

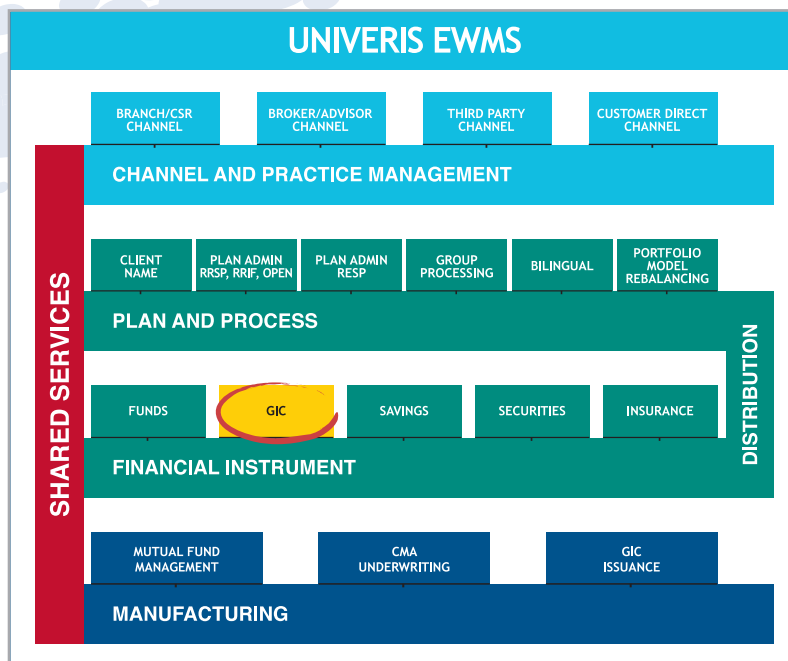
## GIC Module

### Complete & Comprehensive Wealth Management

Univeris™ EWMS is the leader in enterprise wealth management for Canadian financial services providers. It offers the most comprehensive approach to enterprise wealth management with fully integrated capabilities for manufacturing, product distribution, plan administration, channel management and practice management for advisors. The EWMS solution works seamlessly at all levels of financial service providers from the front office through to distribution and manufacturing.

Univeris EWMS enables investment dealers, banks, insurance companies and other financial service providers to drive Total Financial Management strategies into the marketplace. And EWMS' modular design can be fully customized to match the client environment, irrespective of product and plans, so that enterprise wealth strategies can be optimized and maximized.

GICs are a common component of an investor's portfolio and have their own unique characteristics and processing requirements. By implementing the GIC module of EWMS, assets integrate quickly and easily into the overall portfolio of an investor, and provide advisors with a more comprehensive view of an investor's financial standing.



### The GIC Module

Through its seamless integration with Univeris EWMS, the GIC module handles all aspects of GIC distribution from the processing, maintenance, reporting, file transfer and settling of GIC products - both registered and non-registered. Non-registered GICs are available to Client-Name non-registered plans and all Nominee and Intermediary/Third Party plans.

Financial services providers distribute and/or sell a broad range of GIC products due to their unique characteristics: term, principal, interest frequency, interest type (fixed, escalating or index-linked), redemption option, registration and currency. And because EWMS is adaptable and customizable, it can accommodate all types of client GIC product configurations. The GIC module can also process Extendible, Convertible and RRIF-eligible products.

The GIC module leverages the practice management capabilities of Univeris EWMS, while reducing costs through both process and system consolidation. With 10+ years experience in enterprise wealth management technology, the GIC module also leverages industry best practices enabling the most efficient approach to GIC processing.



## Industry-Leading Practice Management for Advisors

Managing customer relationships is critical so that's why Univeris EWMS includes powerful front-office tools with built-in client profiling, client aggregation, off-book asset tracking and practice management functionality that empowers the advisor community like never before. Advisors can better manage their business, build stronger client relationships and investment strategies. This client-centric approach allows for better customer service, improved profitability and the ability to offer more products and services to investors.

The professional practice management capabilities of EWMS include Univeris Advisor and Univeris Dashboard - powerful tools that deliver the real-time information and analysis that advisors need in today's competitive marketplace. EWMS also includes built-in its own CRM functionality while it also works with other popular CRM tools.

## World-Class Compliance Management

Univeris EWMS removes the legwork and burden of compliance demands so that financial institutions can focus on customers and, unlike other systems, it does this by having compliance built right into it. EWMS is a leader in implementing and managing regulatory standards. Univeris' global compliance engine is customizable to address specific client requirements including configurable levels of compliance, monitoring, alerts, interventions and analytics.

With a centralized and automated real-time compliance engine, transactions can be monitored - and even routed for authorization - in real-time, so compliance infractions are intercepted and reported. And trend data from individuals or regions can be analyzed to ensure that patterns of performance meet expectations.

### Univeris Corporation

111 George Street, 3rd Floor Toronto, Ontario, M5A 2N4

T: 416-979-3700 F: 416-979-3178

[www.univeris.com](http://www.univeris.com)



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