



AIG Advisor Group

*VISION*2020
WEALTH MANAGEMENT®

Open Architecture Redefined

Because it gives you the freedom to decide how to best manage your clients' assets...

Because it gives you both the investment solutions and administrative tools you need to effectively execute your plan...

And because it gives you the mechanism to pull it all together...

AIG Advisor Group's Wealth Management platform is *Open Architecture Redefined.*

For more information on the VISION2020 Wealth Management® platform, contact Investment Advisory Services at 800-551-5616 or at IA@advisorgroup.com.

An Evolution of the Investment Advisory Process

Managing an investment advisory practice is a complicated endeavor. The customized investment solutions your clients expect may require you to administer multiple products across various platforms. AIG Advisor Group's **VISION2020 Wealth Management**[®] platform is a web-based solution designed to streamline your access to:

- > Model Portfolios managed by multiple investment strategists
- > Leading Separate Account Managers
- > A dynamic Unified Managed Account solution
- > Advisor Managed Portfolios

All this, *and* cutting-edge portfolio management tools that simplify the account administration process.

In short, the Wealth Management platform is an integrated delivery of the research, investment products and business tools you need to efficiently accomplish many of the critical tasks associated with building your practice.

Multiple Investment Programs

Model Portfolios

***Targeted Allocations.
Expertly Constructed.***

- > Third-Party Strategists create and manage turnkey model allocations
- > A defined Strategic, Tactical or Focused investment methodology (employing active or passively managed funds)
- > Third-Party Strategists provide portfolio construction and ongoing management according to a specific strategy
- > Mutual Fund and/or ETF-based models
- > No ticket/transaction charges
- > Model minimums starting at \$25,000

Unified Managed Accounts (UMA)

***Multiple Managers.
Simplified Administration.***

- > Ability to aggregate separately managed accounts, model portfolios, mutual funds and ETFs in a single account
- > An Overlay Manager provides rebalancing and turnkey management of the asset allocation and investment strategy
- > Enhanced tax-loss harvesting across managers and asset types
- > Advisor managed portfolios and product selection allow for custom tailored control of the portfolio construction process
- > No ticket/transaction charges
- > Ease of use: single brokerage account with consolidated client reporting and one 1099
- > Model minimums starting at \$50,000

Separately Managed Accounts (SMA)

Individual Portfolios. Professional Management.

- > Access to industry-leading investment managers
- > Choice and flexibility in asset allocation construction and manager selection
- > Clients own the individual securities held in the portfolio
- > Client assets are not comingled with those of other investors
- > A single, transparent asset-based fee to cover investment management and all portfolio activity
- > Greater potential for tax efficiency, allowing for the harvesting of losses
- > Ability to select managers employing Socially Responsible Investment (SRI) management
- > Manager minimums starting at \$100,000

Advisor Managed Portfolios

Open Architecture. Controlled by You.

- > Financial Advisor acts as portfolio manager for clients' assets — selecting asset allocation models, monitoring investment products and reallocating accounts where appropriate
- > Advisors can utilize a wide spectrum of investments to design and implement customized portfolios for clients
- > Powerful modeling and trading tools allow for ease of execution, rebalancing and ongoing portfolio management
- > Multiple ticket/transaction charge options allow you to make the best choice for your clients
- > Account minimum: \$50,000

The Wealth Management platform offers more than an impressive range of investment solutions. In its entirety, it is an apparatus that provides advisors with the complete infrastructure needed to operate any type of fee-based asset management business.

The platform is designed to address common issues advisors face every day:

- > How do I utilize multiple investment solutions for my clients without having to learn and manage multiple platforms?
- > How can I efficiently aggregate performance reports for more than one investment program?
- > How can I increase the sophistication of the investment programs I offer and also spend more time with clients?
- > How do I minimize administrative responsibilities and simplify paperwork for myself and my clients?

The **VISION2020** Wealth Management® platform helps advisors meet all of these challenges head on thanks to its numerous features:

A Comprehensive Solution

For Your Fee-Based Practice

The platform's functionality is its strength — and is an extension of its individual components...

Research

A robust database of product and manager information allows you to research and compare investment solutions and make informed, confident recommendations.

Proposal System

Use an intuitive five-step process to generate thorough proposals, measure your client's risk tolerance, choose the appropriate investment solutions and include the required paperwork.

Account Set Up and Paperwork

Ease the administrative burden associated with opening new accounts. The web-based proposal and account establishment process is easy to use and integrated with Client Central.

