Starter Edition

GETTING STARTED GUIDE | PREPARED FOR CETERA

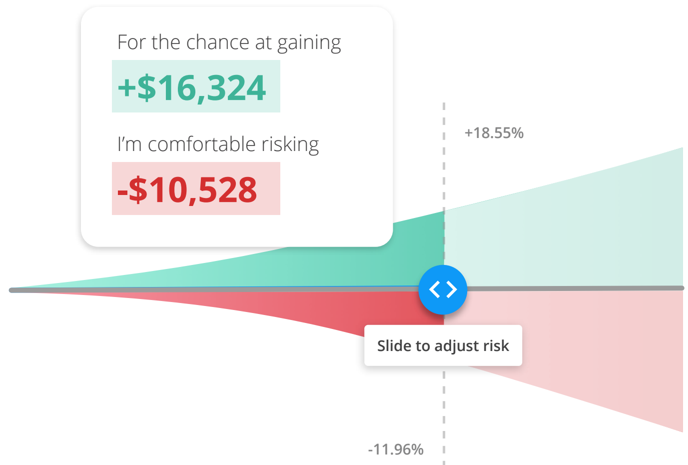
riskalyze

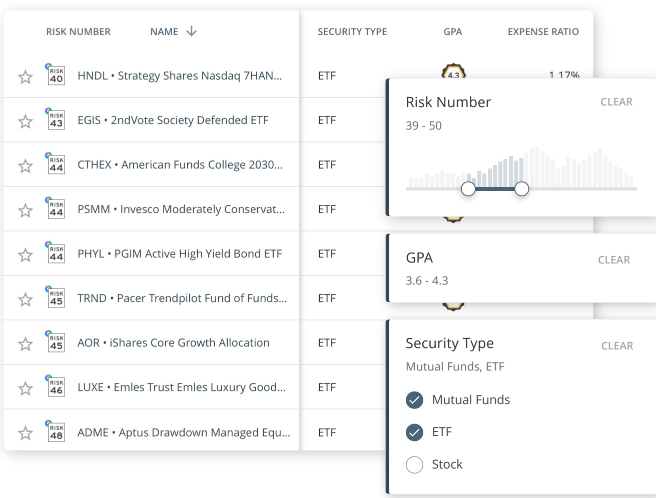
STARTER EDITION GUIDE

What is Starter Edition?

RISK ASSESSMENTS

A powerful questionnaire built on a Nobel Prize-winning academic framework that quantitatively pinpoints your client's Risk Number. But that's not all — you can even generate a Risk Number Details Report for each client! Now, you can print, save as a PDF, and attach it to a client's record.



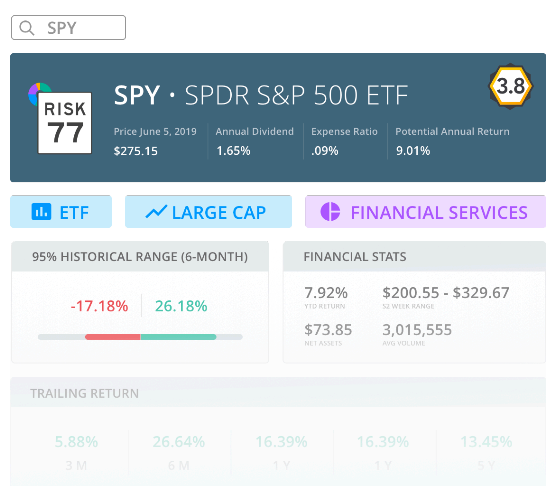


DISCOVERY

Now you can quickly discover securities based on your most important search criteria including the Risk Number®, Riskalyze GPA®, expense ratios, and more.

INDIVIDUAL SECURITY ANALYSIS

Dive deeper into what you find with risk-specific data and in-depth investment analysis for individual stocks, ETFs, and mutual funds. Run comparisons, drill into asset classification breakdowns, and more!



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STARTER EDITION GUIDE

Starter Edition Resources

CUSTOMER CARE TEAM

Need some extra guidance? The Industry's best customer care team has your back. Email care@riskalyze.com.

CHAT

Head to riskalyze.com to live chat!

THE KNOWLEDGE BASE

The encyclopedia of Riskalyze! Easily searchable articles that provide quick answers to all of your questions. Head to kb.riskalyze.com.

