YODLEE

Yodlee Advisor

Increase assets under management with better data, more targeted advice

Wealth management data consolidators automate the collection and presentation of data, allowing a financial advisor to access clients' financial holdings through one interface. This service has become increasingly important for high net worth and ultra-high net worth clients that have several different portfolios with a variety of companies.

– Celent Wealth Management Report June 2006

Yodlee® Advisor drives higher revenue for financial advisory firms by accelerating the delivery of value-added investment advice—in real-time. Yodlee Advisor is an easy-to-use online solution that provides a consolidated, up-to-date view of each client's total assets to provide advisors with the right tools to up-sell clients, win trust and deepen relationships.

Yodlee Advisor:

1. Is the most data-focused, real-time wealth management solution, and
2. Increases client satisfaction and overall assets under management.

BETTER DATA; BETTER ADVICE

Online access has empowered clients to check their portfolios at any time. Yodlee Advisor creates an enhanced client experience by enabling them to receive value-added advice from their advisors based on their entire financial picture.

Consumer Value Proposition

Yodlee Advisor utilizes proprietary technology from Yodlee to help clients obtain, and share, a complete financial portfolio—online and in real-time—including all held and held-away assets, in a simple, consolidated view. Unique alerts also help clients and their advisors take advantage of additional investment opportunities, including 401K rollovers and reinvestment options based on the maturity of bonds and CDs.

Clients receive:

- **Better, more targeted investment advice** based on a holistic portfolio—without the hassle of faxing/mailing paper statements for held-away accounts
- **Increased earnings** from event-driven alerts, which ensure opportunities don't sit untapped
- **Improved service** because advisors are spending more time on strategic counsel and less time on data input and account management activities

FINANCIAL INSTITUTION IMPACT

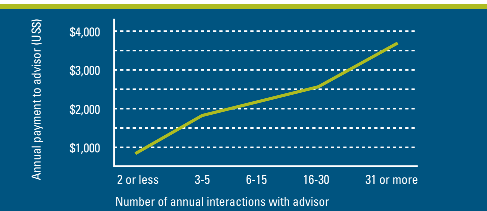
A typical advisor manages over 200 clients, and the average client has at least 10 accounts. That means an advisor is managing over 2,000 accounts for changes and opportunities. What's more, the typical client has 70% of his/her assets held away from the primary financial institution. Yodlee Advisor takes the work out of consolidating, inputting, and tracking account data from thousands of financial sources so advisors can focus on offering value-added advice, which translates to increased earnings for clients, and more assets under management for the advisory firm.

Yodlee Advisor is designed for financial institutions with more than 100 financial advisors. This solution is built on the patented Yodlee Platform, which securely consolidates internal and external client data from virtually any financial institution, supporting over 8,000 data sources, including brokerages, mutual funds, insurance companies, mortgage lenders, credit card issuers and banks.

Your institution can benefit from Yodlee's real-time wealth management solution to:

- **Increase assets under management** by exposing more held-away assets and improving advisor workflows
- **Improve client satisfaction** with better, more informed, timely advice from your advisors
- **Increase operational efficiencies** by reducing manual input and enabling advisors to service more clients more effectively
- **Seamlessly integrate Yodlee data** with other key wealth management technologies, platforms and applications

Frequent interactions with affluent clients correlate with fees collected



Forrester Research 2004: How Affluent Investors Use Advisors

Yodlee Advisor

INCREASED ASSETS

Yodlee Advisor enables advisors to work more efficiently and profitably. It delivers the online tools advisors need to give improved advice and take advantage of untapped lead generation to help improve the financial institution's bottom line.

Yodlee Advisor enables advisors to:

- **Access up-to-date, total client holdings** automatically from a single, easy-to-use web interface to monitor a client's total financial picture
- **Proactively identify up-sell and cross-sell opportunities** with alerts triggered by specific events, such as CD maturity, 401k rollovers, excess cash positions and other events
- **Provide better, more informed advice** that will increase customer satisfaction and lead to greater account penetration
- **Efficiently search the client database** by multiple, advisor-defined criteria for better investment targeting
- **Increase production** through more targeted client touchpoints and less data input

YODLEE PLATFORM

All Yodlee solutions are designed with a highly configurable user interface to be easily and seamlessly integrated into any financial institution's online channel. Data quality and scalability are continually monitored to grow with an institution's increasing needs. Yodlee solutions are built to support the latest Web 2.0/AJAX features of the Internet. Yodlee offers both application and software development kit (SDK) product versions, as well as hosted and enterprise deployment options. Since all Yodlee solutions share a common data infrastructure—the patented Yodlee Platform—financial institutions can leverage rich customer data across multiple applications.

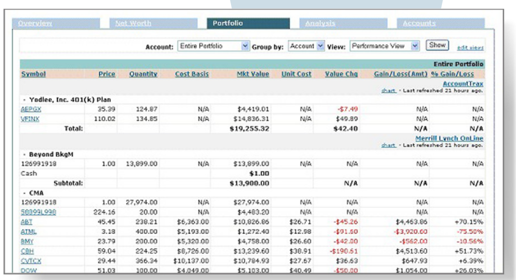
HIGH QUALITY SUPPORT

Yodlee's professionals are true partners with clients. From implementation projects to day-to-day support, Yodlee commits to providing knowledgeable and responsive individuals who truly listen and understand client needs. Yodlee's experts work with client teams to implement best practices, maximize usage, satisfy customers, and keep operations running smoothly 24 x 7.

Proven Security

Yodlee ensures the highest levels of security to meet and exceed financial industry and federal regulatory standards. Yodlee utilizes hardware encryption for maximum security of data and has extensive security related monitoring of systems, applications and networks. Yodlee's security is tested on a continuous basis by industry leading security firms, the FFIEC, and leading financial institutions. Yodlee's security meets industry standards such as SAS 70 Type II, ISO 17799 Compliance, and Visa CISP Level One Compliance. Yodlee is also active in the deployment of multi-factor authentication techniques, working with vendors, financial institutions, and standards organizations to strengthen applications and meet FFIEC compliance.

Yodlee Advisor



Yodlee Advisor displays client data at the cost-basis level.

Yodlee Advisor makes tracking complex portfolios easier for both advisors and clients, with real-time updates and charting capabilities.

Yodlee Advisor Features

KEY CONSUMER FEATURES

- Holistic portfolio view - automatically updated, including all held and held-away accounts
- Powerful event-driven alerts
- Online collaboration—eliminates the "shoebox" exercise for sharing paper statements
- Value-added views and tools - including net worth tracker & portfolio analysis

KEY BUSINESS FEATURES

- Unique client monitoring alerts
- Automated data export
- Efficient client segmentation & search tools
- Seamless integration with wealth management technologies, platforms and applications
- Easily tailored to brand standards
- Application and software development kits available
- Hosted and enterprise deployment options

Yodlee, Inc.

Leading financial institutions trust Yodlee to power critical online banking applications that increase profitability and drive more value from the online channel. Yodlee's proven consumer banking, payments, wealth management, and risk management applications unify all personal financial account information to deliver a simple, centralized and secure way for consumers to manage all of their financial tasks—any time, anywhere. Yodlee makes financial institutions' websites essential to their customers and generates new revenue opportunities. Over 100 leading financial institutions and portals, including Ameriprise Financial, AOL, Bank of America, Fidelity, JPMorgan Chase, Merrill Lynch, and MSN, offer Yodlee-powered solutions to millions of customers worldwide.

Questions or immediate needs?
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