

Spring 2008

## Charting a Client's Financial Future Using the EWMS IPS

In a July 2001 article on [www.advisor.ca](http://www.advisor.ca), Sandra Foster summed up the role of the Investment Policy Statement (IPS) with the statement "The IPS to the financial advisor is like the blueprint to the architect." Over half a decade later, the IPS remains an important tool available to financial advisors to not only blueprint their clients' financial futures, but to build the framework of a strong and trusting advisor-investor relationship.

An IPS goes above and beyond a traditional KYC form to include many aspects of an investor's financial vision including investment objectives, desired asset mix, investing constraints, guidelines for selecting, monitoring and managing the investments, the costs associated with the investments, review and reporting procedures, plus any other pertinent details regarding the client. These ingredients are there to help the investor to monitor and evaluate the performance of their financial plan.

Univeris continues to build and deliver the most unique and feature rich front office system for Advisors by integrating a customized IPS directly into its EWMS wealth platform. With this seamless and secure integration directly into EWMS and its book of record, advisors can quickly and efficiently produce an IPS without requiring additional software or needing to use IPS templates produced by fund manufacturers. With the EWMS IPS advisors no longer have to re-enter data into generic or blank forms and can have the confidence that the information populating the IPS is accurate and free of any manufacturer product bias. This also makes producing an IPS a turnkey client service offering that advisors can extend to more of their clients.

By adding in the IPS, the EWMS wealth platform becomes a **portfolio management powerhouse** for Advisors because it seamlessly integrates everything Advisors need for efficient and effective portfolio management, namely PortfolioINSIGHTS™ and Portfolio Model Rebalancing. Featured in previous editions of this newsletter, PortfolioINSIGHTS is a powerful suite of portfolio analytical tools, while Portfolio Model Rebalancing can automatically rebalance a plan to a preferred asset allocation across fund companies. With all of these portfolio management tools working together in the same system, Dealers and Advisors alike are guaranteed total data accuracy and process efficiency.

When Dealers deploy all of these tools through the EWMS platform they are instantly arming their Advisors with best-of-breed portfolio management capability. For Advisors, being able

to perform all of this portfolio management quickly and easily through EWMS saves valuable time and helps support the delivery of an exceptional level of portfolio management service to a broader base of clients leading to a positive and substantial customer service impact. Working with clients to achieve long-term financial goals is a clear client service advantage and a blueprint for success!

The integrated EWMS Investment Policy Statement is available in Summer 2008 and is available to those Dealers using PortfolioINSIGHTS. For more information on the EWMS IPS contact your Account Executive or email [portfolio@univeris.com](mailto:portfolio@univeris.com).

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## Welcome Rice Financial Group

Univeris is pleased to announce that Rice Financial Group, one of Canada's largest independent financial solution providers with assets under administration nearing \$4.0 billion, are using the EWMS wealth platform to administer its full suite of products including mutual funds, GICs and individual life and health insurance. Of note is that, in June 2007, Rice Financial's group of approximately 400 advisors won the 2007 Consumers' Choice Award for Financial Planning Consultants in Winnipeg. Welcome Rice Financial!

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## Univeris Returns as Sponsor at MGA National Conference

The busy conference season continues with Univeris returning as sponsor of the MGA National Conference being held May 28-30 at the Taboo Resort in Gravenhurst, Ontario. The MGA National Conference, put on by The Advisor Group, is an annual conference that brings together over 100 executives from Managing General Agencies (MGAs) to examine key trends facing the insurance industry. "The MGA National Conference has emerged as one of the best forums to discuss insurance distribution, its challenges and its opportunities" states Paul Smith, SVP Marketing and Business Development, Univeris, "This conference provides us with a unique and valuable opportunity to better understand the key strategic issues that MGAs are facing, so we are proud of our partnership with this event." More information on this event is available at [www.advisorlive.ca](http://www.advisorlive.ca).

## Univeris Readies Clients for New FINTRAC Regulations

In June 2007, Canada's financial intelligence unit which administers the regulatory requirements on suspicious transactions (The Financial Transactions and Reports Analysis Centre of Canada, known as FINTRAC) amended the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, with regulations coming into force on June 23, 2008. These amendments present a significant impact on Dealers and their Advisors, and how they track, record and report this activity.

In order to help clients get ready and implement these new regulations, Univeris, the leader in enterprise-class retail wealth management, has incorporated these FINTRAC requirements into its EWMS wealth platform, adding to the comprehensiveness of its integrated Compliance Management system.

"We have been very proactive on this front and are well ahead of the deadline in making significant enhancements to our platform's Compliance Management module. Our goal is to protect the integrity of our clients' financial institutions," said Richard Binnendyk, Univeris' EVP and VP, Client Services. "Our EWMS Compliance Management module is "always on", working with our Dealers' compliance teams to identify out-of-character transactions immediately. This brings an added layer of protection for Dealers and Advisors alike. If a suspicious activity is identified, it gets flagged and a specific set of rules, as identified by FINTRAC, are applied. The FINTRAC submission, automated through EWMS saves time and eliminates the need to manually input each report through FINTRAC web site."

The Compliance Management module is integrated into the Univeris EWMS wealth platform and includes compliance rules for all Canadian compliance regulatory bodies, including FINTRAC. It is used by over 20 major Canadian financial institutions.

For more information on EWMS and FINTRAC please email Richard Binnendyk at [rbinnendyk@univeris.com](mailto:rbinnendyk@univeris.com).

## Univeris Sponsors IIAC Annual Conference

Univeris will be sponsoring the upcoming Annual Meeting and Conference of the Investment Industry Association of Canada (IIAC) happening in Banff, Alberta on June 22<sup>nd</sup> to 24<sup>th</sup>. The theme of the Banff conference is "Navigating the Road Ahead: Building Paths to Success". The program will focus on strategic and business issues that will be of interest to IIAC members in an economic climate that may prove more challenging to business success. See you in Banff!

## Your Feedback is Important

Your feedback is important to us! If you would like to comment on anything included in this issue of Univeris Portfolio or if you would like further information on anything mentioned please email [portfolio@univeris.com](mailto:portfolio@univeris.com).



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