STARTER EDITION GUIDE

Select & Elite Resources

HOW TO UPGRADE

For sales questions: (855)-RISKALYZE [855-747-5259, option 3, or email our team at hello@riskalyze.com.

ONBOARDING RESOURCES

View all of the resources available to you here.

SELECT & ELITE ONE PAGERS

View an executive summary of Riskalyze Select & Riskalyze Elite on the following pages.

ONBOARDING RESOURCES

For Riskalyze Advisors

1:1 COACHING

You will be paired with a dedicated Onboarding Coach for the first 90 days for customized support and assistance.

HELPFUL TIPS IN YOUR INBOX

Periodic training emails help pave the way for your success. We'll help you stay up to date on features and training resources so you can make the most of your platform.

RISKALYZE ACADEMY

A self-directed learning platform with a library of lessons that are accessible 24/7, full of interactive media. Access it **here**.

KNOWLEDGE BASE

The encyclopedia of Riskalyze! Easily searchable articles that provide quick answers to all of your questions. Access it **here**.

THE FEARLESS INVESTING SUMMIT

Riskalyze's annual conference empowers financial advisors to recharge in a beautiful location, evaluate new ideas and tools, and receive invaluable education from world-class thought leaders. Learn more **here**.

BOOTCAMP

Live training in a city near you! Register for an in-depth day of classroom style learning that's incredibly valuable for new users and firms to get up to speed and make the most of their subscription. Learn more **here**.

ONLINE EVENTS

From Live Training 101 you can watch on demand at any time, to an ongoing series of best-practice online webinars, your event invitation is waiting right inside of your Riskalyze account.

CUSTOMER CARE TEAM

Need some extra guidance? The industry's best customer care team has your back. Email **care@riskalyze.com**, call 855-RISKALYZE, or head to **riskalyze.com** to live chat!

EXECUTIVE SUMMARY

Riskalyze Select

Riskalyze Select equips advisors with the ability to provide Risk Alignment for prospects and clients. This will help advisors facilitate client engagement by aligning portfolio risk with client risk tolerance and/or risk capacity. With Riskalyze Select, advisors can leverage the power of the Risk Number to grow their businesses, retain their clients in the face of volatility, and document their care.

THE RISK NUMBER®

Based on a Nobel Prize-winning framework, the Risk Number is an objective, mathematical, and intuitive way to measure a client's appetite for risk alongside their investments. The Risk Number is based upon downside risk. On a scale from 1 of 99, the greater the potential loss, the greater the Risk Number. Ambiguous terms such as "conservative" or "moderately-aggressive" cause confusion in the investment arena. The speed limit metaphor helps instill an understanding of risk, deepening engagement between the client and advisor.

CLIENT RISK ASSESSMENTS

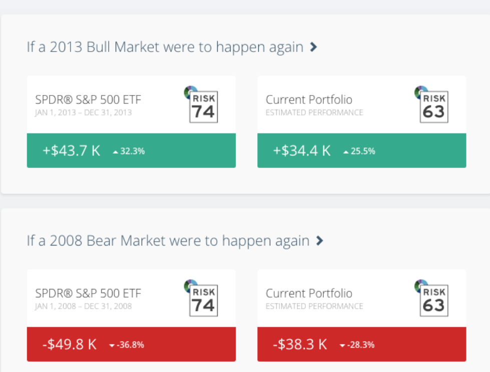
We all look at risk differently, based on our varying life experiences and financial position. Riskalyze is the first-ever way to objectively pinpoint individual investor risk tolerance. Risk Assessments in Riskalyze were built upon decades worth of behavioral economic work including the academic framework called Prospect Theory that won the Nobel Prize for Economics in 2002. Tens of thousands of advisors give clients the opportunity to discover their unique risk/return preferences and use that data to buy into their plan.

PROPOSALS

At Riskalyze, we call it "the ACAT form moment." When your advisors deliver state-of-the art proposals built upon the Risk Number, prospects simply 'get it.' Empower advisors to grow their businesses, and do so within the guardrails you provide. Home offices can white list or black list securities, set up an approved marketplace of models, and guide advisors toward success in proposing risk-aligned solutions.

