



## SIS Wealth Management Services

*The following is a high level overview of some of the available applications and processing services that allow our clients to achieve effective securities business management:*

### Real-time Order Processing

Handle large transaction volumes with our robust, online order processing system. Features include easy order entry/inquiry, extensive compliance editing, electronic order matching, order routing and head office control. The integrated system allows trading in listed securities, over-the-counter instruments, mutual funds, fixed income products, derivatives, new issues and money market instruments.

### Mutual Fund Processing

SIS interfaces directly to FundSERV for interactive mutual fund order placement and receives back trades for processing. SIS also processes other transactions via FundSERV including DRIPs, PACs, AWDs, transfers and commissions. A separate service offering is tailored specifically to the needs of mutual fund dealers in the form of client name processing.

### Account Profile

Account Profile allows authorized new clients to do business immediately in a real-time environment. The account profile database allows our clients to capture the data required to meet CRA (Canada Revenue Agency) and IRS (U.S. Internal Revenue Service) reporting requirements.

### Entitlements System

Improve your efficiencies and speed with automated end-to-end processing of Entitlements. The system provides extensive reporting, online capability, numerous data files and an extensive rule set, which can be tailored to your firm's preferences. Data feeds are scrubbed for entitlements and corporate actions.

### Account Transfer

Replace the manually intensive approach of transferring accounts with a fully automated account transfer application and interface. SIS is fully integrated with the Canadian Depository for Securities (CDS) product: Account Transfer Online Notification (ATON).



### Registered Plans

Offer your clients a variety of Registered Plan Products by utilizing our full suite of online applications. The products include: Registered Retirement Savings Plan (RRSP); Locked-in Retirement Account (LIRA); Registered Retirement Income Fund (RRIF); Locked-in Retirement Income Fund (LRIF); Locked-in Fund (LIF) and Prescribed Retirement Income Fund (PRIF). Our RESP (Registered Education Savings Plan) offering provides full support for multiple beneficiaries. An automated interface with Human Resources and Skills Development Canada (HRSDC) provides plan registration, contribution information and grant processing.



## Web-based trade innovator for Sales

Provide your investment advisors, financial planners and investors with quick and easy access to real-time information on: Clients, Accounts, Orders, Trades, Transactions, Securities and Households. Other features include placing orders, cheque requests, EFT and web reporting. Household management allows you to group client accounts for portfolio evaluation, retirement portfolio and estate planning. Trade innovator for sales allows you to record off-book assets and include the details in a consolidated statement.

## Real-Time Trade Calculation

Achieve maximum operational efficiencies with automated real-time trade calculations, integrated real-time trade cancel and correct, flexibility in commission processing and foreign exchange rates. Real-time posting to client accounts allows you to view current balances and positions. The enhanced system provides up-to-the-minute editing for all subsequent transactions through the account, including other trades and requests for cash withdrawal.

## Customer Client Statement

Customize your statements to meet the needs of your clients. Choose from multiple plan statements (e.g. RS, RI, LI, LR, LF and COD), available in both client and registered representative (RR) formats. The format allows for custom RR messaging. Separate copies of the client statements are available on tape for microfiche or CD-ROM with client indexes. SIS can also provide mixed print fonts and duplex printing options. A typical statement could include the following sections: Portfolio Summary; Portfolio Holdings; Cash Summary; Retirement Profile (Plan Accounts) and Activity Details.

## Cheques and Electronic Funds Transfer

The SIS front end allows authorized users to request cheques from client accounts. Individual clients may elect to have funds transferred electronically to their private bank accounts and transfers can take place the same day. Electronic funds transfer is especially useful for regular payments such as those from RRIF accounts, providing an extra level of service to clients. This is available in both Canadian and U.S. dollars.



## Security Master

Depend on one of the most extensive and accurate databases available in Canada today, consisting of Canadian, U.S. and international securities. Security listings comprise all traded securities including debt and mutual funds, as well as private listings dedicated to selected SIS clients. SIS has a wide spectrum of securities that maintain additional data such as RRSP eligibility, dividend, interest and price/marketing information.

## Web-based Account Management

Improve your clients' account opening experience by providing the investment advisors with our upcoming interactive account management application. Reduce the number of processing errors associated with opening accounts by utilizing SIS' workflow-based application, which automates the process from start to finish. Features include the ability to generate pre-filled new client account forms (NCAF), document tracking capabilities and querying and storing of account history. Account Management enables sales staff to focus on attracting new business and increase customer satisfaction by providing a faster turnaround of new accounts and earlier entry of the first trade.





## Correspondent Processing

Increase your revenues by offering correspondent services to other firms in the securities industry. In Canada, SIS provides the majority of correspondent processing. Our solution offers a full suite of front-office functions such as statements, commission tables, interest parameters, margining, year-end tax reporting and regulatory reporting for all levels of correspondents.

## Book Value Processing

The accurate processing of book value plays a vital role in measuring the performance of individuals investments and of an account overall. Increase your productivity with our stand-alone suite of online functions and user friendly screens. Features include real-time updates providing accurate book value calculations, capital gain and loss reporting and integration with third party portfolio systems.

### Any Questions? Ask SIS.

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## Clearing and Settlement

Take advantage of the features provided by the Canadian Depository for Securities (CDS) in its new clearing system, CDSX. Fully integrated with SIS, CDSX provides a single clearing and settlement platform for debt, money market and equity. In addition, SIS is able to handle multiple Company Unit Identifiers (CUID) per firm, facilitating correspondent firm processing for clearing.

As part of the integration, SIS has increased its flexibility for future interfaces to other clearing houses through messaging technology. Subsequent releases will take further advantage of messaging to support the industry move to straight-through processing. For example, SIS supports real time trade reporting implemented in June 2004 to support the IDA 60 minute rule.

## Year End Tax Reporting

Utilize the full SIS suite of customizable tax forms and reports for registered and non-registered products, including laser printing, combination CRA/Revenue Quebec tax slips and self sealing mailers.

Web-based tools are used for collecting individual firm year end requirements as well as factor submission for Split Corps, Trust Units and LPUs. Individual tax filing for IRS (945/1099/1042 production) uses data warehousing to provide reporting solutions. End-to-end processing offers print and mail services, OnDemand CD-ROM for printing duplicate copies of your clients' tax slips, secure XML filing to CRA/RevQC and IRS E-filing.

In addition, SIS has a dedicated and knowledgeable tax team that will assist you along the way. Clients may select to use the optional tax reporting service.