Portfolio Analysis

The platform will analyze a client's current holdings and asset allocation. The advisor can then see how the client's portfolio compares with objectives and recommended investment solutions.

Reporting

Quarterly performance reports are prepared and mailed by the platform. Also, a number of informative on-demand reports are available to you.

Online Investor Access

You can view account and performance information via an advanced client website.

Fee Billing

The billing process automatically calculates and processes fees. A report is then made available that allows you to analyze your fee revenue.

Utilize the Platform's Integrated Research Tools to Analyze Products Thoroughly and Recommend Investments with Confidence

The Wealth Management platform gives you access to in-depth research on all available model portfolios, separately managed accounts, mutual funds and ETFs. Performance statistics such as Standard Deviation, Sharpe Ratio, Alpha, Beta, and R-Squared are offered to complement information such as asset allocation and performance.

- > Performance pages include calendar year performance, best/worst quarter and up/down capture information
- > View and sort models/managers by performance, statistics or trend information
- > Most research pages and all in-depth profiles are exportable to a PDF format
- > Select up to three SMA managers or Model Portfolios to perform comprehensive side-by-side comparisons
- > SMA research, including ongoing manager due diligence and quarterly updates
- > Portfolio Composition Analysis is provided by Morningstar, Inc.

The Wealth Management platform provides information on a broad universe of investment options. The competitive advantage this gives you can enhance client satisfaction and help you grow your business.

