BYALLACCOUNTS® • PRODUCT SHEET

Enhance the Impact of Aggregated Financial Data with AccountView for Advisors

Full-Spectrum Financial Data Visibility Is Key to Optimizing Your Wealth Management Platform

While most investment platforms used by the wealth management industry support the collection of advisor-managed account data from major financial institutions, thousands of additional institutions fall through the cracks. Additionally, there is a gap in coverage for investors' held-away financial account data, and without it, advisors are left with only a partial understanding of their clients' financial picture.

In contrast, the best investment platforms provide comprehensive visibility into both managed and held-away accounts, giving advisors a complete view of their clients' net worth—and more opportunity to offer personalized and holistic financial advice.

But gaining access to multi-custodied accounts and client's held-away account data is only half the battle for investment platforms. There is also the matter of extracting meaning and value from the data's millions of abbreviations, cryptic descriptions, and inconsistencies.

What's needed is a product that aggregates, normalizes, enriches, and delivers this data seamlessly, so investor platforms can uncover the critical insights advisors need to strengthen their client relationships.

Achieve Optimal Investment Data Visibility with AccountView

AccountView from Morningstar® ByAllAccounts® is a web-based application leveraged by financial professionals for aggregating financial data from more than 15,000 financial data sources.

AccountView's market-leading functionality is twofold: It enables advisors to connect to financial institutions that hold their managed accounts, while also allowing them to invite clients to link their held-away accounts.

With this expansive visibility, investment platforms that use AccountView empower advisors to act in their clients' best interest and uncover opportunities to grow assets under management and advisement.

Seamless Account Management

AccountView's industry-leading breadth of managed account sources and enriched investment data is supported by exceptional features for advisors and back-office teams alike.

Institution Agnostic

Gain the freedom and flexibility to aggregate with the institutions of your choice. AccountView supports a variety of connection methods—including open banking, direct feeds, and APIs—to ensure detailed data is captured for complex-use cases.

Connectivity Transparency

Stay informed of the connectivity status of your accounts and all supported institutions. AccountView's Financial Institution Health dashboard updates daily with known connectivity problems, so you're always operating with current information.

Back-office Efficiency

Equip back-office teams with the tools they need to understand the underlying data and connectivity status of accounts, so they can act quickly to resolve any issues. This helps ensure that up-to-date information is always available for advisor planning and reporting.

