

# T.O.P.S.

*Technology - Operations - Process - Strategy*

## BUSINESS PROFILE ASSESSMENT

Create transparency

Benchmark against  
comparable institutions

Improve service delivery,  
quality, and compliance

Better understand your  
organizations capacity

Gain insight into  
the current and future state  
of your technology

Led by an  
experienced Oakbrook  
Senior Business Analyst

### ***A Proven Process for...***

- Conducting a structured, disciplined inventory of business practices
- Creating visibility into existing operation
- Identifying opportunities for change

### ***Uncover opportunities for change.***

- Efficient and focused analysis
- Results provided in days
- Benefit from our industry experience
- Build collaboration and create consensus

### ***Discover Solutions.***

- Clear picture of existing business framework
- Specific actionable recommendations for improvement
- Position firm for growth

## A Phased Approach with Proven Results.



PROJECT  
INITIATION



PROCESS  
DISCOVERY



ANALYSIS



FINDINGS AND  
RECOMMENDATIONS  
REVIEW

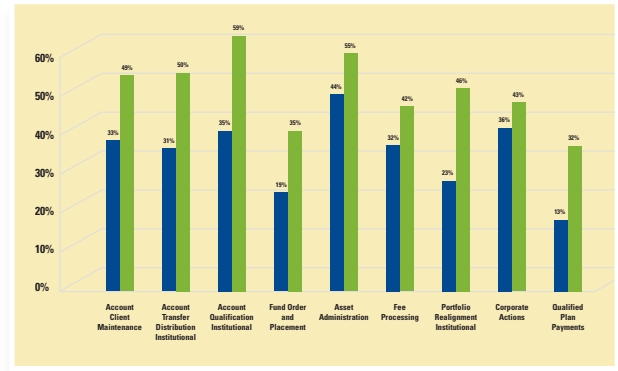
OAKBROOK SOLUTIONS UNDERSTANDS OUR CURRENT CHALLENGES IN THE WEALTH MANAGEMENT ARENA. THEIR RECOMMENDATIONS FOR PROCESS IMPROVEMENT RESULTING FROM THE VALUE ASSESSMENT AND THE ULTIMATE WEALTHWORX® AUTOMATION WILL REDUCE OUR ACCOUNT ON-BOARDING COST SIGNIFICANTLY AND GREATLY ENHANCE OUR GOAL OF BUILDING VALUABLE AND LASTING CLIENT RELATIONSHIPS.

– Edward Jones Trust Company spokesperson



## PHASE 1: PROJECT INITIATION

- Kickoff meeting
- Begin development of client business profile
- Identify subject matter experts and participants



## PHASE 2: BUSINESS DISCOVERY

- Complete business profile
  - Operations review
  - Technology review
  - Functions review



## PHASE 3: ANALYSIS

- Review of data gathered
- Apply benchmarking data to compare against similar institutions
- Recommendations defined



## PHASE 4: FINDINGS AND RECOMMENDATIONS REVIEW

- Present findings to management
- Thorough review and explanation of all recommendations

| ID#                            | Process Name         | Description  | Subject Matter Experts (*=main)     | Priority |
|--------------------------------|----------------------|--|-------------------------------------|----------|
| <b>1.0 Account On-Boarding</b> |                      |  |                                     |          |
| 1.1                            | Client Qualification | Initiated from branch and includes legal doc review, bus. development questions, financial statement review, file preparation  | Jamie Best*, Sandy Hand, Ken Henson | 1        |
| 1.2                            | Account Acceptance   | Determine account acceptance and begin initial processing including review, legal signoff, file prep for account opening, assign portfolio manager and administrator, imaging, tax, further investment review, fee determination, initial call scheduled | Jamie Best*, Sandy Hand, Ken Henson | 1        |
| 1.3                            | Account Opening      | Open account on systems including account number assignment and input all relevant data to include BDD   | Bobbie Knight*                      | 1        |

| Account Qualification "As Is" Process Profile  |  |  |   |
|--|--|--|---|
| Process Description  | Groups Involved  | Governing Policies and Procedures  | Systems, Forms & Documents Utilized   |
| <p>The Branch Office will notify the Business Development Officer (BDO) when a client dies or becomes incapacitated and the firm is named as Successor Trustee. The Financial Advisor (FA) begins the Qualification Process by gathering client documents and completing forms that are forwarded to the BDO.</p> <p><b>Pain Points</b></p> <p>1. The timeliness of gathering documents from the branches to manually populate the forms (list of assets, cover letter, NAF).</p> <p>2. Entering the same information on multiple forms.</p> | <p>Branch Office – Financial Advisor</p> <p>BDO</p> <p>Business Development Support Specialist</p> <p>Reviewing Attorney</p> | <p>REGULATORY 12 CFR 560.200: Before accepting a prospective fiduciary account, you must review it to determine whether you can properly administer the account.</p> <p>POLICY &amp; PROCEDURES C-1 Pre-Acceptance Review for New Accounts and Successor Appointments</p> <p>Fiduciary Procedures Manual, Successor Trustee Procedures</p> | <p>SYSTEMS None</p> <p>FORMS</p> <p>1. New Account Form</p> <p>2. Letter of Acceptance</p> <p>3. Trust Company Cover Sheet (Asset Listing included)</p> |
|  | <b>Process Parameters</b>  |  |   |
|  | # Steps: 18  |  |   |
|  | Volumes: Jan – June, 2008 – 282 new accounts opened  |  |   |

| Item # | Session                                  | Total | Raising Cash | Receive Client/External Instruction | Resolve Exception | Capture Document | Document Generation | Document Distribution | Document Tracking | Cash Movement | Asset Movement | Investing Cash | CIP/KYC/AML |
|--------|--|-------|--------------|-------------------------------------|-------------------|------------------|---------------------|-----------------------|-------------------|---------------|----------------|----------------|-------------|
|        | Total                                    | 1235  | 26           | 109                                 | 94                | 88               | 74                  | 58                    | 6                 | 59            | 33             | 13             | 18          |
| 1      | Account Qualification, Acceptance, Setup | 105   | 3            | 5                                   | 6                 | 6                | 6                   | 7                     | 0                 | 3             | 3              | 3              | 6           |
| 2      | Account & Client Maintenance             | 48    | 0            | 4                                   | 4                 | 4                | 4                   | 4                     | 0                 | 0             | 0              | 0              | 4           |
| 3      | Account Closing                          | 115   | 6            | 5                                   | 5                 | 5                | 5                   | 5                     | 0                 | 6             | 6              | 0              | 3           |

# Oakbrook Focus and Expertise

Since 1999 Oakbrook Solutions, Inc. has been providing systems, process, and delivery expertise to the wealth management industry. Our industry focus and expertise enables us to deliver unmatched value to your process improvement initiatives:

### ■ Speed of Implementation

Pre-developed processes and interfaces enable more rapid implementation and quicker return on investment

### ■ Reduced Risk

Proven processes and methodologies provide guidance for a quality implementation

### ■ More Effective and Comprehensive Processes

Industry expertise and experience leveraging BPM technology will transform processes in your organization

### ■ Innovation and Change

We facilitate consensus and manage change for true process innovation

For more information, please call 336-714-0321 x1.

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