

WealthPort at a Glance





Customizable Managed Account Experience

Experience a flexible managed account solution designed to meet the unique needs of your business model – no matter how you engage with your clients.

Cambridge's suite of technology enables you to efficiently serve your clients. The umbrella of services WealthPort® offers results in time and cost savings allowing you to spend more time doing what you do best – deepening the client experience.

Staying true to our core value of flexibility, you may use WealthPort as an independent registered investment adviser (IRIA) or as an investment advisor representative of Cambridge Investment Research Advisors (CIRA). Assets can be held at either of our clearing firms: Fidelity Clearing & Custody Solutions® and its broker-dealer National Financial Services LLC (FCCS/NFS) or Pershing LLC. In addition to these clearing options, WealthPort is also available through other select custody partners.

Please reach out to your supervisor, regional director, or other contact at Cambridge for more details.

Designed by Financial Professionals.
Built by Cambridge.

WealthPort offers both customization and efficiency, allowing you to focus on your role as a financial professional.

Advisor-directed Models	Team-directed Model Management	CAAP Strategist-directed Model Management	Unified Managed Accounts
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Advisor-directed: Financial professional as portfolio manager supported by WealthPort's next generation technology to accommodate multiple management styles.

Team-directed: Offer models across an entire team with an assigned trader to perform model management through WealthPort's research and trading technology.

CAAP: Meets a variety of investment needs by selecting one of many world-class CAAP^{®1} strategists. Cambridge provides a dedicated back office support for client accounts – trading, rebalancing, and ongoing maintenance – to allow financial professionals to focus on client relationships.

Unified Managed Account (UMA): Diversify multiple WealthPort strategies under one account registration. The UMA holds investments recommended by each strategist in a separate managed sleeve of the account with the ability to add individually selected securities. Cambridge serves as the overlay manager — trading, rebalancing, and performing ongoing maintenance to accounts according to the selected strategy allocation.

Technology

WealthPort adapts to technology advancements, regulatory requirements, and client demands. WealthPort's suite of integrated and customizable technology works seamlessly together supporting your business model through product research, planning and proposal creation, and trading efficiencies.

Product Research

Utilizing Morningstar® and data from the Cambridge Investment Products Team, WealthPort research tools allow you to simulate portfolio performance and easily compare securities, custom portfolios, and CAAP strategies.

Plan and Propose

A financial professional's ability to attract and retain clients starts with the first impression. WealthPort's plan and propose technology produces customized proposals based on their unique situation and financial goals. Pair portfolio construction with future savings or spending goals to create a simple client illustration.

Trading Efficiency

Efficiently manage a book of business by creating models, assigning client accounts, and using the block trading functionality to incorporate a consistent management process. Trading tools will provide scalability allowing you to focus your efforts on your business.

Digital Investing

The next generation of investing is coming soon with WealthPort Digital Investing – a new account open option.

Give your clients the flexibility to open, fund, and maintain their accounts in real time, at their convenience. This solution offered by Cambridge, in partnership with Apex, FusionIQ, and Plaid, facilitates account establishment, funding, and trading into the select CAAP Small Account Solution strategies in just two business days.

Clearing and Custody

Flexibility of choice. WealthPort is available through multiple clearing and custody partners making it easy to maintain a consistent client experience by continuing your existing custodial relationship or with the opportunity to change the clearing and custody partner while maintaining the WealthPort experience for you and your clients.

Support

WealthPort provides access to dedicated teams of consultants and trading specialists who are focused on all aspects of training, trading, service, and support for WealthPort programs.

The Advisory Solutions Team supports WealthPort and acts as the first point of contact for financial professionals to provide customized trainings, one-on-one consultations, and service solutions for WealthPort programs, investment options, technology support, and paperwork requirements.



WealthPort Program Fee

Transparency is crucial. As a bundled fee program, fees are inclusive of:

- Clearing and custody
- Trading and ticket charges
- CIRStatements performance reporting
- Common ancillary charges – including the IRA maintenance fee

Also included in the CAAP and UMA program fee:

- Strategist due diligence
- Overlay management

A full list of charges covered by the WealthPort program fee are provided on cir2.com.

WealthPort Fees				
Account Tiers	Advisor-directed	Team-directed	CAAP*	UMA*
First \$50,000	0.25%	0.25%	0.40%	0.45%
Next \$50,000	0.23%	0.23%	0.36%	0.42%
Next \$150,000	0.20%	0.20%	0.32%	0.38%
Next \$250,000	0.17%	0.17%	0.27%	0.35%
Next \$500,000	0.14%	0.14%	0.21%	0.27%
Next \$1,000,000	0.09%	0.09%	0.15%	0.20%
Next \$3,000,000	0.06%	0.06%	0.12%	0.15%
Next \$5,000,000	0.03%	0.03%	0.08%	0.10%
Over \$10,000,000+	0.01%	0.01%	0.05%	0.07%

*\$250 minimum program fee applies to CAAP and UMA only with the exception of CAAP Small Account Solutions that have a flat .50% program fee.

Program Fee Discounts

The WealthPort program fee is charged on an account-by-account basis; however, the following discounts may apply:

- WealthPort household discount: Aggregate associated client account fees, regardless of their WealthPort program, by implementing applicable household groups. This allows associated clients to benefit from the lower tiers applied on their total household value. For this to apply, financial professionals must also utilize a tiered or breakpoint discounted schedule for their financial professional fee.

Individual Accounts	\$500,000 Household	\$1,000,000 Household
Account 1: \$250,000 x 22bps = \$540	\$500,000 x 19 bps = \$965 vs. \$1,080 total for individual accounts	\$1,000,000 x 17bps = \$1,665 vs. \$2,160 total for individual accounts
Account 2: \$250,000 x 22bps = \$540		
Account 3: \$250,000 x 22bps = \$540		
Account 4: \$250,000 x 22bps = \$540		

- Assets under advisement (AUA) discounts are available under a financial professional code in WealthPort. They directly benefit the client as a discount to their WealthPort program fee. Please reach out to your supervisor, regional director, or other contact at Cambridge for more details on how to qualify.

AUA Thresholds	Discount %
\$0 - \$49,999,999	0%
\$50,000,000 – \$99,999,999	10%
\$100,000,000 – \$149,999,999	15%
\$150,000,000 – \$249,999,999	20%
\$250,000,000+	25%

Cambridge

Advice Solutions

Innovation in financial solutions.

Advice solutions focused on the needs of the independent financial professional and their investing clients.

Providing diverse yet focused services for a wide variety of financial professional business models.

Dedication to choice, flexibility, and independence.



For more information, contact the Advisory Solutions Team (advisory.solutions@cir2.com) or Client Solutions (clientsolutions@cir2.com) at 800-777-6080.

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¹CAAP® is a registered mark of Cambridge Investment Research, Inc. for its program for investment managers.

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