Redefining Practice Management

Harness The Power Of Integrated Technology

The Envestnet Retirement Solutions (ERS) platform delivers one of the retirement industry’s leading practice management tools to retirement stakeholders through an integrated, open-architecture solution.

Manage It All From a Comprehensive, Unified Platform

ERS gives you the ability to set up, manage and deliver retirement consulting services from a single, comprehensive and unified platform.

Powerful Technology to scale your business from a Proven Financial Technology Industry Leader

Enjoy all of the ERS Platform’s powerful features including:

- Management Dashboard
- Customer Relationship Management (CRM)
- Project and Workflow Management Tools
- Investment Analytics, Fund Research and Monitoring Reports
- RFP/Vendor Search Tool
- Plan Sponsor Portal
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To log into ERS:

Access Advisor Portal click on the Products tab.
Click on Retirement Plans.
Click on Envestnet Retirement Solutions.
The first time you log into the ERS Platform, take a moment to get familiar with the Main Menu at the top of the screen. It serves as the primary method by which you can navigate through the ERS Platform. The tools and resources shown here have been combined into a user-friendly interface in order to empower your retirement practice, allowing you to build deeper relationships with your clients.

- **Prospects**
  - Help advisors identify new clients

- **Proposals**
  - Generate powerful retirement plan proposals quickly and efficiently

- **Clients**
  - Stay close to your clients and their needs

- **Calendar**
  - Check meeting/appointments for the advisors clients

- **Plans**
  - Quick access to all the investment options across an advisor’s entire retirement practice

- **Workflows**
  - Project management tool designed to help advisers stay on task with important deliverables

- **Dashboard**
  - Detailed report generation tools that make running your practice easier

- **RFPs**
  - Send out an RFP with ease using the platform module

- **Research**
  - Assists the user in researching on a specific or list of funds

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**Navigation**

The ERS Platform provides a user-friendly interface for advisors to manage their retirement practice. Key features include:

- **Prospects**: Identify new clients
- **Proposals**: Generate powerful retirement plan proposals
- **Clients**: Stay close to your clients’ needs
- **Calendar**: Check meeting/appointments
- **Plans**: Access all investment options
- **Workflows**: Manage important deliverables
- **Dashboard**: Generate detailed reports
- **RFPs**: Send out RFPs with ease
- **Research**: Research specific or list of funds
Navigation

- Helps the user to customize their settings
- Online Resource and training center to assist users
Once you’ve logged in, your practice management homepage, the dashboard, will greet you. At the very top of your Dashboard (and across every page) in the upper left hand corner of the screen, you will see the name and logo of your firm (or Envestnet Retirement Solutions). Clicking this will bring you back to your site dashboard.
Prospects

An advisor would like to track all potential clients. The Prospects tab will empower the advisor to track all potential clients and store plan information such as (Record-keeper, Expected AUM, Expected Revenue and other important information which will be profitable to the advisor in the future.

Adding a Prospect

1. If the EIN/TIN do not auto populate then either obtain from 5500 or search manually.

2. Service start date (Created date) and the number of employees can be received from the record keeper.
Prospects

Prospect List

Now saved in the system, an advisor can quickly access useful information from the Prospect Summary screen by clicking on the “Prospects” tab of the menu bar and selecting the desired name from the Prospect List.

Start ➔ Select “Prospect list” under the prospects button on the navigation bar ➔ Click on “Search Filter” to search a particular Prospect. ➔ Once the details are entered click “Search” ➔ To export all the prospects on to MS excel, Click on the MS Excel icon below the “Search Prospect” tab ➔ Once you select your prospect the system will show the user the Prospect summary.

Search 5500 Database

In order to simplify your prospecting efforts, ERS has implemented a data feed into the platform that allows advisors to access information on the Form 5500 by typing their name into the database under the “Prospects” Tab.

Start ➔ Select “Search 5500” under the prospects button on the navigation bar ➔ Click on “Search Filter” to search a particular Plan sponsor ➔ Once the details are entered click “Search” ➔ For further steps check “Add a Prospect” flow chart. ➔ Once you select your plan sponsor the system will direct you to the Add prospects tab.

