individuals and institutions in 47 countries. A pioneer in multi-manager investing and the creator of Russell Indexes, Russell manages more than $136 billion in assets (as of 3/31/09). Russell's clients include retirement plans, foundations, endowments, and investment plans of all types. Available Russell products include: Russell LifePoints Funds, Russell Mutual Fund Model Strategies, Russell Separate Accounts, and Russell Unified Managed Accounts.

LITMAN/GREGORY
Managed Portflios

LITMAN/GREGORY ASSET MANAGEMENT LLC

→ www.lgmanagedportfolios.com

Litman/Gregory Asset Management LLC offers turnkey portfolios that implement their asset allocation expertise using mutual funds or exchange-traded funds (ETFs). Litman/Gregory's Managed Portfolios are based on a core strategic asset allocation that is designed to meet a specific risk profile. Litman/Gregory will tactically deviate from this strategic allocation to take advantage of compelling asset class opportunities when, based on their fundamental valuation research, they determine that 1) an opportunity is sufficiently compelling, and 2) that they can take advantage of the opportunity without increasing the overall risk profile of the model.

QA
QUANTITATIVE ADVANTAGE

QUANTITATIVE ADVANTAGE → www.qadvantage.biz

Quantitative Advantage, LLC (QA) is a Minnesota-based investment manager known for its pioneering work in tactical style allocations. QA provides these adaptive, ETF portfolio strategies to financial advisors and their clients who are seeking to enhance performance and reduce risk.

A cutting-edge alternative to buy-and-hold investing, QA's math and data-based investment system is designed to monitor the market to determine what styles, sectors and international regions are moving in and out of favor. Then, they aim to steer portfolios away from lower-performing choices, and toward market segments gaining strength.

CHAMPION CAPITAL RESEARCH → www.championcapitalresearch.com

Founded in 2003, Champion Capital Research is an employee-owned, independent financial economic research company. The firm adheres to a combination approach of quantitative historical, forward looking, and top-down macroeconomic analyses in developing strategic and tactical asset allocation strategies. This approach seeks to identify attractive risk/reward combinations among major traditional domestic asset classes, as well as alternative, international, and emerging market investments.

The firm also adheres to a strict manager due diligence process that focuses on consistency of performance, fiduciary ranking, and management expertise to eliminate products that are not a fit for purchase. Champion's strategic portfolios focus on a buy-and-hold approach, reallocating annually with quarterly rebalancing. Tactical portfolios have the ability to reallocate quarterly, reflecting a more active management approach.

STANDARD & POOR'S → www.standardandpoors.com

Standard & Poor's is one of the foremost providers of financial market intelligence, including independent credit ratings, indices, risk evaluation, investment research and data. An important part of the world's financial infrastructure, Standard & Poor's has played a leading role for more than 140 years in providing investors with the independent benchmarks they need to feel more confident about their investment and financial decisions.

In 1995, Standard & Poor's Investment Advisory Services LLC (SPIAS) was established as a wholly owned subsidiary of The McGraw-Hill Companies, Inc. for the express purpose of providing investment advice to the financial community. SPIAS' clients have included brokerage firms, mutual funds, insurance companies, retirement plans, financial planners and other financial services professionals. SPIAS provides a series of model portfolios, diversified at the asset class level, based upon a range of risk profiles. The model portfolios are strategic and built on fundamental research.

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FRONTIER ASSET MANAGEMENT → www.frontierasset.com

Frontier prides itself on its independence, objectivity and freedom from conflicts of interest. Frontier is majority owned and controlled by its management, a highly experienced team of industry veterans.

Frontier's goal is to seek to produce solid, consistent returns when markets are good, while focusing on protecting against losses in down markets. Frontier's investment process, the result of 20 years of investment management experience, is called Complementary Genius—a system that identifies "genius" managers and combines them in portfolios in a complementary way. Frontier believes that selecting good managers is only one step in the process of building good portfolios; making sure that they work well together is even more important.