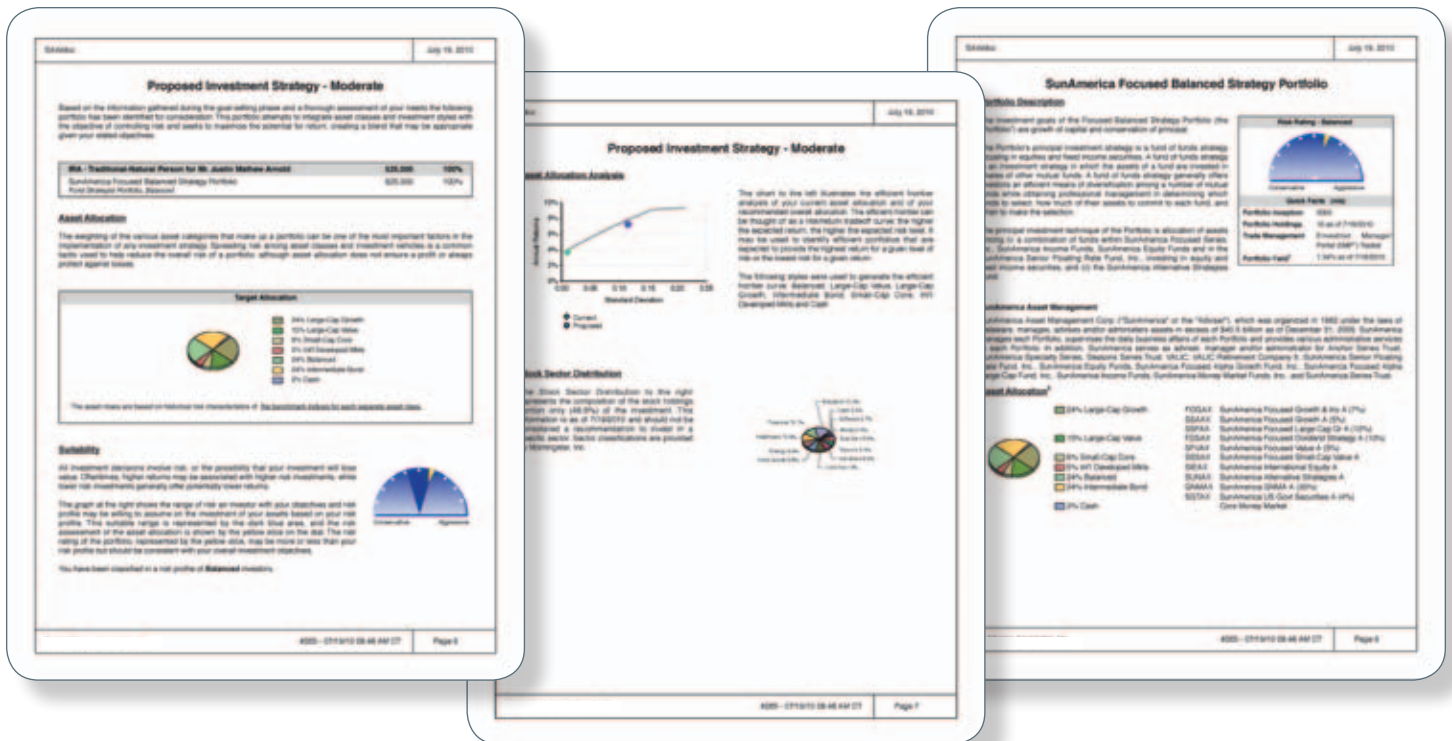
Proposals

The Five-Step Proposal Process Takes You From Program Research to Account Establishment

The proposal generator in the Wealth Management platform is intuitive and powerful – it contains everything you need to create a professional presentation. Using the platform, you can:

- > Conduct comprehensive client profiling
- > Analyze an investor's current portfolio and asset allocation
- > Compare a client's portfolio with objectives and recommended investment solutions
- > Present investments with in-depth manager and strategist information
- > Propose an effective investment strategy
- > Bundle account establishment paperwork

Because the platform offers an extensive selection of advisory programs, your recommendations can include one, or a combination of solutions. And, because the proposal and account establishment process is integrated with Client Central, the administrative burden is reduced.



Reporting

The Platform's Reporting Capability Combines Cutting-Edge Technology with Simplified Administration

Keeping clients informed is part of your commitment to outstanding service. Providing state-of-the-art reporting features is part of our commitment to you. The client reports generated by the Wealth Management platform can include:

- > Security performance and asset allocation
- > Point-to-point performance
- > Market outlook and commentary
- > On-demand reports
- > Customizable benchmarks

Not only is the report creation process flexible, so is the delivery method. Whether clients access their account information online or receive reports in the mail each quarter, the Wealth Management platform delivers.

To ease your administrative burden, the billing process automatically calculates and processes fees. A report is then made available that allows you to analyze your fee revenue.

The screenshots display various financial reports including performance summaries, asset allocation charts, and detailed fund holdings tables.

Model Management and Trading

Construct Models for use with your Clients — in a way That Works for you.

Utilize the Platform's Trading and Rebalancing Tools to Reduce the Number of Trades you Execute — Saving you Time and Money

The platform offers those Advisors who act as Portfolio Manager the tools they need to manage their clients' assets efficiently and effectively.

Model Management Tools

- > Suggested Allocations
- > Efficient Frontier
- > Import Holdings
- > Custom Allocations

Trading and Rebalancing Functionality

Soft Rebalance

Comfort zones are used, rather than target position weights, to recommend trades so that the number of trades can be minimized. (Comfort zones are set at 75% of drift tolerances.)

Model Change Rebalance

Implement a model change without attempting to rebalance the unaffected portion of the model.

True Rebalance

Account positions are brought back as closely as possible to target weights within the constraints of minimum trade thresholds.

Style Rebalance (Asset Class Rebalance)

Brings asset classes within drift tolerances without necessarily bringing individual model positions within their respective drift tolerances.

Cash Burn (Invest Cash and Non-Model Assets)

Buy orders are recommended in order to invest excess cash.

You can also...

- > Order Blast across multiple accounts.
- > Stage trades by submitting sells on one day and staging the buys for execution on another day.
- > Prior to finalizing any trades, preview what the new portfolio will look like.

Investing involves risks in regards to all of the investment products mentioned in this brochure, including the potential loss of principal. No investment strategy or model used in the VISION2020 Wealth Management® program can guarantee a profit or protect against loss in periods of declining values. Please note that individual situations can vary.

There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment.

This information is not intended to be a substitute for specific individualized tax advice as individual situations will vary. VISION2020 Wealth Management Corp. or the advisor and broker-dealer do not provide tax advice.

AIG Advisor Group
Investment Advisory Services
200 Liberty Street
15th Floor
New York, NY 10281
www.advisorgroup.com

Advisory services discussed throughout this brochure are offered through VISION2020 Wealth Management Corp., a Registered Investment Advisor. VISION2020 Wealth Management Corp. is an affiliate of FSC Securities Corporation, Royal Alliance Associates, Inc., SagePoint Financial, Inc. and Woodbury Financial Services, Inc., members FINRA/SIPC. AIG Advisor Group is a marketing designation.

Not FDIC or NCUA Insured | Securities May Lose Value | Not Bank or Credit Union Guaranteed