Notes:

In the prospect summary the user can edit the details by clicking the “Edit Tab” on the top right corner of each box. The User can also change the view to see multiple records on one page by clicking on “Records per page”.
Creating a Proposal

A Proposal is a prospective plan investment lineup created by the advisor for their clients. Under this section the advisor can list proposed investments and run them through ERS’s evaluation criteria to identify which funds have Passed/Failed.

**Notes**

In “Edit Proposal” the user can update the below mentioned fields, the details for which are received from the Record Keeper.

- **Contact Info** - Enter the contact details and then click “Save and continue”.
- **Design** - Enter important plan details like Plan information, Eligibility, Contributions, Safe harbor plans, contributions, vesting, distributions, loans, Payroll service, misc. Once the details are entered click “Save and continue”.
- **Proposal IPS** - Enter details for your IPS like Total Return, Risk, Risk return, Fund date, Consistency and market capture, Return with respect to benchmark and Risk with respect to benchmark for Index, target date, Fixed Income, equity funds at a Global and Plan level criteria.
- **Current and Proposed Funds** - If the proposal you are creating is for an existing prospect or client plan, all asset and investment values will pre-populate. You must use the search functions within ERS to find and select your desired investment options. Once the details are entered click “Save and continue”.
- **Monitoring** - Add funds to perform investment evaluation and Historical evaluation once the details are entered click “Save and continue”.
- **Demographics** - Enter the participant’s demographics for further analysis of funds by each age group. Once the details are entered click “Save and continue”.
- **Fee details** - Update all the plan fees and service and compensation fees associated with the plan. Once the details are entered click “Save and continue”.
- **Customizable Reports** - Generate customizable reports as per the requirement. Once the details are entered click “Save and continue”.

![Diagram of the proposal creation process](attachment:image.png)
Proposals

Proposal List

After being saved in the system, an advisor can quickly access useful plan information from the Proposal List screen by clicking the proposal list under the “Proposals” tab of the navigation bar and selecting the desired name from the Proposal List.

Start → Select “Proposal list” under the Proposal button on the navigation bar → Click on “Search Filter” to search a particular Proposal → Once the details are entered click “Search” → To export all the prospects on to MS excel, Click on the MS Excel icon below the “Search Prospect” tab → Once you select a Proposal the system will show the Prospect summary.

Notes:

In each proposal you can View a report as of a particular quarter in the past or regenerate a report as of that particular day. The User can also edit the proposal details.
Clients

There are 3 different ways to create a new client.

- Creating a New Client from an Existing Prospect
- Creating a New Client by Implementing a Proposal
- Creating a New Client from the Clients Tab

Creating a New Client from an Existing Prospect

While editing an existing prospect - you can easily convert an existing prospect to a New Client by changing the value of the dropdown list labeled “Client Type” from “Prospect” to “Client”. Once you click “Save and Continue”, you will be brought to the Client Summary screen as if you had created a brand new client while retaining all of the previous prospect information.
When a client accepts a proposal after bringing the plan into good order, it is time to implement the plan proposal and convert the prospect/proposal into a firm client. By clicking on any of your existing Proposals, you will be brought to the Proposal Summary Screen. By clicking “Implement Proposal”, as highlighted in the screenshot below, a new Plan will be created while still retaining all of the information from the proposal. To access this plan/client please go to "Plan List" / "Client List" and select the respective Client /Plan.
Adding a New Client

The Clients tab will empower the advisor to track all his clients and track various client wise information like Record-keeper, Expected AUM, Expected Revenue and other important information which will be profitable to the advisor in the future.

Start
Select “Add a Client” under the Clients button on the navigation bar
Enter the name under “Client Name”
Enter the details of the person referring the client under “Referred By”
Select “the code that best describes the client” and then enter the “Client Relationship”
Enter “Annual Revenue”, “Commission” and “Lead status”
Enter the “Plan name”, “Service Providers”, “Plan No.”, “Plan type”, “Eligible Employees” and “Participants with A/c Balance”
Confirm/ edit details in Client summary

End
The EIN/TIN will auto populate once the client name is selected
The EIN/TIN will auto populate once the client name is selected
Once all fields are completed, Select “Add another client” or “Save and continue”

Notes:

6. If the EIN/TIN do not auto populate then either obtain from 5500 or search manually

7. Service start date (Created date) and the number of employees can be received from the record keeper
Now saved in the system, an advisor can quickly access useful information from the Client Summary screen by clicking on the “Clients” tab of the menu bar and selecting the desired name from the Client List.