VERIS WEALTH PARTNERS → www.veriswp.com

Veris Wealth Partners is an Registered Investment Advisor founded by five partners with 65 years experience in sustainable wealth management. Sustainable and Socially Responsible Investing (SRI) combines rigorous financial analysis with equally rigorous environmental, social and governance (ESG) analysis to invest in forward-thinking companies with winning business models. ***Veris Sustainable Strategies*** offers nine model portfolios using the best SRI and Sustainable managers. ***Veris*** uses portfolio optimization techniques for allocation, seeking to outperform portfolio benchmarks with a lower standard deviation of returns. ***Veris Sustainable Strategies*** believes that companies that integrate strong ESG performance into their business models are more likely to outperform their less enlightened competitors over the long term. ***wealth.values.sustainability.***

3D ASSET MANAGEMENT, INC. → www.3dadvisor.com

3D Asset Management, Inc. ("3D") is an SEC registered investment advisory firm, which employs an advanced indexing strategy using diverse and cost-efficient ETFs. This approach incorporates academic research designed to try to manage portfolio risks with precision and to avoid large swings in performance. 3D believes that investors can achieve better returns without taking unnecessary risks by attempting to "pick winners". 3D Global Allocations seek to achieve consistent performance over time by investing in the entire global economy.

** Some third-party strategists may not currently be available to your firm. Please contact your Regional Consultant for more information.*

ICON ADVISERS, INC → www.iconadvisers.com

Focused on valuation, relative strength, and industry rotation to capture changing market themes, ICON relies on in-house research to provide portfolio solutions for financial advisers and their clients. The ICON methodology is a disciplined, quantitative system designed to remove the emotion from investing.

ICON's quantitative approach centers on computing value-to-price ratios utilizing the fundamentals of finance–such as earnings, projected growth, risk, and interest rates–and targeting industries within market sectors that are demonstrating leadership against the broader market. In doing so, the system rotates among undervalued and overvalued industries, buying those believed to be on sale and selling those deemed to be overpriced. This quantitative approach seeks to filter out corporate noise and goes against the crowd when valuation dictates. There are no restrictions based on market capitalization or simplistic value-to-growth characteristics; instead the ICON system seeks to identify the best value for investment dollar.

ISECTORS → www.iSectors.com

iSectors® offers 12 ETF-based model Series employing multiple strategies to deliver unique, low-cost, risk-adjusted portfolios to advisors and their clients. Advisors access, present and manage client assets through a private-labeled web-based platform with a fully-supported back office.

The Post-MPT Series applies the principles of post-modern portfolio theory to create optimal portfolio allocations. The quantitative algorithm analyzes over a dozen relevant capital market and economic factors to allocate and re-optimize the portfolio among low-correlated asset classes in an effort to maximize return potential without losing money. iSectors Endowment Series seeks to provide investors with complete, optimally-allocated portfolios, each designed for a particular level of return potential and risk tolerance. Unique to the series is an inclusion of up to 30% of the portfolios' equity allocation to alternative investments such as hedge funds, private equity, and real assets. Unique International and Alternative allocations, along with the flexibility of advisor-created customized allocations make iSectors a complete turnkey ETF program.

FUND EVALUATION GROUP → www.feg.com

FEG services aim to build and maintain high-quality investment products that are results-driven and provide fiduciary responsibility. FEG employs both strategic and active asset allocation to focus on core investments while exploring marketplace opportunities.

Based on current market valuations, they adjust asset categories to try to reduce risk and enhance return. FEG believes in a high degree of diversification among and between asset classes in an effort to reduce volatility and increase expected returns.

LAZARD → www.lazardnet.com/wm/lcas.shtml

Tracing its history back to 1848, Lazard has long maintained a pre-eminent position in the world's financial marketplace. Lazard Asset Management LLC is known for its global perspective on investing and years of experience with global, regional, and domestic portfolios. With more than 200 investment professionals worldwide, we offer investors an array of equity, fixed income, and alternative investment solutions from our network of local offices in eight different countries.

HARRIS → www.harrisbank.com

Harris Investor Services, Inc. ("Harris Investor Services"), is a registered broker-dealer and investment advisor and nonbank affiliate of Harris N.A., whose ultimate parent company is the Bank of Montreal, Canada (NYSE: BMO). For more than 125 years, the Harris organization has served the wealth management needs of affluent investors.

Harris Investor Services derives benefits from the research and investment management experience of the Private Bank unit of Harris N.A. Investment strategies from Harris Investor Services such as the Harris Strategic Fund Portfolios employ the same highly disciplined research and management techniques used by the Private Bank for its high net worth and institutional accounts.

Harris Investor Services, Inc. is a registered broker/dealer, member FINRA/SIPC, and an SEC-registered investment advisor. Products offered are: NOT A DEPOSIT – NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY ANY BANK – MAY LOSE VALUE.

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