Technology Solution Requirements

At Advisor Group, our philosophy is to provide you with the technology necessary to support your complete business operations. Our technology platform focuses on the best tools and applications at a significantly reduced cost with a focus on integration and support.

As an independent advisor, situations may arise in which you may wish to use a solution outside of our platform. It is important to understand the business risks, regulatory compliance and Firm policies associated when exploring new technology. Historically, technology often served a single purpose, but today’s technology often encompass many aspects of your business.

Before subscribing to any new product, review the complete features against the requirements and guidelines outlined below.

Requirements Applicable to All Technology Solutions

Note: Advisor Group has completed this due diligence for all firm-provided solutions.

- Ensure the technology solution meets all Privacy and Security requirements.
- Submit any client facing output generated by the technology solution to Advertising Compliance for review and approval.
- If the technology solution allows you to electronically correspond with your clients, all communication must be captured through your compliance approved email account. Consult with Advertising Compliance to ensure compliance with industry regulations and firm policies.

Solution Specific Requirements

- Financial Planning:
  - If you are delivering comprehensive financial planning services for a fee under the Corporate RIA, you must use an approved Comprehensive Financial Planning tool listed within the Financial Planning Program Guide found in the eForms Library.
  - If you are delivering comprehensive financial planning as an independent RIA, any Comprehensive Financial Planning tool can be used. Any output, such as plan, proposals or reports, delivered to prospective clients must be reviewed by Advertising Compliance.
  - A Comprehensive Financial Planning tool is defined as a software or web-based computer programming tool designed to integrate a wide breadth of client goals and objectives. To be considered a Comprehensive Financial Planning tool, the tool must, at a minimum, have analysis capabilities for the Six Areas of Financial Planning as defined by the CFP Board: (i) Current Financial Situation, (ii) Insurance Planning, (iii) Investment Planning/Portfolio Review (normally includes asset allocation and education funding), (iv) Income Tax Planning, (v) Retirement Planning, and (vi) Estate Planning.
Comprehensive Financial Planning tools may also include other analysis capabilities (examples include, but are not limited to employee benefits, business strategies and divorce settlement analysis) but these are not a requirement to be considered a Comprehensive Financial Planning tool.

If you are supporting a product sale, any Financial Planning tool can be used to support your analysis and recommendation.

- **Performance Reporting**: Only firm approved performance reporting tools are allowed. OneView and the Wealth Management Platform are the two approved by the firm. DST Vision is also available.

- **Consolidated Reports**: Refer to the Consolidated Reports section within the Sales Practice Manual for detailed requirements.

- **Websites**: Recommendations are Broadridge Forefield, Broadridge Emerald, Smarsh Advisor Launchpad, FMG Suite and Advisor Products. These solutions offer automated compliance. Use of any other website provider requires subscription to Sungard **Hosted Away** for archival and surveillance purposes. This includes blog sites as well as full websites.

- **Social Media**: The use of LinkedIn, Facebook and Twitter are permitted. Review the step-by-step process to get started.

- **Mass Email**: Forefield and Salesforce are the firm provided and recommended applications. Accommodations for other applications will be handled on a case-by-case basis. Submit your request to Advertising Compliance for review.

- **Pre-Approved Marketing Content**: Forefield Marketing Library is provided and recommended by the firm.

- **Electronic Storage/Document Management**: Document Management (Docupace) is the firm recommended tool. For all others, refer to the Electronic Storage Systems section of the Sales Practice Manual for detailed requirements.

- **Customer Relationship Management (CRM)**: Salesforce is the firm provided and recommended CRM. Other CRM’s may be used as long as the additional conditions outlined for all systems above are met.

- **Hosted Email Services**: Smarsh is the firm provided and recommended email service. Redtail is an alternative approved service.

- **Email Encryption**: Smarsh is the firm provided and required encryption tool.

- **Computer Encryption and Anti-Virus**: Refer to the Client Privacy Policies & Procedures section of the Sales Practice Manual for detailed requirements.

- **E-Signature**: Digital signature is available for the variable annuity carriers in the Quick Submit platform. Efforts to expand digital signature capabilities are underway. At this time, all other eSignature solutions are not approved.