**Client List**

- **Start** → Select “Client List” under the Clients button on the navigation bar
- **→** Click on “Search Filter” to search a particular Client.
- **→** Once the details are entered click “Search”

8

- **End** → To export all the Clients on to MS excel, Click on the MS Excel icon below the “Search Client” tab
- 8 **→** Once you select your Client, the system will show the user the Client summary.

**Notes:**

- In the Client summary the user can edit the details by clicking the “Edit Tab” on the top right corner of each box. The User can also change the view to see multiple records on one page by clicking on “Records per page”.
Calendar

The User can view and organize his appointments or meetings with his client/or prospects

Start ➔ Select “Calendar” button on the navigation bar ➔ Click on “Create event” to create a particular event on your calendar ➔ The view of the calendar can be changed from day, week, work week, and month view by clicking the respective button above the calendar.

Notes:

To add a task/event you can click directly on the calendar to create a new task/event
Creating a Plan

There are 3 different ways to create a new Plan.

- Creating a Plan While Creating a New Prospect
- Creating a Plan While Creating a New Client
- Creating a New Plan and adding it to an Existing Prospect or Client

Creating a Plan While Creating a New Prospect

Complete the form fields related to prospect retirement plans including current record-keeper, product platform, and plan type. Click “Save and Continue”. The plan has now been saved into the ERS Platform.
Creating a Plan While Creating a New Client

This workflow is identical to the previous workflow in which a plan is created when creating a new prospect.

Complete the form fields related to prospect retirement plans including current record-keeper, product platform, and plan type. Click “Save and Continue”. The plan has now been saved into the ERS Platform.
Creating a New Plan and adding it to an Existing Prospect or Client

Here the user can add one or multiple plans to an existing client

Start → Select “Create a plan” under the Plans button on the navigation bar → Enter the name under “Select Client” for Clients.

11 Enter the “Plan Name”, “RK plan #”, “Plan Type”, “Custodian Plan #” and “Form 5500 Plan No.” received from 5500

End

Most Importantly mention the “Fiduciary service type” and the “Fiduciary service provider” received from advisor

Click “Save” and the System will direct you to the “Edit Plan Tab” → Enter the “Trustee Name/ Institution”, “Provider Platform” and “Custodian” received from Record keeper → Select the “Record Keeper” “Trustee type” and “TPA” from the drop down options → Mention the number of Participants under the “Participants” tab

Notes:

11 For a new client click “New Client” besides the Select Client tab and the system will direct you to the client creation page

12 Please refer pages which mention Plan Notes on page 20 and 21
Plan Notes

Contact Info

The “Contact Info” page displays important provider contacts including recordkeepers, TPAs, and more. It can also be edited to include plan contacts such as the sponsor, trustee, and board members. Click “Save and Continue”.

Plan Design

Enter essential information related to the plan design. When complete, click “Save and Continue”.

Investment Policy Criteria

This screen allows advisers to enter the plan’s investment selection and monitoring criteria based on investment policy. With over 75 possible criteria broken down into several categories, the default investment selection criteria used in all plans will be preserved unless changed manually by the advisor. Additional performance benchmarks can be selected in the investments tab

Editing the Investment Lineup

Investment options of the plan and their respective funding levels are entered. By default, there are already 4 funds within the ERS Platform that act as placeholders: company stock, forfeitures, participant loans, and self-directed brokerage. You must use the search functions within ERS to find and select your desired investment options. The funds can be entered by name, ticker, product id, or CUSIP. Up to 12 tickers can be entered at one time. When entering multiple tickers, there must be a comma after each ticker with one space before listing the next ticker. When finished entering each investment option, click “Search.”

Plan Demographics

The Plan Demographics screen displays valuable demographic information at the plan and participant levels.
Plan Notes

Fee Details

The Fee Details screen provides a valuable breakdown of fees and plan expenses for all investment options and providers.