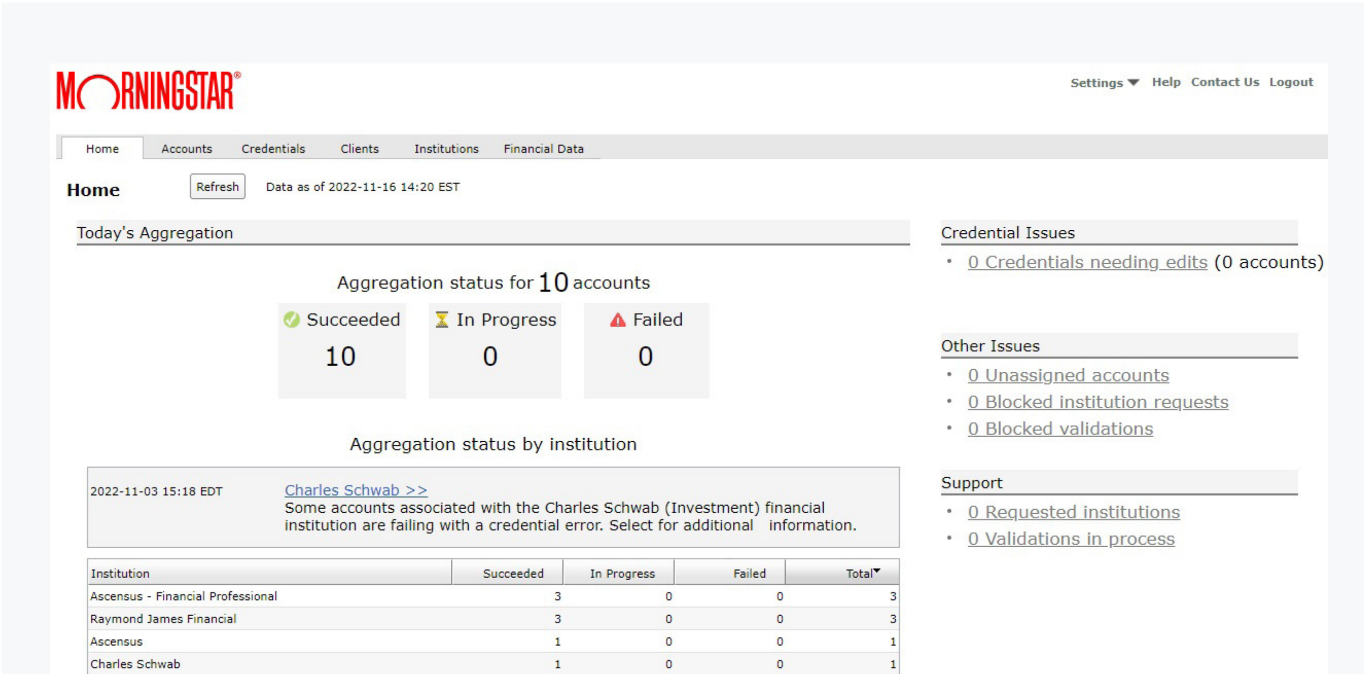
AccountView Advantages Span the Entire Wealth Management Team

Benefits to advisors:

- Increases account visibility, including held-away assets
- Supports stronger client relationships via personalized financial advice
- Promotes efficiency through automated data collection and reporting
- Provides more opportunity to grow assets under management and advisement

Benefits for the back-office:

- Offers visibility into uptime and data access
- Provides resources to troubleshoot connectivity and data issues
- Enriches incoming data for superior interoperability



Take a Tour of AccountView

AccountView's intuitive interface makes it easy to get the information you need to optimize your data visibility.

1. Home

The main dashboard summarizes the aggregation status of accounts and supported institutions. At a glance, users can see which accounts have been updated successfully, are in progress, or have failed to connect.

2. Accounts

The Accounts tab displays linked accounts, which can be organized and filtered by:

- Institution
- Client name
- Account name
- Account number

If an account fails to aggregate, AccountView always provides a reason why and a set of recommended actions for repairing the connectivity. For institutions that require unique setup requirements, like direct feeds, AccountView provides instructions to ensure successful onboarding of new accounts.

3. Credentials

The Credentials tab provides a summary of accounts for each credential that's been added to the aggregation service. Credentials that have unsuccessfully linked to a financial institution are consolidated in a separate section and conveniently displayed with recommended troubleshooting options.

4. Clients

From the Clients tab, advisors can invite new clients and manage access for existing clients. Onboarding is easy: Once a client is invited, AccountView sends them a one-time password that prompts a password reset upon first login. The Clients tab also conveniently allows advisors to edit and preview AccountView email notifications delivered to their clients.

5. Institutions

Here, users can view a list of institutions in use, as well as a list of all institutions supported by AccountView. The Institutions tab also displays valuable information like special access requirements, the health of financial institution connections, any known connectivity problems, and the number of accounts linked to each institution. This helps advisors and back-offices quickly and easily identify vital information about financial institutions in a single location.

6. Financial Data

The Financial Data tab allows users to drill down into the aggregated positions and historical transaction data for selected accounts. This may be helpful for more advanced use cases such as troubleshooting data issues like reconciliation exceptions

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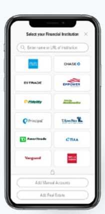

Ready to Make Aggregated Data Your Most Valuable Asset? See for yourself why ByAllAccounts delivers more accurate data for more informed financial investment decisions.

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