

THOSE SIXTIES KIDS STILL WANT IT ALL

investment vehicles

- Internal/External Term Deposits
- Internal/External Mortgages
- Mutual Funds
- Interest Bearing Bonds
- Discounted Bonds
- Stocks

registered

- LIF, LIRA, LRIF, LRSP, RESP
- RDSP, RRIF, RRSP, TFSA

non-registered

- Managed Accounts
- Cash Accounts
- Segregated Accounts
- Discretionary Accounts

interfaces

- FundSERV
- CESG
- XML
- Taxes via XML
- PAC/PAD

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The shift of wealth between the North American baby boom generation and their children puts trillions of dollars into motion over the next thirty years. Do you have a strategy?

Key Success Strategies: Wealth Management

Rapid Product Generation

The investment market moves fast. You must be able to create new products—registered or non-registered—quickly. With its parameter powered product capability, Portfolio Plus allows you to create new products in minutes.

Vertical & Horizontal Scalability

Your banking software system shouldn't hold you back from potential growth in volume or lines of business. Portfolio Plus allows you to increase your volume of business and plug in new functionality to meet your business demands.

Real Time Asset Management

You must know where you stand from an asset and regulatory perspective in real time. All Portfolio Plus modules update the accounting system in real time. This allows you to intimately examine aspects of your capital base from multiple perspectives to enhance your decision-making process.

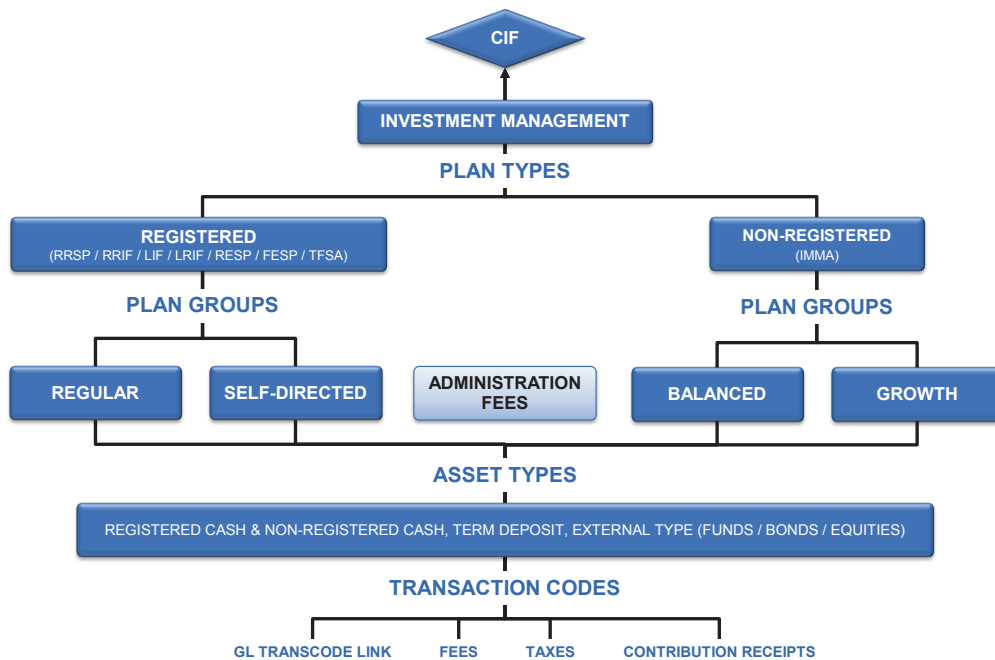


Rapid Product Creation with Parameter Powered Products

Portfolio Plus delivers the power of speed to market with a parameter powered product concept that banking analysts have been championing for years. Your system won't have to be enhanced every time you want to bring a new product to market. There is no waiting for a software vendor to provide an update. You are in control.

Registered and Non-Registered Investments

Portfolio Plus can manage registered and non-registered investments through investment vehicles that include Managed Accounts, Cash Accounts, Segregated Accounts, and Discretionary Accounts.



Taxes and Taxation Updates

Using a combination of asset types and associated transaction codes, you're covered. When it comes tax time you'll have the data you need for RRSP, RRIF, and LIF products for both self-directed and registered products.

A tax form table is also available to tie the transaction amounts to the appropriate tax form box. This happens without any programmatic customization to Portfolio Plus. You are in control.