Customize Report

This screen allows the advisor to customize the featured section of investment monitoring reports, and add additional items relevant to the plan such as investment recommendations or lineup changes. Customized documents can also be added to the template by clicking the “Add Document” link toward the mid-top left side of the screen. The advisor can generate customizable Investment reports as per their requirement. Once the details are entered click the “Regenerate Report” button in the Customize Report section.
Workflows

Adding a Workflow

The ERS Platform supports advisors in accomplishing their client deliverables by enabling them to create workflows with an integrated project management tool. It also allows you to create process templates for prospects, clients, and proposals that allow you to scale your practice quickly and efficiently. Projects and tasks can be created in isolation for basic to-dos, or be applied to client and prospect profiles to keep you organized.

Start

Select “Add Project” under the Workflows button on the navigation bar

Select “Create new” for creating a new project timeline or “Create from Template” to choose an existing template

Enter the “Project name”, “Client type”, “Priority”, “Client/prospect name”

Click save and the system will redirect you to the “Project List”

Enter the “Start date”, “Due date”, “Assign to” and “Description”

End

After entering all the details, select “Mark a Template” to save the details as a template
Workflows

Project List and Summary

The Project list will display all the projects created by the user as on a date. The project summary screen provides an overview of each project, percentage complete with the project, and the current progress of each task within the project.

The percentage complete for the project automatically updates as tasks move toward completion.

Adding Tasks

Adding tasks can be done from the project summary page or from the Project List.

When you click “Create Task”, a pop-up box appears. Once the task has been entered, additional editable fields will appear (ex: percentage complete) that allow you to track your workflow and keep projects moving.
Management Dashboard

The Management Dashboard provides an advisor a snapshot of the total number of all plans and all assets managed on the ERS Platform. This information is broken down by individual plan, record-keeper, primary contacts, and Assets Under Management.

Select “Management Dashboard” under the Reports button on the navigation bar → Click on “Search Filter” to view data for any set of filters → Once the parameters are entered click “Search” → The users Search results containing “Total plan assets”, “Record-keeper” etc. will be populated below

Historical Plan Asset Value

The Historical Plan Asset Value screen displays Asset Under Management for each individual plan for the most recent four quarters.

Start → Select “Historical Plan Asset Value” under the Reports button on the navigation bar → Click on “Search Filter” to view data for any set of filters → Once the details are entered click “Search” → The users Search results will be populated below for the last 4 quarters

Notes:

A Search can be performed on any of the mentioned criteria or all of them together
Dashboard

Total Assets by Fund

This screen allows advisors to easily see a breakdown of how assets are being allocated across their entire practice. Funds are ranked in order of assets under management and are further broken down by expense ratio, asset class, 1-year return, 3-year return, and 5-Year return.

- Start: Select “Total Asset by Fund” under the Reports button on the navigation bar
- Click on “Search Filter” to view data for any set of filters
- Once the details are entered click “Search”

The users Search results containing “Ticker”, “Exp. Ratio” etc. will be populated below.

Asset by Fund by Plan

This screen allows advisors to easily see a breakdown of how assets are being allocated across each Plan. Funds are ranked in order of assets under management and are further broken down by expense ratio, asset class, 1-year return, 3-year return, and 5-Year return.

- Start: Select “Asset by Fund by Plan” under the Reports button on the navigation bar
- Click on “Search Filter” to view data for any set of filters
- Once the details are entered click “Search”

The users Search results containing “Ticker”, “Std.Dev.” etc. will be populated below.

Notes: A Search can be performed on any of the mentioned criteria or all of them together.
The ERS Platform takes the pain out of what can usually be a lengthy and time consuming RFP Process.

Start ➔ Select “Create a RFP” under the RFP button on the navigation bar ➔ Enter the “Plan Name”, “RFP name”, "RFP Due Date" ➔ After entering all the details under “Basic Plan Info” Click “save and continue”

The user will then prepare a Investment summary click “Save and Continue” ➔ Select one or all the questions and click “Save and Continue” 

14 ➔ Select all the Record keepers the user wishes to send a RFP too and then click “Save and continue”

Enter the e-mail Id’s to whom the e-mail has to be CC’d too, and edit the body of the E-mail by clicking the edit icon just above the box of the body ➔ The user can choose to attach a file after which select the individuals in the whom the E-mail has to be send and click “Save and Continue” ➔ In the conclusion the user can add a Cover letter, or any notes to specific record keeper and click “Save and Continue”

End ➔ The user has the option to customize the sections and order of the report and regenerate the same