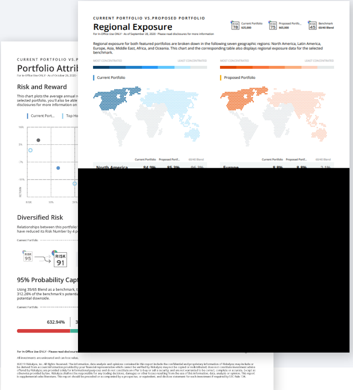
SCENARIOS

Scenarios is an interactive and illustrative way for advisors to put market movement into context. Advisors can run a portfolio through a market timeline and compare it to just the right benchmark to make their point. Whether comparing historically, or stress testing for the future, Scenarios puts and end to the question, "why is the market beating my portfolio?"



STRESS TESTS

No matter how much advisors steer clients toward staying invested within their comfort zone so they can meet their goals, the "grass is greener" mentality can sabotage an investor's long-term plans. Clients want more returns and higher ceilings on their investments—but risk and return are connected—and there's a reason we invest according to our risk target. Stress Tests equip advisors with a simple, visual presentation of this concept, expressed through the lens of historical market scenarios.



CLIENT-READY REPORTS AND PROPOSALS

Riskalyze offers a variety of useful reports and proposals to assist with client meetings and setting expectations. These reports are powerful tools which allow advisors to convey portfolio risk in a simple, elegant fashion with a focus on showcasing advisor value. Enterprise customers have the ability to customize reporting and each report has already been FINRA approved. Learn more at **riskalyze.com/compliance-kit**.

DISCOVERY

Discovery empowers you to quickly dive into your investment research based on your most important search criteria including the Risk Number®, Riskalyze GPA®, expense ratios, and more.

RISKALYZE GPA

Meet the objective metric that has paved the way to measuring the efficiency of investments not just at the fund level, but at the portfolio level as well. The higher the GPA, the better the historical rate of return per unit of risk.

CHECK-INS

Email Check-ins build a strong foundation to support the advisor's message between client reviews and give them an early warning signal when client psychology needs care.

FEE ANALYSIS

At Riskalyze, we believe in promoting clear and objective communication between advisors and clients. Illustrating the impact of advisory fees on a portfolio is a crucial part of this allowing advisors to set and manage expectations.

PRODUCT COMPARISON

Easily compare the portfolio the client has with the portfolio the client wants and needs through the Riskalyze platform. From viewing the relative Risk Numbers to the underlying risk for each individual security making up the portfolio, this platform aligns the client and advisor using terms that make sense to both.

RETIREMENT MAPS

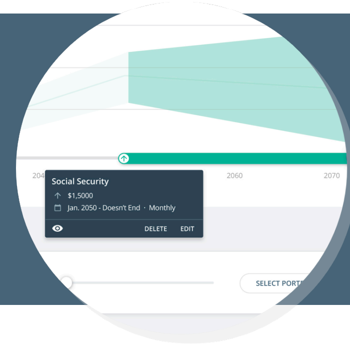
Retirement Maps was built to help advisors marry the client's Risk Number and/or portfolio allocations with retirement goals. By measuring risk capacity, advisors can objectively express whether a client's retirement goals have a high probability of success based on their Risk Number and/or existing portfolio. Advisors can interactively engineer a retirement strategy for both retirees and pre-retirees by modifying various inputs. Lightning-fast calculations encourage advisors to show their clients the impact of various retirement plan assumptions in real time, right before their eyes.

THIRD PARTY INTEGRATION

Riskalyze integrates with best-in-class providers across multiple verticals in financial services. From all major custodians, to CRMs and financial planning tools, Riskalyze snaps easily into your current workflows. Several of our 100+ integrations are listed below.

EXECUTIVE SUMMARY

Riskalyze Elite



Riskalyze Elite turns the world's #1 Risk Alignment Platform into a sophisticated analytics and research tool. With everything in Riskalyze Select and more, Riskalyze Elite provides advisors with an additional analytical tool set to engage with data-driven clients and make the right portfolio decisions. Riskalyze analytics are built from the security level up, and Riskalyze Elite brings much of the individual security data out from under the hood. Oh, and did we mention the Advisor Marketing Kit? Advisors will also gain access to resources to help them generate more traffic and ultimately convert new leads into long-lasting clients.