SIT provides you with tax updates based on regulatory changes. This service is included as part of your yearly maintenance fee. Regulatory changes that affect your registered product business—such as RRSP, RRIF, and LIF—are supplied to you on a yearly basis.

Override of Withholding Taxes

The Investment Management module automatically calculates withholding taxes for you, while giving you the ability to override these during payment processing.

Submit Taxes Electronically

Using the XML tax feature, Portfolio Plus will create an XML file for you to submit your data to the government.

RRSP to RRIF Transfers: Here Comes the Baby Boom

Demographics will be driving an increase in RRSP to RRIF transfers as the baby boom ages. Portfolio Plus allows both RRSP to RRSP transfers, and RRSP to RRIF transfers. Account closing can be completed online and be accounted for in reports that are generated on both closed and new accounts. Portfolio Plus is ready.

RRSP to RRIF Transfers: The Details

By their nature, these income funds can be complex. Portfolio Plus makes the management of RRIF accounts as easy as possible and includes the following features to help you manage your RRIF business:

- Adjustable term deposits can be set up to pay interest and principal into the RRIF cash account automatically. The principal and interest amounts will be adjusted for each pay period based on the outstanding balance.
- Scheduled and unscheduled payments are allowed.
- Multiple companies can be supported by the RRIF system that's built into the Investment Management module.
- January 1st payments can be run on time, in advance of valuation, with the system taking into account the Annual Minimum Payment.
- Portfolio Plus supports legislative requirements for qualified versus non-qualified plans.
- Legislative minimums and maximums are built into the setup.
- The annual valuation process automatically calculates the new plan value for the next year with associated minimums and maximums. This includes the case where a plan needs to be adjusted because the new Annual Minimum Payment is greater than the existing fixed payment.
- T4 RRIF's can be automatically produced.

RRIF Valuation & Payment Processing

Your customers need to know their options. You can model various scenarios on demand using the built-in modeling function of the Portfolio Plus Investment Management module.

Setting Regulatory Limits

The Investment Management module allows you to enter the parameters for annual limits, withholding taxes, and foreign content. These parameters apply for contributions and withdrawals (de-registration).

Life Income Fund (LIF) and Multiple Jurisdictions

The Investment Management module of Portfolio Plus can accommodate multiple jurisdictions. This is accomplished through the use of proprietary transaction codes that enable the accommodation of virtually all legislative requirements. The result? Reduced errors and simplified processing.

Agents Are Customers Too!

Much of today's banking business is agent-driven. As such, the Investment Management module facilitates the association of an agent profile for each plan and allows you to drive the agent-based reporting and queries that you require.

Fluid Payment Processing

Portfolio Plus delivers payment processing flexibility. The Investment Management module has numerous options for payment processing, both inbound and outbound. These options include, but are not limited to, payment by cheque, payment to or from an internal retail account, and debits and credits to an internal or external account. In banking terms, electronic payments are referred to as Pre-Authorized Debit (PAD) and Pre-Authorized Credit (PAC) payments. The Investment Management module of Portfolio Plus accommodates both PAC and PAD payments.

Interfaces: FundSERV, CESG, and Financial Post

The Portfolio Plus Investment Management module accommodates feeds from the following:

- FundSERV (pricing, settlement, and reconciliation)

- CESG (Canadian Education Savings Grant), RESPs, FESPs

- Financial Post Pricing Service (pricing securities)

Portfolio Plus Integration: Plug-In Banking

All of the Portfolio Plus modules work seamlessly together, independently, and with third parties. This means you don't have to purchase the entire system at once. Purchase what you need, when you need it. Some of the other modules available with Portfolio Plus include the Term Deposit module, the Loans and Mortgages module, and the Retail Banking module. You are in control.

Integration with XML and Middleware

If you have sophisticated infrastructure with legacy systems that cannot be supplanted, you can meet your need with a combination of the Investment XML feature of the Investment Management module and enterprise middleware from vendors such as Sonic Software, TIBCO, BEA, or IBM. This is accomplished through our Universal Gateway module and JMS (Java Messaging Service) middleware. If you are implementing an Enterprise Services Bus (ESB), Portfolio Plus can integrate with that, too.

Have More Questions?

The number of configuration possibilities available with Portfolio Plus can be overwhelming. We welcome your questions and look forward to your call.