Notes:

Please note to select the questions for all the 9 tabs mentioned on the right hand side of the of the screen:
- Company Experience
- Expense charges
- Conversion and Implementation
- Participant services
- Administrative Services
- Investment Options
- Record keeping services
- Technology
- Company Compliance

If the users question does not feature in the detail list provided by the system. The user can add a question by selecting the “Add a Question”
Basic Plan Information

In order to begin the RFP Generation Process, enter the basic plan information first in the screenshot below.
Select Recordkeepers

This screen allows an advisor to easily choose which services providers to include in the proposal request by simply checking a box in the column on the left hand side of the screen.
Review Questions

The RFP module includes an in-depth questionnaire that focuses in on each of the areas in the screenshot to the right.

The responses to these questions can be saved and leveraged for future RFP responses from the same provider.
Investment Summary

The Investment Summary Tab shows the recommended funds in addition to the proposed funds in each asset class.

Additional funds & fund categories can be added by clicking “Add More Categories” as highlighted in the screenshot below.
Notify Record-keepers

This tab shows where an advisor is able to use the ERS Platform to create form letters that can merge in contact information for each service provider to be able to send multiple requests at once.

The screenshot below details the form letter editor. Advisors can enjoy the benefits of a word processing application, apply custom formatting, and portray professionalism to the outgoing correspondences.
This tab shows where an advisor is able to attach their own firm-branded and customized documents such as cover letters, executive summaries, and more.
Customize Reports

Similar to previous reporting modules on the ERS Platform, Advisors can fully customize which sections of the RFP they want to use in addition to re-arranging and re-ordering them. The advisor can view and generate a RFP report on this page by clicking “Regenerate Report” button in the “Customize Report” section.
Research

Investment Option Analysis

Here the advisor will be able to analyse each investment option

Start → Select “Investment Option analysis” under the Research button on the navigation bar → Click on “Search Filter” to view data for any set of filters → Once the details are entered click “Search” → The user will be able to view “Investment Evaluation” and “Historical Evaluations” → End

Fund Research and Monitoring

This tab will help the advisor research per particular fund

Start → Select “Fund Research and Monitoring” under the Research button on the navigation bar → Enter the “Peergroup” and “Benchmark” details → Once the details are entered click “Generate” → Enter details like Total Return, Risk, Risk return, Fund date, Consistency and market capture, Return with respect to benchmark and Risk with respect to benchmark → The search result will be shown on the right hand side of the screen → This analysis can be viewed or exported to excel by clicking the respective icons on the right hand side of the screen → End
Research

Securities by provider

Here the advisor will be able to analyse each security by Provider

Start ➔ Select “Securities by Provider” under the Research button on the navigation bar ➔ Select the “Record-Keepers”, “Platform” and “Asset class”. Once the details are entered click “Search” ➔ The Security List on the right hand side of the screen will auto update as per the search criteria ➔ By clicking on security name in the search results. The system redirects you to the Security summary ➔ End

Preferred List

Here the advisor will be able to see his preferred list of Funds

Start ➔ Select “Preferred List” under the Research button on the navigation bar ➔ Click Create Preferred list on the right hand side of the screen. ➔ Enter the “Preferred List Name” and “Description” ➔ From the search Results, select the funds which the user wishes to save on his list. By selecting “ Add selected funds” or “ Add entire search results” ➔ The user can view his selected funds by clicking the “Selected Funds” tab next to the search tab ➔ To spool all the funds on to MS excel, Click on the MS Excel icon below the “Search funds” tab ➔ Enter the “Evaluation Result” or the “ Evaluation result fund score ” and click search ➔ Enter the “RK”, “Provider platform”, “Unique ID ticker” and “Asset class” ➔ End
Security List

This a List of all the Securities in the universe

Start ➔ Select Security List under the Research button on the navigation bar ➔ Click on "Search Filter" to search a particular Security and then click "Search" ➔ Once you select your Security the system will show the user the Security summary.

End ➔ In the search results the user can also modify the security or view the plans in which the particular security is present

Wiki

This section will help the user use the platform to the fullest by guiding the user on how each activity can be completed. This section will also help the update the user about any new updates built into the system.
Disclosure

Disclosure - ERS Platform Training manual

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