TIMELINE

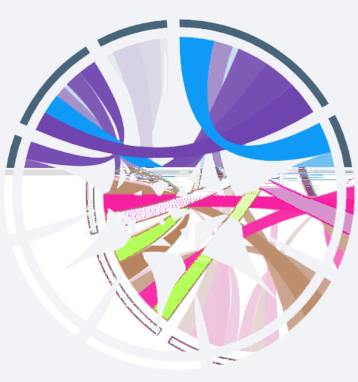
Advisors love being able to unlock the power of events in Retirement Maps. They can model how changing a client's Risk Number, income, or expenses over time will affect their clients' overall risk capacity. With dynamic Timeline events, Retirement Maps becomes an incredible precursor to a comprehensive financial plan. Whether a client is planning on getting a vacation home someday, tapping into social security, or changing their Risk Number in retirement, you can plot events onto the Timeline and see them reflected in the Retirement Maps calculation.

DETAILED PORTFOLIO STATS

Advisors can unleash their inner math geek with in-depth analysis of everything from modeled performance comparisons and sector breakdowns to a fresh new way to see correlation. Powerful portfolio analytics help them analyze the data that matters so they can make informed decisions with their clients. From Sharpe Ratios, Beta, Drawdown, and everything in-between, Detailed Portfolio Stats has it covered (TI-83 calculator not required).

INDIVIDUAL SECURITY ANALYSIS

Equip advisors to dive deeper into their analysis with a rich set of analytics applied at the holding level. Now they can quickly pull up a rich set of data for individual stocks, ETFs, and mutual funds, and analyze them to their heart's content. Riskalyze assesses risk from the individual security level instead of making common assumptions at the asset class level. Now, advisors get direct access to much of the data at the foundation of "risk analysis done right."



ILLUSTRATIONS FOR THOSE ANALYTICAL CLIENTS

We've seen it firsthand: advisors use Riskalyze to set better expectations and have deeper conversations with their clients who are rocket scientists (literally!), and require a little extra 'geeking out' before they completely buy into their plan. Riskalyze Elite was designed to deliver for the analytical advisor and the analytical investor alike.

"Riskalyze is the best and easiest portfolio comparison tool I have seen in 30 years in the business."

- ANDY, ADVISOR IN TENNESSEE

ADVISOR MARKETING KIT

Advisors want to leverage the Risk Number for their brand? Riskalyze Elite includes an interactive portal of design templates and other resources that home offices can choose to make available to them.

DISCOVERY

Find the perfect investment for your clients with security analysis and fund screening. Discovery empowers you to quickly dive into your investment research based on your most important search criteria including the Risk Number®, Riskalyze GPA®, expense ratios, and more.

OUTSIDE ASSET SYNC

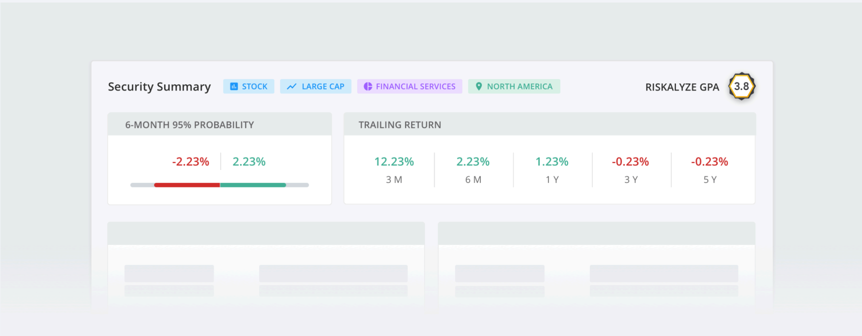
Advisors can seamlessly sync in outside assets from thousands of institutions to show prospects they're invested outside their Risk Number, work their client's 401K into the equation, or keep a holistic view of a client's distributed wealth. They simply send a request to the investor's inbox or slide the keyboard across their desk for secure credential entry — it's that simple.

DATA SHARING

Make it easy for advisors and staff across a firm to share clients and portfolios, while maintaining the firm's ownership of its critical data and history of client engagement, even when advisors leave.

RETIREMENT PLANS

With Riskalyze Elite, it's easy for advisors to use the Risk Number to match hundreds or thousands of 401K, 457, 403B, or Simple IRA plan participants with elections in just a few clicks. Advisors build relationships with plan participants by showing them the power of Risk Alignment, and they gain new clients for life.



INDIVIDUAL SECURITY ANALYSIS

Riskalyze Elite advisors get access to dive deeper into analysis with a rich set of analytics and metrics for individual stocks, ETFs, and mutual funds.